

**RETIREMENT EDUCATION PROGRAMMES FOR
THE EMPOWERMENT OF RETIREES IN KOGI
STATE, NIGERIA**

BY

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PG/M.ED/10/52316

**DEPARTMENT OF ADULT EDUCATION AND
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UNIVERSITY OF NIGERIA, NSUKKA

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TITLE PAGE

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**A THESIS REPORT SUBMITTED TO THE DEPARTMENT OF ADULT
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OCTOBER, 2016

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DEDICATION

I dedicate this work to my beloved children ñ Achenyo Augusta Aku, Unekuö Ojo Felista Aku, Caleb Ugbedeö Ojo Aku, Ojochegbe Samuel Aku and Deborah Ojochenemi Aku for their encouragement and support throughout this programme.

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Abstract

This study investigated Retirement Education Programmes for the empowerment of retirees in Kogi State of Nigeria. The study made use of a descriptive survey. Five research questions and five null hypotheses were generated to guide the study. The population of the study comprised 34688 retired civil servants in Kogi State. The sample for the study was made up of 260 male retired civil servants and 240 female retired civil servants drawn through random sampling technique. Questionnaire was used as the instrument for data collection. The entire research questions were analyzed using mean and standard deviation, while t-test statistics was used to test the five null hypotheses. The findings of the study indicate that Family education programme help in the empowerment of retirees in Kogi State to a high extent in the following ways: helps retirees build strong communication skills, develop good decision-making skills, develop positive self-esteem among others. Entrepreneurship education programme help on the empowerment of retirees to a great extent in Kogi State in the following ways: raise awareness of career opportunities for retirees, helps retirees to become self-reliant, and reduce poverty among retirees among others. Cooperative education programme help on the empowerment of retirees to a great extent in Kogi State to a great extent in the following ways: enables retirees to receive **career training**, gather more work experience in government, gather more experience in business among others. Constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State include: inadequate funding of the programmes, inadequate number of teachers, appointment of unqualified teachers among others. Strategies to curb the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State include: provision of adequate fund by government, institutions and other relevant bodies for the establishment and management of retirement education program, creating awareness for retirees on the existence of retirement education programmes among others. With respect to the hypotheses; there was no significant difference in the mean responses of male and female retirees on the extent to which family education, entrepreneurship education, and cooperative education programme help in the empowerment of retirees in Kogi State. There was no significant difference in the mean responses of male and female retirees on the constraints and strategies to curb the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State. Implication of the study to Adult Education and recommendations were highlighted. It was recommended that the policy makers should put in place post-retirement packages capable of making lives of retirees comfortable.

CHAPTER ONE

INTRODUCTION

Background to the study

Globally, the population of people is aging rapidly. Both the number and proportion of people aged 65 years and above are increasing, although at different rates in different parts of the world (Marshall, 2013). The number of older adults has risen more than threefold since 1950, from approximately 130 million to 619 million in 2010, with the elderly share of the population increasing from 4 percent to 7 percent during that period (Waite & Hughes, 2014). In Nigeria, those aged 65 years and above make up about 4.3 percent of the total population which was put at 140,431,790 million according to 2006 population exercise (NPC, 2006). The population of elderly (age 65+) in Nigeria is on the increase as the mortality rates are gradually reducing. (Khema, 2008). Among these elderly are the retirees who deserve to be empowered through retirement education programmes.

Retirement is simply an exit from active service. Retirement means to stop or withdraw from working because one has reached a particular age; either by chronological age or by virtue of years spent in service (Terry, 2011). Whether one likes it or not, the certainty of one leaving work in either of the aforementioned ways cannot be ruled out. It has been postulated by Elezua (2008) that the moment retirement comes knocking on the door (of an employee) it enters with challenges

and expectations. Retirement is typically associated with attendant stress for the average employee especially in a country like Nigeria. Elvis (2008) noted that retirement is a stressful experience to many because of its associated challenges in the matter of life affairs generally. Retirement is usually a period of major changes in the lives of public servants.

Retirement has been variously categorized depending on the orientation or perception of the classifier. According to Akinade (2003), retirement can be broadly grouped into three namely; compulsory or forced retirement, voluntary retirement and mandatory retirement. He further explicated that compulsory or forced retirement is often imposed on an employee by the employer for various reasons at times on grounds of ill-health, mental or physical incapability and so on. Voluntary retirement is associated with personal withdrawal from active service by an employee having put in the required years of service for eligibility for retirement. This, in most cases, may be due to personal satisfaction or dissatisfaction with work schedule or vocational life style. However, mandatory is said to occur when an employee is made to withdraw his/her service from a long-time work schedule having attained the mandatory retirement age/duration according to the organization's policy.

Retirement in Nigerian civil service is guided by Decree 102 of 1979 (cap 346) which deals with pensions and gratuity. According to this law, the statutory age of retirement of public officers is 60 years while it is 65 years for judicial officers and academic staff of universities (Musa, 2014). However, with the reform of the civil service decree No. 43 of 1988 retirement age has been put at 60 years or 35 years in service whichever comes first. However, the Retirement Age Harmonization Act of 2012 puts the retirement age of judicial officers and academic staff of tertiary institutions at 70 and 65 years respectively because of the belief that the older, the wiser in those sectors (Odegbami, 2014). Nevertheless, whether they stay up to 70 years and above in active service, they must be called retirees some day in their lives.

An employee must eventually answer a retiree one day in his life. A retiree is an employee who ceases to work in the public sector or private sector for an obvious reason. (Simon, 2010). A retiree is a person who stopped or withdrew from working because he has reached a particular age; either by chronological age or by virtue of years spent in service (Terry, 2011). A retiree is a worker who has reached the peak of his career in the public service system or private sector establishment and was compelled to bow out of the system to avoid a diminishing return. A retired civil servant can either be a male or a female.

Retired civil servants in Nigeria deserve to be offered some post-retirement benefits like life insurance, medical plans, dental care, vision care, legal services and tuition credits. Akinade (2003) is of the view that considering their immense input towards national development of this country, they merit adequate food, clothing, shelter, reasonable national minimum living wage, old age care, pensions and sick benefits. Retired civil servants need to be given an intensive care and social support from their family members, friends, relations, government and the society at large. But irrespective of the type of retirement, the transition is associated with some post-retirement challenges among retirees in Kogi State.

Post-retirement challenges are some difficulties experienced by employees after they have retired from active service. A close observation of many retirees in Kogi State and the challenges they were passing through, draw the attention of all and sundry. These problems seem to range from sudden loss of life, loss of the usual monthly pension, anxiety about a residential home, lack of post-retirement occupation, declining self-esteem, decreased strength and deteriorated health condition, physical disabilities and aging. In Kogi State, the delay in payment of pensions and gratuities has brought untold hardship and death to many retirees, thereby making retirement something that is dreaded by workers. This problem is further compounded by lack of planning and management of post-retirement changes of conditions. Obviously, many people enter into retirement without any

personal plans or pre-retirement counselling. Employers of labour on their own part have not done much to enlighten the labour force on the need for planning for retirement. Hence, many workers enter into retirement unplanned. Retirees in Kogi State today are more like beggars especially those who retire without planning. Thus, these aforementioned post-retirement challenges ravaging retirees in Kogi State justify the need for retirement education programmes in a bid to empower retirees in the state.

Education is the act or process of imparting or acquiring general knowledge, developing the powers of reasoning and judgment, and generally of preparing oneself or others intellectually for mature life. Terry (2011) sees education as the wealth of knowledge acquired by an individual after studying particular subject matters or experiencing life lessons that provide an understanding of something. Gorman (2012) stated that retirement education programmes are forms of education whose major objectives are geared toward improvement of workers, individuals, and group competencies and advancement of their social, economic and cultural interests, so that they can become current, wise and responsible citizens.

Retirement education programmes are educational programmes, advocacy and edification offered to help employees make a smooth transition to retirement and provide them with the tools they need to sustain themselves as retirees.

Retirement education programmes also aimed at helping retirees in understanding their problems and taking actions in solving them. It also helps retirees to become positive thinkers and contented citizens. Elvis (2011) disclosed that through retirement education programmes, the orderly development of retirees in their union is ensured. With it, general standard of living of retirees can be raised. It enhances retirees's skills, knowledge, techniques, etc, and hence high productivity is ascertained.

Retirement education programme is vital to retirees. Imhabekhai (2008:7) submits that retirement education programme provides retirees the opportunities to acquire new skills relevant to their day-to-day operations and also to renew outdated and irrelevant skills. With those skills retirees will become more proficient, efficient and effective in carrying out their private duties. In addition, retirement education programme aims at producing an educated, informed, professional and self reliant group of retirees whose eyes are opened and always at alert to resist any form of oppression. Remath (2010) stated that these programmes can be conducted through workshops, online, modeling, software, and other support material to help retirees develop a clear vision of their future.

There are many forms of retirement education programmes practiced by people in different parts of the world. According to Marshal (2013), there are three components of retirement education programmes. They include family life

education, entrepreneurship education and cooperative education. Marshal (2013) stated that family life education (FLE) is any effort to strengthen family life through education or support, and can include anything from teaching about relationships in schools to providing a parent's day out. Oniye (2010) stated that family life education is a form of community education, both preventive and developmental in nature, intended to educate the public on the importance of family life and how it can be sustained. Entrepreneurship education is a kind of retirement education organized to provide retirees with the knowledge, skills and motivation to encourage entrepreneurial success in a variety of settings. Variations of entrepreneurship education are offered at all levels of schooling from primary or secondary schools through graduate university programs (European Union Commission, 2011).

Cooperative education is another form of retirement education. Lemony (2011) defined cooperative education (or co-operative education) as a structured method of combining classroom-based education with practical work experience. A cooperative education experience, commonly known as a "co-op", provides academic credit for structured job experience. Cooperative education is taking on new importance in helping young people to make the school-to-work transition, service learning, and experiential learning initiatives (Salmon, 2010). Cooperative education is also the use of active participation methods in which retirees learn

how to work together to solve problems. This is normally founded on the principles of retirees's rights, equality, equity and participation in decision-making (Lemony, 2011). Its methods include game playing, expressing opinions, democratic participation, sharing, ensuring students all have an equal opportunity to take part, and conflict resolution. However, there are constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State.

The fund used in establishing and running retirement education programme seems to be grossly inadequate. Kanad (2013) stated that lack of proper funding is the bane of retirement education programme. Many retirees do not likely have access to retirement education programme. Many interested retirees seem not to be aware of the existence of the retirement education programme centres and even the programmes they are supposed to enroll. There seems to be an inadequate number of instructors or personnel in the teaching of retirement education programme. There seems to be dearth of skilled manpower in the area of monitoring and evaluation in retirement education programme. There seems to be a problem of record keeping in retirement education programme. This may have seriously affected the database needed for adequate planning and implementation of retirement education programme. Retirees seem to exhibit poor attitude towards retirement education programme as most of them have not really embraced the programme. There seems to be no proper mobilization of retirees to come and

embrace retirees education programmes so as to achieve the desired results. Considering the aforementioned constraints of retirement education programme, it is pertinent to seek for strategies in curbing the constraints in a bid to ensure empowerment of retirees in Kogi State.

Empowerment is a way of helping people to become self-reliant. According to Dallas (2008), empowerment refers to policies and measures designed to increase the degree of autonomy and self-determination in the lives of people and in communities in order to (re-)enable them to represent their interests in a responsible and self-determined way, acting (again) on their own authority. Empowerment refers both to the process of self-empowerment and to professional support of retirees, which enables them to overcome their sense of powerlessness and lack of influence, and to recognise and eventually use their resources and chances (Erachun, 2013). The term empowerment is also used for an accomplished state of self-responsibility and self-determination.

However, it seems that no researcher has explored retirement education programmes as veritable tools for the empowerment of retirees in recent time, especially in Kogi State. It is against this backdrop that the researcher deemed it fit to practically investigate retirement education programmes for the empowerment of retirees in Kogi State of Nigeria.

Statement of the problem

Retirement is a phase of an individual's life which must be planned for and anticipated with a great sense of fulfillment. The security and welfare of retiring civil servants should be a top priority of the government. Retired civil servants deserve some post-retirement benefits like life insurance, medical plans, dental care, vision care, legal services and tuition credits. A retiree is supposed to be provided with adequate food, clothing, shelter, reasonable national minimum living wage, old age care, pensions and sick benefits. Retired civil servants deserve an intensive care and social support from their family members, friends, relations, government and the society at large.

However, retired civil servants in Kogi State seem to be pestered by many post-retirement challenges. These challenges seem to range from sudden loss of life, loss of the usual monthly salary, anxiety about a residential home, lack of occupation, dwindling status, decreased strength and deteriorated health condition, physical disabilities and aging. The delay in payment of pensions and gratuities has brought untold hardship and death to many retirees, thereby making retirement something that is dreaded to workers in Kogi State. This problem is further compounded by lack of planning and management of post-retirement change of conditions.

Many people enter into retirement without any personal plans or pre-retirement counselling. Employers of labour on their own part are not helping matters as they refrain from enlightening the labour force on the need for planning for retirement. Thus, many employees enter into retirement unplanned. Retirees in Kogi State today are more like beggars especially those who retire without planning. Therefore, the problem of this study is to investigate the retirement education programmes that can be utilized for the empowerment of retirees in Kogi State of Nigeria to enable them cope with retirement challenges.

Purpose of the study

The purpose of the study is to investigate retirement education programmes for the empowerment of retirees in Kogi State of Nigeria. Specifically, the study seeks to:

- (i) Determine the extent to which family education programme help in the empowerment of retirees in Kogi State;
- (ii) Determine the extent to which entrepreneurship education programme help in the empowerment of retirees in Kogi State;
- (iii) Examine the extent to which cooperative education programme help in the empowerment of retirees in Kogi State;

- (iv) Examine the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State;
- (v) Find out the strategies to curb the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State.

Significance of the study

The study will be of colossal benefit to retirees, prospective retirees, government and future researchers. The findings of this study will reveal the retirement education programmes that can be adopted to empower retirees which will help them attain a better life even at old age. This study will acquaint prospective retirees with the importance of retirement education programmes and urge them to participate in some of these programmes which will help them make adequate planning for their retirement. The finding of this study will be useful to the government. It will acquaint the government at all level with the benefits of retirement education programmes. It will encourage the government to design and organize retirement education programmes for her civil servants. This will help them make adequate preparation for their upcoming retirement. The findings of this study will be added to the existing literatures. Future researchers in a similar field of study will also find the results of this study very interesting and useful. It will serve as a reference point to future researchers.

Research questions

The following research questions guided the study.

- (i) To what extent does family education programme help in the empowerment of retirees in Kogi State?
- (ii) To what extent does entrepreneurship education programme help in the empowerment of retirees in Kogi State?
- (iii) To what extent does cooperative education programme help in the empowerment of retirees in Kogi State?
- (iv) What are the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State?
- (v) What are the strategies to curb the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State?

Hypotheses

The following null hypotheses guided the study and were tested at .05 level of significance:

HO₁ There will be no significant difference in the mean responses of male and female retirees on the extent to which family education programme help in the empowerment of retirees in Kogi State.

HO₂ There will be no significant difference in the mean responses of male and female retirees on the extent to which entrepreneurship education programme help in the empowerment of retirees in Kogi State.

HO₃ There will be no significant difference in the mean responses of male and female retirees on the extent to which cooperative education programme help in the empowerment of retirees in Kogi State.

HO₄ There will be no significant difference in the mean responses of male and female retirees on the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State.

HO₅ There will be no significant difference in the mean responses of male and female retirees on the strategies to curb the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State

Scope of the study

The study was delimited or restricted to retirees in Kogi State of Nigeria. The study investigated retirement education programmes for the empowerment of retirees in Kogi State of Nigeria. It was geared toward determining family education, entrepreneurship education, and cooperative education as ways of empowering retirees. It also looked at the constraints to the use of retirement education programme, and strategies to curb the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State of Nigeria.

CHAPTER TWO

REVIEW OF LITERATURE

This chapter deals with the review of related literature to the present study. This review will be carried out under four major sub-headings: conceptual framework, theoretical framework, review of empirical studies, and summary of literature review.

Conceptual Framework

- Retirement
- Education
- Retirement Education Programmes
- Empowerment

Theoretical Framework

- Continuity Theory
- The Activity Theory

Review of Empirically Related Studies

Summary of Literature Review

Conceptual Framework

Retirement

Retiring is a major event in life. It has many consequences on different aspects of life such as the financial situation, the allocation of time, social relations, as well as physical and mental health. These changes are likely to affect individual well-being in various ways. Retirement has effect on satisfaction with household income, leisure, health, and life in general (Norman, 2008). It could be that the effect of retirement on life satisfaction is rather small, as a drop in consumption that parallel the drop in current (now retirement) income may be optimal from a life-cycle perspective because individuals can offset those in various ways, e.g. by engaging in more household production or by consuming more leisure time (Marshall, 2013). This is especially true if retirement occurs at the expected retirement age, i.e. when there is no uncertainty about the actual retirement age. However, retirement may also be driven by unexpected shocks such as lay-offs or a health shock. In such a case, involuntary (or unexpected) retirement is likely to be associated with a drop in well-being because individuals made their savings decisions under different expectations about the retirement date, so that the drop in consumption is bigger than expected (Blau, 2008).

Retirement as a concept has both old and new definitions. Dan (2012) explains that the old definition of retirement was when a worker couldn't do

something anymore. He or she is laid off. However, the new definition of retirement is when a worker does not have to do something anymore. According to Elvis (2011), the concept of retirement that is associated with leisure, travel, family activities, hobbies, and educational pursuits is a modern idea. The role of retirement and the stage of retirement people identify with today is a socially constructed concept that was created as a result of the passage of Social Security Act in 1935 in America. According to Gorman (2012), with the creation of social security, a financial incentive or pension was made available to older workers to encourage them to retire from the workforce and to enable younger workers take their place; thus stimulating economic growth and progress.

Retirement generally implies the terminal cessation, relaxation or changeover of financially remunerative employment. It is a life stage because it is a period of economic inactivity or a change over in one's economic activity, socially/legally prescribed for workers in later life (Simon, 2010). Retirement is a phenomenon characterized by separation of the worker from paid employment, which has the characteristic of an occupation or a career over a period of time. It is essentially, a period of adjustment (Oniye, 2010).

Historically, retirement was a stage of life few individuals lived long enough to experience or enjoy. According to Elvis (2011), in the early 20th century, the

average life expectancy was 47 years in Africa. As a result, most people worked until they became too sick to continue. However, because the advanced medical knowledge and resources people enjoy today were not yet available, a majority of people died quickly of acute illness. It was discovered that before now the overall time spent in retirement was only 7% of adulthood or about 4 years. In the early 21st century, 25% of one's adulthood can be spent in retirement. This is because the average life expectancy in 2002 was 76 years in Africa, thus those retiring at age 65, on average, can expect to spend 18 to 20 years in the role of retirees. For instance, if an academic staff in Nigerian university retires at 60, he is expected to stay alive for another 20 to 25 years on the average. The implication is that adequate plan must be made by such an individual for the post retirement life stage or period. Attention is now being given to types of retirement.

Types of retirement

Retirement is a final stage of life when one leaves an occupation which one had been involved in for a considerable length of one's working life. Retirement in the opinion of Akinade (2003) is an inevitable stage of ageing where the individual gradually disengages from the main stream of active work/social life and is eventually replaced by a younger person in most cases. In her own submission, Alutu (2009) noted that there are three main types of retirement, namely voluntary, compulsory and forced retirement. Alutu (2009) explained that voluntary

retirement occurs when the employee decides on his own to retire from service before the attainment of the stipulated retiring age or years of service. Compulsory retirement occurs when the employee had to retire because he has attained the maximum age of retirement or years of service. Forced retirement on the other hand, occurs when the employee is not consulted before he is made to withdraw from service with or without benefits (e.g. retrenchment, rationalization of workforce etc of civil-servants in the employment of Kwara State civil service in 1993/94 and 1995 respectively, retrenchment of non-indigene civil servants in Enugu State in 2001 by the then Governor of the state in the name of Dr Chimaroke Nnamani etc.) (Nigerian Union of Pensioners, 2003).

Retirement can be categorized into two classes viz: voluntary and involuntary retirement. Awoniyi (2007) submitted that retirement is regarded as voluntary if the employee freely and personally decides on it before the attainment of the mandatory retirement age (60 years of age or 35 years of working experience here in Nigeria). It is however involuntary, if the decision is forced on the employee, either on attainment of mandatory retirement age or due to other reasons like mass retrenchment of workers, proven case of ill health, negligence of duty etc. The implication of these typologies is that the average employee is likely to be retired either when he is ready or before he is ready for retirement. The importance of this awareness is that the typical employee must properly prepare for

this eventuality, bearing in mind that 25% of his adulthood is likely to be spent in retirement.

Sources of retirement stress and problems

Fear or anxiety about retirement is one constant companion of most employees right from day of their engagement in the private or public service. Instead of fear and anxiety, the typical retiree or prospective retirees should start from day one to have a focus on their post retirement life plan and life style. This is crucial especially when the view expressed by Elezua (2008) is considered that "the moment retirement comes knocking on the door (of an employee) it enters with challenges and expectations" (p.4). Okorodudu (2009) therefore opined that because of the attendant stress that accompanies these challenges and expectations, retirement is believed to be fraught with a number of problems for the average employee in a country like Nigeria, with unstable economy.

Retirement is a complex process demanding serious planning. Oniye (2010) noted that is possibly because of the fact that, the experience each has in the course of this phenomenon is to a large extent individualistic in nature. Suffice to say therefore that retirees (especially those who failed to prepare adequately for retirement) are bound to face certain problems in retirement for a number of reasons. Oniye (2010) further noted that some of these reasons and accompanying

problems include: (i) Lack of understanding; (ii) Financial problems; (iii) Social stigma and (iv) Health constraints. Having said so much about retirement, it is now necessary to give attention to the concept of education.

Education

Education is the process of facilitating learning. Knowledge, skills, values, beliefs, and habits of a group of people are transferred to other people, through storytelling, discussion, teaching, training, or research. Education frequently takes place under the guidance of educators, but learners may also educate themselves in a process called autodidactic learning (Dewey, 2004). Any experience that has a formative effect on the way one thinks, feels, or acts may be considered educational. Harriman (2005) stated that education is commonly and formally divided into stages such as preschool, primary school, secondary school and then college, university or apprenticeship. The methodology of teaching is called pedagogy.

A right to education has been recognized by some governments. At the global level, Article 13 of the United Nations' 1966 International Covenant on Economic, Social and Cultural Rights recognizes the right of everyone to an education (Assman, 2002). Although education is compulsory in most places up to a certain age, attendance at school often isn't, and a minority of parents choose

home-schooling, sometimes with the assistance of modern electronic educational technology (also called e-learning). Education can take place in formal or informal settings.

Formal education occurs in a structured environment whose explicit purpose is teaching students. Usually, formal education takes place in a school environment with classrooms of multiple students learning together with a trained, certified teacher of the subject. Most school systems are designed around a set of values or ideals that govern all educational choices in that system. Such choices include curriculum, physical classroom design, student-teacher interactions, methods of assessment, class size, educational activities, and more (Ross, 2012).

Preschools provide education from ages approximately three to seven, depending on the country, when children enter primary education. These are also known as nursery schools and as kindergarten, except in the USA, where kindergarten is a term used for primary education. Kindergarten "provide[s] a child-centered, preschool curriculum for three- to seven-year-old children that aim[s] at unfolding the child's physical, intellectual, and moral nature with balanced emphasis on each of them"(Ross, 2012:43).

Primary (or elementary) education consists of the first five to seven years of formal, structured education. In general, primary education consists of six to eight

years of schooling starting at the age of five or six, although this varies between, and sometimes within, countries. Globally, around 89% of children aged six to twelve are enrolled in primary education, and this proportion is rising (Leman, 2011). Under the Education For All programs driven by UNESCO, most countries have committed to achieving universal enrollment in primary education by 2015, and in many countries, it is compulsory. The division between primary and secondary education is somewhat arbitrary, but it generally occurs at about eleven or twelve years of age. Some education systems have separate middle schools, with the transition to the final stage of secondary education taking place at around the age of fourteen. Schools that provide primary education are mostly referred to as *primary schools* or *elementary schools*. Primary schools are often subdivided into infant schools and junior school (UNESCO, 2008).

In most contemporary educational systems of the world, secondary education comprises the formal education that occurs during adolescence. Harriman (2005) emphasized that it is characterized by transition from the typically compulsory, comprehensive primary education for minors, to the optional, selective tertiary, "postsecondary", or "higher" education (e.g. university, vocational school) for adults. Terry (2011) disclosed that depending on the system, schools for this period, or a part of it, may be called secondary or high schools, gymnasiums, lyceums, middle schools, colleges, or vocational schools. The exact

meaning of any of these terms varies from one system to another. The exact boundary between primary and secondary education also varies from country to country and even within them, but is generally around the seventh to the tenth year of schooling. Secondary education occurs mainly during the teenage years.

Higher education, also called tertiary, third stage, or postsecondary education, is the non-compulsory educational level that follows the completion of a school such as a high school or secondary school. Tertiary education is normally taken to include undergraduate and postgraduate education, as well as vocational education and training. Colleges and universities mainly provide tertiary education. Collectively, these are sometimes known as tertiary institutions. Individuals who complete tertiary education generally receive certificates, diplomas, or academic degrees (Ross, 2012).

Vocational education is a form of education focused on direct and practical training for a specific trade or craft. Vocational education may come in the form of an apprenticeship or internship as well as institutions teaching courses such as carpentry, agriculture, engineering, medicine, architecture and the arts.

In the past, those who were disabled were often not eligible for public education. Children with disabilities were repeatedly denied an education by physicians or special tutors. These early physicians (people like Itard, Seguin,

Howe, Gallaudet) set the foundation for special education today. They focused on individualized instruction and functional skills. In its early years, special education was only provided to people with severe disabilities, but more recently it has been opened to anyone who has experienced difficulty in learning (Redden, 2009).

Informal learning is one of three forms of learning defined by the Organisation for Economic Co-operation and Development (OECD). Informal learning occurs in a variety of places, such as at home, work, and through daily interactions and shared relationships among members of society. For many learners this includes language acquisition, cultural norms and manners. Informal learning for young people is an ongoing process that also occurs in a variety of places, such as out of school time, in youth programmes at community centers and media labs (Jack, 2012).

Informal learning usually takes place outside educational establishments, does not follow a specified curriculum and may originate accidentally, sporadically, in association with certain occasions, from changing practical requirements. It is not necessarily planned to be pedagogically conscious, systematic and according to subjects, but rather unconsciously incidental, holistically problem-related, and related to situation management and fitness for

life. It is experienced directly in its "natural" function of everyday life and is often spontaneous (Jacks, 2012).

Autodidacticism (also autodidactism) is a contemplative, absorbing process, of "learning on your own" or "by yourself", or as a self-teacher. Some autodidacts spend a great deal of time reviewing the resources of libraries and educational websites. One may become an autodidact at nearly any point in one's life. While some may have been informed in a conventional manner in a particular field, they may choose to inform themselves in other, often unrelated areas (Wena, 2011).

In 2012, the modern use of electronic educational technology (also called e-learning) had grown at 14 times the rate of traditional learning. Lohr (2012) stated that open education is fast growing to become the dominant form of education, for many reasons such as its efficiency and results compared to traditional methods. He further stated that retirees should be summoned and be enlightened on the need for their participation in online retirement education programmes so that they can enroll massively in the programme. Cost of education has been an issue throughout history and a major political issue in most countries today. Online courses often can be more expensive than face-to-face classes. Out of 182 colleges surveyed in 2009 nearly half said tuition for online courses was higher than for campus based ones (Parry, 2010). Many large university institutions are now starting to offer free

or almost free full courses such as Harvard, MIT and Berkeley teaming up to form edX. Other universities offering open education are Stanford, Princeton, Duke, Johns Hopkins, Edinburgh, U. Penn, U. Michigan, U. Virginia, U. Washington, and Caltech. It has been called the biggest change in the way we learn since the printing press. Despite favorable studies on effectiveness, many people may still desire to choose traditional campus education for social and cultural reasons (Harriet, 2012). Having discussed the concept of education, attention will be shifted to the concept of retirement education programmes.

Retirement Education Programmes

Retirement education programmes are aimed at helping retirees in understanding their problems and taking actions in solving them. They also help retirees to become positive thinkers and contented citizens. Hendum (2011) stated that through retirement education programmes, the orderly development of retirees in their union is ensured. It can prevent or stem any crisis in industrial relation, with it, general standard of living of retirees can be raised. It enhances retirees skills, knowledge, techniques, etc hence high productivity is ascertained.

Retirement education programme is an economic tool. Imhabekhai (2008) submits that retirement education programme provides retirees the opportunities to acquire new skills relevant to their day-to-day operations and also to renew outdated and irrelevant skills (p.13). With those skills retirees will become more

proficient, efficient and effective in any post-retirement economic activities they found themselves. In addition, Salmon (2010) stated that retirement education programmes aim at producing an educated, informed, professional and self reliant group of retirees whose eyes are opened and always at alert to resist any form of oppression. If retirement education programmes can achieve all above said, then there would be no doubt it can serve as a tool for empowering retirees

The following components of retirement education programmes are therefore designed to help workers or retiree attain a better welfare bargain for self and family whether he/she decides to stay in his/her current job, wishes to join another place of work or retired. They are family life education, entrepreneurship education, and cooperative education.

Family life education is a form of community education, both preventive and developmental in nature, intended to educate the public on the importance of family life and how it can be sustained. Terry (2011) stated that family life education focuses on healthy family functioning within a family systems perspective and provides a primarily preventive approach. The skills and knowledge needed for healthy functioning are widely known: strong communication skills, knowledge of typical human development, good decision-making skills, positive self-esteem, and healthy interpersonal relationships. The

goal of family life education is to teach and foster this knowledge and these skills to enable individuals and families to function optimally.

Family life education professionals consider societal issues ò economics, education, work-family issues, parenting, sexuality, gender and more ò within the context of the family. They believe that societal problems like substance abuse, domestic violence, unemployment, debt, and child abuse can be more effectively addressed from a perspective that considers the individual and family as part of larger systems (Khema, 2008). Knowledge about healthy family functioning can be applied to prevent or minimize many of these problems. Family life education provides information to families through an educational approach, often in a classroom-type setting or through educational materials.

Family life educators share information related to family life with families, couples, parents, youth, or students by teaching, writing, coordinating, speaking or creating products. Gorman (2012) emphasize that anyone who teaches others about family life could be considered a family life educator. Initially, it was not clear who qualified to be a family life educator, and sometimes physicians and nurses were used--people with professional training but no specific training in family life education. Specific training and certification for family life educators was badly needed.

Entrepreneurship education is a lifelong learning process, starting as early as elementary school and progressing through all levels of education, including adult education. Dallas (2008) stated that The Standards and their supporting Performance Indicators are a framework for teachers to use in building appropriate objectives, learning activities, and assessments for their target audience. Using this framework, students will have: progressively more challenging educational activities; experiences that will enable them to develop the insight needed to discover and create entrepreneurial opportunities; and the expertise to successfully start and manage their own businesses to take advantage of these opportunities.

Education should encompass both academic knowledge and practical skills to prepare young people for responsible citizenship and the world of work. Buman (2008) stated that fostering entrepreneurship attitudes and skills in secondary schools raises awareness of career opportunities, as well as of ways young people can contribute to the development and prosperity of their communities. It helps reduce youth vulnerability, social marginalization and poverty. According to Erachun (2013), entrepreneurship education focuses on realization of opportunity, where management education is focused on the best way to operate existing hierarchies. Both approaches share an interest in achieving "profit" in some form (which in non-profit organizations or government can take the form of increased services or decreased cost or increased responsiveness to the

customer/citizen/client). Erachun (2013) further stressed that entrepreneurship education can be oriented towards different ways of realizing opportunities:

- i. The most popular one is regular entrepreneurship: *opening a new organization* (e.g. starting a new business).
- ii. Another approach is to promote innovation or introduce *new products or services or markets in existing firms*. This approach is called corporate entrepreneurship or Intrapreneurship, and was made popular by author Gifford Pinchot in his book of the same name. Newer research indicates that clustering is now a driving factor. Clustering occurs when a group of employees breaks off from the parent company to found a new company but continues to do business with the parent. Silicon Valley is one such cluster, grown very large.
- iii. A recent approach involves *creating charitable organizations* (or portions of existing charities) which are designed to be self-supporting in addition to doing their good works. This is usually called social entrepreneurship or social venturing. Even a version of public sector entrepreneurship has come into being in governments, with an increased focus on innovation and customer service. This approach got its start in the policies of the United Kingdom's Margaret Thatcher and the United States' Ronald Reagan.

Co-operative Education Program" means a program which alternates periods of academic study with periods of work experience in appropriate fields of business, industry, government, social services and the professions in accordance with the following criteria:

- i. each work situation is developed and/or approved by the co-operative educational institution as a suitable learning situation;
- ii. the co-operative student is engaged in productive work rather than merely observing;
- iii. the co-operative student receives remuneration for the work performed;
- iv. the co-operative student's progress on the job is monitored by the co-operative educational institution;
- v. the co-operative student's performance on the job is supervised and evaluated by the student's co-operative employer;
- vi. the time spent in periods of work experience must be at least thirty per cent of the time spent in academic study (Salmon, 2010).

Co-operative Education (Co-op) is a type of internship program that enables college students to receive career training with pay as they work with professionals in their major fields of study. Work experience in government, business, industry, and human services enhances the students' academic training. This valuable work

and educational experience is documented on their official college transcripts. Co-op education is a structured way of learning that combines in-class learning with periods of actual work. This working experience is called a co-op placement. While on placement, one get to network with employers, gain valuable work experience in his chosen field, and earn academic credits that count toward his degree or diploma (Lemony, 2011).

Cooperative Education and Internships is designed to provide students with workplace experience and new or improved employment skills by integrating related academic preparation with practical work experience, thereby giving the student a better insight into his/her potential career field. Salmon (2010) stated that most employers who hire Co-op interns use the co-op concept as a recruiting tool. They tend to fill their new hire vacancies with graduates from their own Co-op programs, whenever possible, since they already know the capabilities and work habits of the Co-op interns they have trained. Co-op positions are offered on a part-time, parallel basis (20 hours or less weekly) or a full-time, alternating basis (40 hours weekly). Another concept to be considered is the concept of empowerment.

Empowerment

Empowerment is a multi-dimensional social process that helps people gain control over their own lives. It is a process that fosters power in people for use in

their own lives, their communities and in their society, by acting on issues they define as important (Dallas, 2008). Empowerment is a management practice of sharing information, rewards, and power with employees so that they can take initiative and make decisions to solve problems and improve service and performance. Empowerment is based on the idea that giving employees skills, resources, authority, opportunity, motivation, as well holding them responsible and accountable for outcomes of their actions, will contribute to their competence and satisfaction (Erachun, 2013).

Empowerment is a construct shared by many disciplines and arenas: community development, psychology, education, economics, and studies of social movements and organizations, among others. How empowerment is understood varies among these perspectives. In recent empowerment literature, the meaning of the term empowerment is often assumed rather than explained or defined. Rappaport (2004) has noted that it is easy to define empowerment by its absence but difficult to define in action as it takes on different forms in different people and contexts. Even defining the concept is subject to debate. Zimmerman (2004) has stated that asserting a single definition of empowerment may make attempts to achieve it formulaic or prescription-like, contradicting the very concept of empowerment.

A common understanding of empowerment is necessary, however, to allow people to know empowerment when they see it in other people with whom they are working, and for program evaluation. According to Bailey and Loma (2002), how we precisely define empowerment within our projects and programs will depend upon the specific people and context involved. As a general definition, however, we suggest that empowerment is a multi-dimensional social process that helps people gain control over their own lives. It is a process that fosters power (that is, the capacity to implement) in people, for use in their own lives, their communities, and in their society, by acting on issues that they define as important. Baily and Loma (2002) suggest that three components of the definition are basic to any understanding of empowerment.

Empowerment is a way of helping people to become economically independent. Dallas (2008) stated that empowerment is multi-dimensional, social, and a process. It is multi-dimensional in that it occurs within sociological, psychological, economic, and other dimensions. Empowerment also occurs at various levels, such as individual, group, and community. Empowerment, by definition, is a social process, since it occurs in relationship to others. Lebam (2011) stated that empowerment is a process that is similar to a path or journey, one that develops as we work through it. Other aspects of empowerment may vary according to the specific context and people involved, but these remain constant. In

addition, one important implication of this definition of empowerment is that the individual and community are fundamentally connected.

Employee empowerment is giving employees a certain degree of autonomy and responsibility for decision-making regarding their specific organizational tasks. It allows decisions to be made at the lower levels of an organization where employees have a unique view of the issues and problems facing the organization at a certain level (Emack, 2012).

Three theoretical approaches have been used to study empowerment: socio-structural perspective, psychological approach, and the critical perspective. The socio-structural perspective focuses its attention on developing or redesigning organizational policies, practices, and structures to give employees power, authority, and influence over their work. The psychological approach focuses on enhancing and enabling personal effectiveness by helping employees develop their sense of meaning, competency, self-determination, and impact. The critical perspective challenges the notion of employee empowerment and argues that efforts to create empowerment may actually lead to more, albeit less-obvious, controls over employees (Luzdick, 2011).

Employee empowerment provides some distinct advantages. Employee empowerment should lead to increased organizational responsiveness to issues and

problems. Another advantage of employee empowerment should be an increase in productivity. It should also lead to a greater degree of employee commitment to organizational goals since employees can take some degree of ownership in the decisions made toward goal achievement.

Employee empowerment is not without some disadvantages. It can lead to decreased efficiency because decisions may not be uniform and optimized for organizational goals. It can also create problems with coordination throughout the organization because decisions are decentralized and not managed at the top. Manager and employee relationships can become tense as the boundaries of authority can be blurred. Finally, according to the critical perspective, attempts at employee empowerment can be counterproductive, actually creating greater controls over employees. For example, empowering employees through the use of teams may create peer pressure (Dallas, 2008).

Theoretical Framework

Continuity Theory

The continuity theory of normal aging was postulated by Atchley in 1976. The continuity theory of normal aging states that older adults will usually maintain the same activities, behaviors, personalities, and relationships as they did in their earlier years of life. According to this theory, older adults try to maintain this

continuity of lifestyle by adapting strategies that are connected to their past experiences. The continuity theory is one of three major psychosocial theories which describe how people develop in old age. The other two psychosocial theories are the disengagement theory, with which the continuity theory comes to odds, and the activity theory upon which the continuity theory modifies and elaborates. Unlike the other two theories, the continuity theory uses a life course perspective to define normal aging. The continuity theory can be classified as a micro-level theory because it pertains to the individual, and more specifically it can be viewed from the functionalist perspective in which the individual and society try to obtain a state of equilibrium. The theory deals with the internal structure and the external structure of continuity to describe how people adapt to their situation and set their goals. The internal structure of an individual such as personality, ideas, and beliefs remain constant throughout the life course. This provides the individual a way to make future decisions based on their internal foundation of the past. The external structure of an individual such as relationships and social roles provides a support for maintaining a stable self-concept and lifestyle. This theory portrays that retirees could maintain the same activities, behaviors, personalities, and relationships as they did when they were still in active service, hence the need for retirement education programmes to help them achieve these aim.

The Activity Theory

The Activity Theory was propounded by Robert in 1961. The activity theory, also known as the implicit theory of ageing, normal theory of ageing, and lay theory of ageing, proposes that successful aging occurs when older adults stay active and maintain social interactions. It takes the view that the ageing process is delayed and the quality of life is enhanced when old people remain socially active. The theory assumes that a positive relationship exist between activity and life satisfaction. The author asserts that activity enables older adults adjust to retirement and is named 'the busy ethic'.

The critics of the activity theory state that it overlooks inequalities in health and economics that hinders the ability for older people to engage in such activities. Also, some older adults do not desire to engage in new challenges. Activity theory reflects the functionalist perspective that the equilibrium that an individual develops in middle age should be maintained in later years. The theory predicts that older adults that face role loss will substitute former roles with other alternatives. The activity theory is one of three major psychosocial theories which describe how people develop in old age. The other two psychosocial theories are the disengagement theory, with which the activity comes to odds, and the continuity theory which modifies and elaborates upon the activity theory. Though in recent years the acceptance activity theory has diminished, it is still used as a

standard to compare observed activity and life satisfaction patterns. This theory implies that retirees could remain socially active as they participate in retirement education programmes in their post-retirement life. This will help them get empowered and evade some post-retirement challenges.

Review of Empirically Related Studies

Josephine & Igbani (2014) conducted a study on pre-retirement entrepreneurship skills development and its relevance to serving directors in the Nigerian public service: the Bayelsa experience. The purpose of the study was to determine the relevance of pre-retirement entrepreneur skills development for Directors on life before retirement in the public service. Descriptive survey research design was used for the study. The population of the study was made of 2844 civil servants in Bayelsa State Public service (Ministries and Parastatals). The sample of the study was made of 688 civil servants randomly selected from different ministries and parastatals. A total of 688 copies of the research questionnaire were distributed. Primary and secondary data were also collected. The statistical tools used were Chi-square and Correlation techniques. Z-test was used in testing the hypothesis. Based on the findings, entrepreneurial development principles were not properly implemented in Bayelsa State, Nigeria's bid for sourcing an alternative to oil windfall can be actualized by the strengthening and production of interest in small and medium enterprises especially for serving

Directors at the verge of retirement, and Small and Medium Entrepreneurs (SMEs) have strengths, weakness, and can strive to attain optimal productivity. The research design used for the study will also be adopted for the present study. The sampling technique used in the study will uphold in the present study. The instrument for data collection in the study will also be used in the present study. The statistical tools used in the study were Chi-square, Correlation techniques and Z-test used in testing the hypothesis, while the statistical tools that will be used in the present study are mean, standard deviation and t-test for testing the hypothesis.

Akuraun & Kenneth (2013) conducted a study on effective management of life after retirement and its impact on retirees from the public service: a case study of Benue State, Nigeria. The objective of this research was to explore the concept of retirement, ways through which employees can prepare towards retirement and the post-retirement strategies. Survey research method was adopted. Both secondary and primary data was used in the study. Questionnaire was used for data collection. Disproportional stratified sampling method was adopted in selecting the sample. Simple percentages and the chi-square statistical test were used for data analysis. The findings of the study revealed that retirees have some post-retirement challenges pestering them, and the Government was not giving retirees adequate attention they deserve. The research method in the study will uphold in the present study. The instrument of data collection in the study will

uphold in the present study. Disproportional stratified sampling method was adopted in selecting the sample for the study, but a random sampling technique will be adopted for sample selection in the present study. Simple percentages and the chi-square statistical test were used for data analysis in the study, while mean, standard deviation and t-test will be used for data analysis in the present study.

Soheir, Gehan, Mohamed and Manal (2012) conducted a study on pre-retirement education program for faculty of nursing employees in El-Minia University. This study aimed to assess, plan, and implement a pre-retirement education program, and evaluate its impact on employees' knowledge, skills and coping mechanisms for healthy, happy and financial confidence retirement. It was a quasi experimental study design, the studied sample included all permanent employees (n= 55) of Faculty of Nursing in El-Minia University. A pilot study was done on 10 employees. The remaining (n= 45) were categorized randomly into six groups. The study-strategy included pre-test, and one month follow-up post-test. This study was conducted around one and half year and the data were collected through; (1) an interviewing questionnaire sheet which covered, Socio-demographic characteristics, employees' health, and financial readiness for retirement. (2) "Retirement Readiness Test for Cops" scale. (3) An observational Check list for practices of Psycho-physical health promotion. Results denoted that the socio-demographic characteristics of employees, more than half (57.8%) were

between 35 to less than 50 years old, and (60%) from them were male. Also, more than half (55.6%) graduated from secondary school and (77.8%) work as administrators while the rest of them (22.2%) are workers. More than one third (37.8%) doing periodic examinations and laboratory investigations after the program. There are significant differences between pre-test and follow-up test, in doing regular exercise and in saving money on a regular basis ($P \leq 0.05$). There are highly significant differences in performance of psycho-physical health promotion procedures ($P = 0.00$), except in Kegel exercise ($P \geq 0.05$). There are significant differences in employees' cops for satisfactory retirement in between pretest and follow-up test ($P \leq 0.05$). There are significant differences also, in relation between employee's age and their cops for satisfactory retirement ($P \leq 0.05$) in follow-up post test, while there aren't significant differences in relation between cops and employee's level of education ($P \geq 0.05$). The study used a quasi experimental study design, while a descriptive survey design will be adopted in the present study. Data in the study was collected through (1) an interviewing questionnaire sheet (2) "Retirement Readiness Test for Cops" scale. (3) An observational Check list for practices of Psycho-physical health promotion, while data in the present study will be collected through questionnaire only.

Thuku (2013) conducted a study on the influence of retirement preparation on happiness in retirement: a case of Nyeri County, Kenya. This study aimed at

assessing how preretirement preparation influences retirement happiness in Kenya, with a view to making appropriate recommendations to improve the quality of life during retirement. The research design used for the study was a descriptive survey design. The study was conducted in Nyeri County, Kenya using randomly selected retirees. Data was collected using questionnaires analyzed using the Statistical Package for Social Sciences (SPSS). The study found that; age, gender, marital status, parents' socio-economic status, availability of retirement information, monthly income, retirement planning and the availability of reliable social support systems significantly influenced retirement happiness. The research design used for the study will be used in the present study. Sample of the study was randomly selected, in the same vein; sample for the present study will be randomly selected. The instrument for data collection in the study will also be used in the present study. Data collected for the study was analyzed using the Statistical Package for Social Sciences (SPSS), while data collected for the present will be analyzed using mean, standard deviation, and t-statistics.

Iyortsuun and Akpusugh (2013) conducted a research work on effective management of life after retirement and its impact on retirees from the public service: a case study of Benue State, Nigeria. The objective of this research is to explore the concept of retirement, ways through which employees can prepare

towards retirement and the post-retirement strategies. Both secondary and primary data was used in the study. Survey research method was adopted. Disproportional stratified sampling method was adopted in selecting the sample. Simple percentages and the chi-square statistical test were used for data analysis. The study found out that pension reform in Nigeria was faced with many challenges, which includes coverage, adequacy, administrative efficiency, transparency, corruption, governance and regulation. The research design used for the study will be adopted in the present study. Disproportional stratified sampling method was adopted in selecting the sample for the study while a simple randomly sampling technique will be used in selecting the sample for the present study. Simple percentages and the chi-square statistical test were used for data analysis in the study, while mean, standard deviation and t-test statistics will be used for data analysis in the present study.

Petters and Asuquo (2008) carried out a study on work-role attachment and retirement intentions of public school teachers in Calabar, Nigeria. The study investigated the work role attachment and retirement intentions of public school teachers in Calabar, Nigeria. A descriptive survey research design was used for the study. Questionnaire was the main instrument used for data collection from a sample of 200 teachers. The data collected for the study was analyzed using one-way ANOVA and independent t-test was used to test the stated hypotheses at 0.05

level of significance. Results showed that the committed/attached/involved workers have retirement intention to take a part-time job after retirement. The uncommitted/unattached/uninvolved workers have intention to retire earlier than those attached to their work. The research design used for the study will also be utilized in the present study. The instrument for data collection in the study will also be utilized in the present study. Data in the study was analyzed using one-way ANOVA and independent t-test was used to test the hypothesis at 0.05 level of significance, while data for the present study will be analyzed using mean and standard deviation, and t-test statistics will be used in testing null hypotheses at 0.05 level of significance.

Olufemi and Fashiku (2015) conducted a study on workers' knowledge of prospects and challenges awaiting retirees at retirement in Nigeria. The study examined knowledge of workers from Osun and Oyo States on prospects and challenges awaiting retirees in retirement in Southwestern Nigeria. Using the descriptive survey method, a sample of 258 respondents was randomly selected from the two states. A validated instrument titled "Questionnaire on Workers' Knowledge of Prospects and Challenges in Retirement" was used to obtain data from the respondents. The reliability coefficient of the instrument was 0.67, using Pearson Product Moment Correlation. The data collected were analyzed using descriptive statistics to analyze the research questions, and t-test and ANOVA test of difference were used to analyze the research hypotheses. The results revealed

that workers had average knowledge and good knowledge respectively about prospects and challenges awaiting retirees in retirement. The study further revealed that respondents' sex and nature of service did not significantly influence their knowledge of both phenomena of retirement. The study equally revealed the mass media as the major sources of information for the respondents. The design of the study will be replicated in the present study. The sampling method used in the study will be adopted in the present study. The instrument for data collection in the study will be replicated in the present study. Pearson Product Moment Correlation was used to test the reliability of the instrument in the study, while Cronbach Alpha statistics will be adopted to test the reliability of the instrument in the present study. The data collected in the study were analyzed using descriptive statistics and t-test and ANOVA test of difference were used to analyze the research hypotheses, while mean and standard deviation will be used to analyze data in the present study and t-test statistics will be used to analyze the research hypothesis in the present study.

Olatunde and Onyinye (2014) carried out a study on problems and prospects of retirement adjustment on families of retirees among civil servants in Ekiti State, Nigeria. The purpose of this study was to investigate the problems and prospects of retirement adjustment on families of retirees among civil servants in Ekiti State, Nigeria. A descriptive survey method was adopted for the study. Data for the study were collected from primary and secondary sources. A total number of four hundred (400) questionnaires were administered in this research work, out of which three

hundred and seventy eight (378) were returned. The questionnaires were administered using purposive and stratified random sampling techniques. Descriptive and frequency tables, using percentages were adopted in the analysis of the data collected. Results from the study revealed that delay in payment of pension; maladjustment and psychological adjustment were some of the problems of retired civil servants in the study area. The research design used in the study will also be observed in the present study. A purposive and stratified random sampling technique was used for the study while a random sampling technique will be used in the present study. The instrument for data collection in the study will also be used in the present study.

Summary of Literature Review

The review of related literature focused on the conceptual framework, theoretical framework and empirical review of the early works of some researchers. Reviewed under the conceptual framework were; Concept of Retirement - retirement generally implies the terminal cessation, relaxation or changeover of financially remunerative employment. Concept of Education - Education is the process of facilitating learning. Knowledge, skills, values, beliefs, and habits of a group of people are transferred to other people, through storytelling, discussion, teaching, training, or research. Concept of Retirement Education Programmes - Retirement education programmes help retirees in understanding

their problems and taking actions in solving them. It also helps retirees to become positive thinkers and contented citizens. Concept of Empowerment - Empowerment is a multi-dimensional social process that helps people gain control over their own lives. It is a process that fosters power in people for use in their own lives, their communities and in their society, by acting on issues they define as important.

Reviewed under the theoretical framework were; Kanter's Theory of Structural Empowerment, Continuity Theory, and The Activity Theory. Kanter's theory of structural empowerment states that a leader's power will grow by sharing the power through empowering others and as a result, leaders will realize increased organizational performance. Continuity Theory states that older adults will usually maintain the same activities, behaviors, personalities, and relationships as they did in their earlier years of life. The Activity Theory proposes that successful aging occurs when older adults stay active and maintain social interactions. Some empirical studies related to the present study were reviewed taking cognizance of the purpose of the study, research method, instrument for data collection, method of data analysis, and findings of the study.

The literature reviewed for the study is related to the present study, but none of them is exact to the topic of this present research study. To the knowledge of the researcher, no research study has been carried out on retirement education

programmes for the empowerment of retirees in Kogi State. In order to cover this gap, the researcher deemed it necessary to carry out a research on retirement education programmes for the empowerment of retirees in Kogi State.

CHAPTER THREE

METHODOLOGY

This chapter discussed the methodology adopted in carrying out the study. It was discussed under the following sub-headings: design of the study, area of the study, population of the study, sample and sampling technique, instrument for data collection, validation of the instrument, reliability of the instrument, procedure for data collection and method of data analysis.

Design of the study

Descriptive survey research design was used to carry out the study. According to Nworgu (2006) a descriptive survey research is one in which a group of people or items is studied by collecting and analyzing data from only a few people or items considered to be representative of the entire group. Morgan (2008) states that descriptive a descriptive survey research is a scientific method which involves observing and describing the behavior of a subject without influencing it in any way. Leman (2010) asserts that a descriptive survey research is useful where it is not possible to test and measure the large number of samples needed for more quantitative types of experimentation. A survey research design is suitable for this study because it will offer the researcher the opportunity of sampling the opinions

of significant number of people from the population of the study without any manipulation of the variables of the study.

Area of the study

The study was carried out in Kogi State. Kogi State was carved out of Kwara and Benue States on August 27, 1991 by the then regime of General Ibrahim Babangida. Its capital is Lokoja. Kogi State is the most centrally located of all the states of the federation. It shares common boundaries with Niger, Kwara, Nassarawa and The Federal Capital Territory to the north. To the East, the state is bounded by Benue and Enugu states, to the south by Enugu and Anambra States, and to the west by Ondo, Ekiti and Edo states. The state was dominated by Muslims with Christian minority. So many festivals exist in Kogi State. These include: Italo, Egbe, Ibegwu and Ogani among the Igalas. Apanigbe fishing festival in Mopa, Emidun new yam festival among the Okun speaking people. Ovia Osese in Ogori-Magongo, Ekuechi etc. in the Central (Ebira). The indulge in different form of economic activities which include: farming, Fishing, Artisan, trading among others. The choice of the area is because retired civil servants in this state are faced with a lot of challenges engendered by some socio-demographic factors, hence there is need to proffer solution.

Population of the study

The population of the study was made up of all the retired civil servants in Kogi State. There were 34,688 retired civil servants in Kogi State. A breakdown of the population of these retirees shows that there are 18,192 male retired civil servants and 16,496 female retired civil servants across the 21 local government area of Kogi State.

Population Distribution of male and female retirees in Kogi State

S/N	Local Government Area	Male Retirees	Female Retirees	Total
1	Adavi	814	774	1588
2	Ajaokuta	721	751	1472
3	Ankpa	741	814	1555
4	Bassa	620	925	1545
5	Dekina	677	628	1305
6	Ibaji	901	717	1618
7	Idah	1608	414	2022
8	Igalamela/Odolu	991	699	1690
9	Ijumu	700	724	1424
10	Kabba/Bunu	881	896	1777
11	Kogi	772	941	1713
12	Lokoja	885	816	1701
13	Mopa-Muro	952	866	1718
14	Ofu	1004	761	1765
15	Ogorimagogo	940	899	1839
16	Olamaboro	959	810	1769
17	Omala	860	804	1664
18	Okehi	716	709	1425
19	Okene	749	849	1598
20	Yagba East	942	940	1882
21	Yagba West	810	808	1618
Total	21	18243	16547	34688

Source: Kogi State Agency for Mass Literacy, Adult and Non-Formal Education (September, 2015).

Sample and sampling technique

The sample for the study was made up of 260 male retired civil servants and 240 female retired civil servants drawn through random sampling technique from the total population of retired civil servants existing in the 21 local government area of Kogi State.

Sample Distribution of the Population of the Study

S/N	Local Government Area	Male Retirees	Female Retirees	Total
1	Adavi	12	11	23
2	Ajaokuta	11	11	22
3	Ankpa	11	12	23
4	Bassa	10	13	23
5	Dekina	10	10	20
6	Ibaji	13	11	24
7	Idah	20	7	27
8	Igalamela/Odolu	13	10	23
9	Ijumu	11	11	22
10	Kabba/Bunu	12	12	24
11	Kogi	11	13	24
12	Lokoja	12	12	24
13	Mopa-Muro	13	12	25
14	Ofu	17	11	28
15	Ogorimagogo	13	12	25
16	Olamaboro	13	12	25
17	Omala	12	12	24
18	Okehi	11	11	22
19	Okene	11	12	23
20	Yagba East	13	13	26
21	Yagba West	11	12	23
Total	21	260	240	500

Instrument for data collection

A questionnaire was adopted as the instrument for this study. The title of the questionnaire was Retirement Education Programmes for the Empowerment of Retirees Questionnaire (REPERQ). REPERQ was used to elicit information from the respondents. REPERQ have two sections, A and B with 52 items in all. Section A have 2 items, and Section B have five clusters with 10 items in each of the clusters. Section A of the instrument elicited information on the personal data of the respondents such as Local government area and gender. Section B elicited information on the extent to which family education programme help on the empowerment of retirees, the extent to which entrepreneurship education programme help on the empowerment of retirees, the constraints to the use of retirement education programmes for the empowerment of retirees and the strategies to curb the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State of Nigeria.

Cluster A ñ C in Sections B of the questionnaire were presented using a four point rating scale of VHE, HE, LE, and VLE response where VHE = Very High Extent, HE = High Extent, Low Extent = LE and VLE = Very Low Extent. Weighted responses were assigned weights as follows: (VHE) = 4points, (HE) = 3points, (LE) = 2points, and (VLE) = 1point.

Cluster D and E in Sections B of the questionnaire were presented using a four point rating scale of SA, A, D, and SD response where SA = Strongly Agree, A = Agree, D = Disagree and SD = Strongly Disagree. Weighted responses were assigned weights as follows: (SA) = 4points, (A) = 3points, (D) = 2points, and (SD) = 1point.

Validation of the instrument

To ensure the validity of the instrument, the instrument was face validated. The questionnaire was given to four experts; two in the Department of Adult Education (inclusive of the supervisor), one expert from Educational Foundations (Psychology unit), and one expert in Measurement and Evaluation, all in the University of Nigeria, Nsukka. The experts scrutinized the instrument in terms of relevance, appropriateness of the content, language used in developing the items, and adequate representation of the items for attaining the purposes of the study. The corrections they made were effected on the instrument before printing the final copy.

Reliability of the instrument

To ensure the reliability of the instrument, a trial test was carried out to assess the reliability of the instrument. 40 copies of the questionnaire were distributed on a sample of 40 retired civil servants (20 male and 20 female) in

Benue State. Benue State is not part of the study area but is deemed to possess similar characteristics with Kogi State. Cronbach Alpha Reliability Co-efficient technique was used to calculate the internal consistency of the instrument. The reliability coefficient of .78 for cluster one, .87 for cluster two, .69 for cluster three, .80 for cluster four, and .81 for cluster five were obtained. The overall reliability co-efficient of the instrument is .79. This result shows that the instrument is reliable.

Procedure for data collection

Copies of the questionnaire numbering 500 were administered by the researcher and three research assistants. The retirees were given the instruments in their various local government areas. The research assistants were trained by the researcher. The researcher acquainted them with the purpose of the study, as well as the explanation of the items in the clusters on each research question. This training lasted for one day. Copies of the instrument were distributed and retrieved from the respondents on the spot to avoid losses.

Method of data analysis

The entire research questions were analyzed using mean and standard deviation. Based on the four point rating scale, the total frequency was used to determine the mean for each item. The real limit of numbers were adopted to guide

the interpretation of the calculated means as follows; a mean of 3.50 ñ 4.00 were accepted as Strongly Agree (SA)/Very High Extent (VHE), 2.50 ñ 3.49 were accepted as Agree (A)/High Extent (HE), while 1.50 ñ 2.49 were accepted as Disagree (D)/Low Extent (LE), and 0.05 ñ 1.49 were accepted as Strongly Disagree (SD)/Very Low Extent (VLE). The t-test statistics was used in testing the five null hypotheses at 0.05 level of significance.

CHAPTER FOUR

PRESENTATION AND ANALYSIS OF DATA

In this chapter, the data collected were presented and analyzed using the procedure stated in chapter three. The results obtained were analyzed with main purpose of answering the research questions. The data were first presented in tables before comments were made on them.

Research Question 1

To what extent does family education programme help in the empowerment of retirees in Kogi State?

Answers to this Research Question 1 were analyzed on Table 1 below:

Table 1: Extent to which family education programme help on the empowerment of retirees in Kogi State

S/N	ITEMS Family Education Programme:	MALE RETIREES			FEMALE RETIREES		
		$\bar{X}$	SD	REM	$\bar{X}$	SD	REM
1	helps retirees build strong communication skills	3.04	0.98	HE	3.17	0.90	HE
2	teaches retirees knowledge of human development	1.96	0.98	LE	1.83	0.90	LE
3	helps retirees to develop good decision-making skills	3.00	1.01	HE	3.14	0.92	HE
4	teaches retirees how to develop positive self-esteem	2.96	1.02	HE	3.13	0.93	HE
5	teaches retirees how to develop healthy interpersonal relationships	2.93	1.03	HE	3.10	0.94	HE
6	educates retirees how to manage financial crisis in the family	2.90	1.04	HE	3.08	0.96	HE
7	educates retirees how to manage marital problems in the family	2.98	1.01	HE	3.05	0.97	HE
8	instructs retirees how to raise their children properly	2.01	1.01	LE	1.93	0.97	LE
9	instructs retirees how to resolves issues within their neighborhood	2.88	1.05	HE	3.10	0.94	HE
10	tutors retirees how to avoid domestic violence in the family	2.96	1.02	HE	3.03	0.99	HE

Table 1 shows the mean ratings and standard deviation of the respondents on the extent to which family education programme help in the empowerment of retirees in Kogi State State. The analysis in table 1 shows that the respondents agree to a less extent with items 2 and 8 with mean below the criterion mean of 2.50 as the extent to which family education programme help in the empowerment of retirees in Kogi State State, whereas other items have the criterion mean above 2.50 and were therefore accepted as the extent to which family education programme help in the empowerment of retirees in Kogi State. The standard deviation of each item from the mean ranged from 0.90 ñ 1.05, indicating that the respondents were not too far from the mean and from one another in their responses. This adds further validity to the mean.

Research Question 2

To what extent does entrepreneurship education programme help on the empowerment of retirees in Kogi State?

Answers to this Research Question 2 were analyzed on Table 2 below:

Table 2: Extent to which entrepreneurship education programme help on the empowerment of retirees in Kogi State

S/N	ITEMS Entrepreneurship Education Programme:	MALE RETIREES			FEMALE RETIREES		
		$\bar{X}$	SD	REM	$\bar{X}$	SD	REM
1	raises awareness of career opportunities for retirees	3.03	0.98	HE	3.20	0.85	HE
2	raises awareness on how retirees can contribute to the development and prosperity of their communities	1.94	0.99	LE	1.83	0.88	LE
3	helps retirees to become self-reliant	3.03	0.98	HE	3.18	0.87	HE
4	helps to reduce social marginalization among retirees	2.00	0.98	LE	1.91	0.94	LE
5	helps to reduce poverty among retirees	2.97	1.00	HE	3.14	0.90	HE
6	provides more opportunity for retirees to exercise creative freedom	2.94	1.01	HE	3.11	0.92	HE
7	encourages retirees to exercise higher self esteem	1.98	0.95	LE	1.90	0.91	LE
8	encourages retirees to exercise an overall greater sense of control over their own lives.	2.99	0.99	HE	3.16	0.88	HE
9	enables retirees to develop the insight needed to discover and create entrepreneurial opportunities	2.91	1.03	HE	3.13	0.91	HE
10	enables retirees to develop the expertise to successfully start and manage their own businesses	3.00	0.98	HE	3.06	0.95	HE

Table 2 shows the mean ratings and standard deviation of the respondents on the extent to which entrepreneurship education programme help in the empowerment of retirees in Kogi State. The analysis in table 2 shows that the respondents agree to a less extent with items 2, 4 and 7 with mean below the criterion mean of 2.50 as the extent to which entrepreneurship education programme help in the empowerment of retirees in Kogi State, whereas other items have the criterion mean above 2.50 and were therefore accepted as the extent to which entrepreneurship education programme help in the empowerment of retirees in Kogi State. The standard deviation of each item from the mean ranged from 0.85 ñ 1.03, indicating that the respondents were not too far from the mean and from one another in their responses. This adds further validity to the mean.

Research Question 3

To what extent does cooperative education programme help on the empowerment of retirees in Kogi State?

Answers to this Research Question 3 were analyzed on Table 3 below:

Table 3: Extent to which cooperative education programme help on the empowerment of retirees in Kogi State

S/N	ITEMS Co-operative Education Programme:	MALE RETIREES			FEMALE RETIREES		
		$\bar{X}$	SD	REM	$\bar{X}$	SD	REM
1	enables retirees to receive career training	3.01	0.99	HE	3.18	0.87	HE
2	helps retirees to gather more work experience in government	2.98	0.99	HE	3.06	0.95	HE
3	helps retirees to gather more experience in business	3.00	0.99	HE	3.18	0.87	HE
4	helps retirees to gather more work experience in industries	2.89	1.04	HE	3.13	0.91	HE
5	aids retirees to develop new skills	2.96	1.00	HE	3.14	0.90	HE
6	aids retirees to horn their expertise	2.93	1.01	HE	3.11	0.92	HE
7	helps them to get network with employers	1.90	0.97	LE	1.83	0.88	LE
8	helps them to earn academic credits that count toward their degree or diploma	1.94	0.97	LE	1.84	0.88	LE
9	enable them to develop the potentials for new jobs	1.91	0.98	LE	1.83	0.88	LE
10	help retirees set up a business firm	2.98	0.99	HE	3.06	0.95	HE

Table 3 shows the mean ratings and standard deviation of the respondents on the extent to which cooperative education programme help in the empowerment of retirees in Kogi State. The analysis in table 3 shows that the respondents agree to a less extent with items 7, 8 and 9 with mean below the criterion mean of 2.50 as the extent to which cooperative education programme help in the empowerment of retirees in Kogi State, whereas other items have the criterion mean above 2.50 and were therefore accepted as the extent to which cooperative education programme help in the empowerment of retirees in Kogi State. The standard deviation of each item from the mean ranged from 0.87 ñ 1.04, indicating that the respondents were not too far from the mean and from one another in their responses. This adds further validity to the mean.

Research Question 4

What are the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State?

Answers to this Research Question 4 were analyzed on Table 4 below:

Table 4: Constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State

S/N	ITEMS	MALE RETIREES			FEMALE RETIREES		
		$\bar{X}$	SD	REM	$\bar{X}$	SD	REM
1	inadequate funding of the programmes	2.97	0.97	A	3.17	0.87	A
2	inadequate number of teachers	2.96	0.97	A	3.10	0.91	A
3	appointment of unqualified teachers	2.98	0.98	A	3.19	0.85	A
4	lack of accessibility to the programme by retirees	2.93	1.00	A	3.15	0.88	A
5	retirees are not properly mobilized to come and embrace the programmes	2.99	0.97	A	3.15	0.89	A
6	dearth of skilled manpower in the area of monitoring and evaluation	2.97	0.98	A	3.14	0.89	A
7	poor remuneration of facilitators	2.96	0.99	A	3.13	0.90	A
8	poor record keeping	2.96	0.99	A	3.14	0.89	A
9	poor attitude of the retirees	2.97	0.98	A	3.14	0.89	A
10	poor learning environment	2.93	1.01	A	3.13	0.90	A

Table 4 shows the mean ratings and standard deviation of the respondents on the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State. The analysis in table 4 shows that the respondents agree with all the items which have the criterion mean above 2.50 and were therefore accepted as the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State. The standard deviation of each item from the mean ranged from 0.85 ñ 1.01, indicating that the respondents were not too far from the mean and from one another in their responses. This adds further validity to the mean.

Research Question 5

What are the strategies to curb the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State?

Answers to this Research Question 5 were analyzed on Table 5 below:

Table 5: Strategies to curb the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State

S/N	ITEMS	MALE RETIREES			FEMALE RETIREES		
		$\bar{X}$	SD	REM	$\bar{X}$	SD	REM
1	Provision of adequate fund by government, institutions and other relevant bodies for the establishment and management of retirement education program	3.00	0.95	A	3.19	0.85	A
2	Creating awareness for retirees on the existence of retirement education programme	2.99	0.95	A	3.10	0.91	A
3	Creating awareness for retirees on retirement education programmes they are supposed to enroll	2.98	0.98	A	3.21	0.84	A
4	Employment of adequate number of literacy instructors or personnel in the teaching	2.93	1.00	A	3.16	0.88	A
5	Proper mobilization of retirees to come and embrace the programmes	3.00	0.96	A	3.16	0.88	A
6	Provision of sufficient skilled manpower to help in the area of monitoring and evaluation in retirement education programme.	2.97	0.98	A	3.14	0.88	A
7	Good remuneration of facilitators	2.96	0.99	A	3.13	0.90	A
8	Good record keeping	2.96	0.99	A	3.15	0.88	A
9	Proper orientation of retirees to change their attitude towards retirement education programme	2.97	0.98	A	3.15	0.88	A
10	Provision of conducive learning environment	2.95	1.01	A	3.13	0.90	A

Table 5 shows the mean ratings and standard deviation of the respondents on the strategies to curb the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State. The analysis in table 5 shows that the respondents agree with all the items which have the criterion mean above 2.50 and were therefore accepted as the strategies to curb the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State. The standard deviation of each item from the mean ranged from 0.84 ñ 1.01, indicating that the respondents were not too far from the mean and from one another in their responses. This adds further validity to the mean.

Hypothesis one

There will be no significant difference in the mean responses of male and female retirees on the extent to which family education programme help in the empowerment of retirees in Kogi State

Table 6: Summary of t-test on the difference between the mean responses of male and female retirees on the extent to which family education programme help in the empowerment of retirees in Kogi State

S/N	Respondent Group	No. of Resp.	Mean	SD	DF	Calculated t.	Table value	Decision
1	MALE RETIREE	260	2.76	1.02	498	-1.07	1.96	Not significant
2	FEMALE RETIREE	240	2.86	0.94				

The table above shows the calculated t-value of -1.07 at 498 degree of freedom and 0.05 level of significant. Since the calculated t-value of -1.07 is less than the table of 1.96, the null hypothesis is accepted. Therefore, there is no significant difference in the mean responses of male and female retirees on the extent to which family education programme help in the empowerment of retirees in Kogi State.

Hypothesis two

There will be no significant difference in the mean responses of male and female retirees on the extent to which entrepreneurship education programme help in the empowerment of retirees in Kogi State.

Table 7: Summary of t-test on the difference between the mean responses of male and female retirees on the extent to which entrepreneurship education programme help in the empowerment of retirees in Kogi State

S/N	Respondent Group	No. of Resp.	Mean	SD	DF	Calculated t.	Table value	Decision
1	MALE RETIREE	260	2.68	0.99	498	-0.97	1.96	Not significant
2	FEMALE RETIREE	240	2.76	0.90				

The table above shows the calculated t-value of -0.97 at 498 degree of freedom and 0.05 level of significant. Since the calculated t-value of -0.97 is less

than the table of 1.96, the null hypothesis is accepted. Therefore, there is no significant difference in the mean responses of male and female retirees on the extent to which entrepreneurship education programme help in the empowerment of retirees in Kogi State.

Hypothesis three

There will be no significant difference in the mean responses of male and female retirees on the extent to which cooperative education programme help in the empowerment of retirees in Kogi State

Table 8: Summary of t-test on the difference between the mean responses of male and female retirees on the extent to which cooperative education programme help in the empowerment of retirees in Kogi State

S/N	Respondent Group	No. of Resp.	Mean	SD	DF	Calculated t.	Table value	Decision
1	MALE RETIREE	260	2.65	0.99	498	-0.97	1.96	Not significant
2	FEMALE RETIREE	240	2.74	0.90				

The table above shows the calculated t-value of -0.97 at 498 degree of freedom and 0.05 level of significant. Since the calculated t-value of -0.97 is less than the table of 1.96, the null hypothesis is accepted. Therefore, there is no significant difference in the mean responses of male and female retirees on the

extent to which cooperative education programme help in the empowerment of retirees in Kogi State.

Hypothesis four

There will be no significant difference in the mean responses of male and female retirees on the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State.

Table 9: Summary of t-test on the difference between the mean responses of male and female retirees on constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State

S/N	Respondent Group	No. of Resp.	Mean	SD	DF	Calculated t.	Table value	Decision
1	MALE RETIREE	260	2.96	0.98	498	-2.17	1.96	Not significant
2	FEMALE RETIREE	240	3.14	0.89				

The table above shows the calculated t-value of -2.17 at 498 degree of freedom and 0.05 level of significant. Since the calculated t-value of -2.17 is less than the table of 1.96, the null hypothesis is accepted. There is no significant difference in the mean responses of male and female retirees on the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State.

Hypothesis five

There will be no significant difference in the mean responses of male and female retirees on the strategies to curb the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State.

Table 10: Summary of t-test on the difference between the mean responses of male and female retirees on the strategies to curb the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State

S/N	Respondent Group	No. of Resp.	Mean	SD	DF	Calculated t.	Table value	Decision
1	MALE RETIREE	260	2.97	0.98	498	-2.17	1.96	Not significant
2	FEMALE RETIREE	240	3.15	0.88				

The table above shows the calculated t-value of -2.17 at 498 degree of freedom and 0.05 level of significant. Since the calculated t-value of -2.17 is less than the table of 1.96, the null hypothesis is accepted. There is no significant difference in the mean responses of male and female retirees on the strategies to curb the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State.

Summary of Findings

From the analysis of the data collected, the researcher was able to arrive at the following findings:

1. Family education programme help in the empowerment of retirees in Kogi State to a high extent in the following ways: helps retirees build strong communication skills, helps retirees to develop good decision-making skills, teach retirees how to develop positive self-esteem, teach retirees how to develop healthy interpersonal relationships, educate retirees how to manage financial crisis in the family, educate retirees how to manage marital problems in the family, instruct retirees how to resolves issues within their neighborhood, and tutor retirees how to avoid domestic violence in the family. Also, family education programme help in the empowerment of retirees in Kogi State to a low extent in the following ways: teaches retirees knowledge of human development and instruct retirees how to raise their children properly.
2. Entrepreneurship education programme help on the empowerment of retirees to a great extent in Kogi State in the following ways: raise awareness of career opportunities for retirees, helps retirees to become self-reliant, helps to reduce poverty among retirees, provide more opportunity for retirees to exercise creative freedom, encourage retirees to exercise an overall greater

sense of control over their own lives, enable retirees to develop the insight needed to discover and create entrepreneurial opportunities, and enable retirees to develop the expertise to successfully start and manage their own businesses. Also, entrepreneurship education programme help on the empowerment of retirees to a less extent in Kogi State in the following ways: raise awareness on how retirees can contribute to the development and prosperity of their communities, helps to reduce social marginalization among retirees, and encourage retirees to exercise higher self esteem.

3. Cooperative education programme help on the empowerment of retirees to a great extent in Kogi State to a great extent in the following ways: enables retirees to receive career training, helps retirees to gather more work experience in government, helps retirees to gather more experience in business, helps retirees to gather more work experience in industries, aids retirees to develop new skills, aids retirees to hone their expertise, and help retirees set up a business firm.
4. Constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State include: inadequate funding of the programmes, inadequate number of teachers, appointment of unqualified teachers, lack of accessibility to the programme by retirees, retirees are not properly mobilized to come and embrace the programmes, dearth of skilled

manpower in the area of monitoring and evaluation, poor remuneration of facilitators, poor record keeping, poor attitude of the retirees, and poor learning environment.

5. Strategies to curb the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State include: provision of adequate fund by government, institutions and other relevant bodies for the establishment and management of retirement education program, creating awareness for retirees on the existence of retirement education programme, creating awareness for retirees on retirement education programmes they are supposed to enroll, employment of adequate number of literacy instructors or personnel in the teaching, proper mobilization of retirees to come and embrace the programmes, provision of sufficient skilled manpower to help in the area of monitoring and evaluation in retirement education programme, good remuneration of facilitators, good record keeping, proper orientation of retirees to change their attitude towards retirement education programme, and provision of conducive learning environment.
6. The summary of t-test analysis carried out on hypothesis one shows that there was no significant difference in the mean responses of male and female

retirees on the extent to which family education programme help in the empowerment of retirees in Kogi State.

7. The summary of t-test analysis carried out on hypothesis two shows that there was no significant difference in the mean responses of male and female retirees on the extent to which entrepreneurship education programme help in the empowerment of retirees in Kogi State.
8. The summary of t-test analysis carried out on hypothesis three shows that there was no significant difference in the mean responses of male and female retirees on the extent to which cooperative education programme help in the empowerment of retirees in Kogi State.
9. The summary of t-test analysis carried out on hypothesis four shows that there was no significant difference in the mean responses of male and female retirees on the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State.
10. The summary of t-test analysis carried out on hypothesis five shows that there was no significant difference in the mean responses of male and female retirees on the strategies to curb the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State.

CHAPTER FIVE

SUMMARY OF FINDINGS, DISCUSSION AND RECOMMENDATION

This chapter deals with the findings of the research, discussions on the findings, conclusion, educational implications of the results, the researcher's recommendation, and suggestion for further studies.

Discussion of the Findings

The findings of this study shows that family education programme help in the empowerment of retirees in Kogi State in the following ways: helps retirees build strong communication skills, helps retirees to develop good decision-making skills, teach retirees how to develop positive self-esteem, teach retirees how to develop healthy interpersonal relationships, educate retirees how to manage financial crisis in the family, educate retirees how to manage marital problems in the family, instruct retirees how to resolves issues within their neighborhood, and tutor retirees how to avoid domestic violence in the family. These findings are in line with the statement credited to Oniye (2010) that family life education is a form of community education, both preventive and developmental in nature, intended to educate the public on the importance of family life and how it can be sustained.

It was discovered that from the findings of this study that entrepreneurship education programme help on the empowerment of retirees in the following ways: raise awareness of career opportunities for retirees, helps retirees to become self-reliant, helps to reduce poverty among retirees, provide more opportunity for retirees to exercise creative freedom, encourage retirees to exercise an overall greater sense of control over their own lives, enable retirees to develop the insight needed to discover and create entrepreneurial opportunities, and enable retirees to develop the expertise to successfully start and manage their own businesses. This findings are in consonance with the assertion made by European Union Commission (2011) that entrepreneurship education is a kind of retirement education organized to provide retirees with the knowledge, skills and motivation to encourage entrepreneurial success in a variety of settings.

The findings of this study indicate that cooperative education programme help on the empowerment of retirees in the following ways: enables retirees to receive career training, helps retirees to gather more work experience in government, helps retirees to gather more experience in business, helps retirees to gather more work experience in industries, aids retirees to develop new skills, aids retirees to horn their expertise, and help retirees set up a business firm. This findings buttressed the statement credited to lemony (2011) that cooperative education is also the use of active participation methods in which retirees learn

how to work together to solve problems and this is normally founded on the principles of retirees's rights, equality, equity and participation in decision-making.

The findings of this study disclosed that constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State include: inadequate funding of the programmes, this finding reflect on the lamentation of Kanad (2013) that lack of proper funding is the bane of retirement education programme. Other findings made from this study revealed that inadequate number of teachers, appointment of unqualified teachers, lack of accessibility to the programme by retirees, retirees are not properly mobilized to come and embrace the programmes, dearth of skilled manpower in the area of monitoring and evaluation, poor remuneration of facilitators, poor record keeping, poor attitude of the retirees, and poor learning environment.

The finding of the study also uncovered the strategies to curb the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State, which include: provision of adequate fund by government, institutions and other relevant bodies for the establishment and management of retirement education program, creating awareness for retirees on the existence of retirement education programme, creating awareness for retirees on retirement education programmes they are supposed to enroll. These findings supports the view of Lohr (2012) that retirees should be summoned and be enlightened on the need for their

participation in online retirement education programmes so that they can enroll massively in the programme. The findings of the study also uncovered other strategies to include: employment of adequate number of literacy instructors or personnel in the teaching, proper mobilization of retirees to come and embrace the programmes, provision of sufficient skilled manpower to help in the area of monitoring and evaluation in retirement education programme, good remuneration of facilitators, good record keeping, proper orientation of retirees to change their attitude towards retirement education programme, and provision of conducive learning environment.

The analysis of hypothesis one using t-test statistics shows that there was no significant difference in the mean responses of male and female retirees on the extent to which family education programme help in the empowerment of retirees in Kogi State. The analysis of hypothesis two using t-test statistics shows that there was no significant difference in the mean responses of male and female retirees on the extent to which entrepreneurship education programme help in the empowerment of retirees in Kogi State. The analysis of hypothesis three using t-test statistics shows that there was no significant difference in the mean responses of male and female retirees on the extent to which cooperative education programme help in the empowerment of retirees in Kogi State. The analysis of hypothesis four using t-test statistics shows that there was no significant difference

in the mean responses of male and female retirees on the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State. There was no significant difference in the mean responses of male and female retirees on the strategies to curb the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State. These results show that both male and female retirees share the same opinion and perception on the retirement education programmes for the empowerment of retirees in Kogi State of Nigeria.

Conclusion

The researcher made the following conclusion in line with the findings of this study. Family education programme educate retirees on how to build strong communication skills, develop good decision-making skills, develop positive self-esteem, develop healthy interpersonal relationships, manage financial crisis in the family, manage marital problems in the family, resolves issues within their neighborhood, and tutor retirees how to avoid domestic violence in the family.

Entrepreneurship education programme help to raise awareness of career opportunities for retirees, helps retirees to become self-reliant, helps to reduce poverty among retirees, provide more opportunity for retirees to exercise creative freedom, encourage retirees to exercise an overall greater sense of control over

their own lives, enable retirees to develop the insight needed to discover and create entrepreneurial opportunities, and enable retirees to develop the expertise to successfully start and manage their own businesses.

Cooperative education programme enables retirees to receive career training, helps retirees to gather more work experience in government, helps retirees to gather more experience in business, helps retirees to gather more work experience in industries, aids retirees to develop new skills, aids retirees to hone their expertise, and help retirees set up a business firm.

Constraints to the use of retirement education programmes for the empowerment of retirees involves inadequate funding of the programmes, inadequate number of teachers, appointment of unqualified teachers, lack of accessibility to the programme by retirees, retirees are not properly mobilized to come and embrace the programmes, dearth of skilled manpower in the area of monitoring and evaluation, poor remuneration of facilitators, poor record keeping, poor attitude of the retirees, and poor learning environment.

Strategies to curb the constraints to the use of retirement education programmes for the empowerment of retirees include provision of adequate fund by government, institutions and other relevant bodies for the establishment and management of retirement education program, creating awareness for retirees on

the existence of retirement education programme, creating awareness for retirees on retirement education programmes they are supposed to enroll, employment of adequate number of literacy instructors or personnel in the teaching, proper mobilization of retirees to come and embrace the programmes, provision of sufficient skilled manpower to help in the area of monitoring and evaluation in retirement education programme, good remuneration of facilitators, good record keeping, proper orientation of retirees to change their attitude towards retirement education programme, and provision of conducive learning environment.

Implications of the study to Adult Education

The findings of this study have many implications. Retirement is a significant change in an individual's lifestyle and, as any change, comes with element of emotion. The perception people have of retirement is a function of their understanding of what it connotes. Retirement is not only an employment job related concept, rather it is one concept with several psychosocial connotations. In a bid to diminish some post-retirement, retirees need to be enrolled into retirement education programme.

Retirement education programme provide retirees opportunities to acquire new skills relevant to their day-to-day operations and also to renew outdated and irrelevant skills. Family life education enhances a healthy family functioning

within a family systems perspective and provides a primarily preventive approach. Entrepreneurship education raise awareness of career opportunities for retirees, helps retirees to become self-reliant, and reduce poverty among them. Cooperative education programme enables retirees to receive career training, gather more work experience in government and business. Nonetheless, for retirement education to blossom, it is pertinent to device strategies to curb the constraints to the use of retirement education programmes for the empowerment of retirees.

Recommendations

Based on the findings, the researcher made the following recommendations:

Family and friends should be more loving, caring and encouraging to the retiree to give them sense of affection and belonging, similarly, there should be regular contact with the retiree by friends, family members religious group members and past colleagues. Retirees should be encouraged to enroll in various retirement education programmes.

The policy makers should put in place post-retirement packages capable of making lives of retirees comfortable. This is especially crucial in the area of social and medical care, bearing in mind that poor health and need for health care are other major problems of retirees. Similarly, all workers must in preparation for their eventual retirement, be mindful of their style of life and kind of friends they

keep. The mind should be focused on how, where and when to build or buy a house, train the children and ensure a stable standard of living for the family.

Suggestion for further study

Based on the findings of the study, the researcher made the following suggestions for further research:

1. Causes of poor participation of retiree in retirement education programme in Kogi State.
2. Ways to improve the enrollment of retirees in retirement education programme in Kogi State.
3. Conducting retirement education programmes for retirees through distance learning in Kogi State.

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Appendix A

Department of Adult Education and
Extra Mural Studies,
University of Nigeria,
Nsukka.

2nd November, 2015.

Dear Sir/Madam,

REQUEST FOR VALIDATION OF INSTRUMENT

I am a postgraduate student in Department of Adult Education and Extra Mural Studies of University of Nigeria, Nsukka undertaking a study on Retirement Education Programmes for the Empowerment of Retirees in Kogi State of Nigeria. I request you to assist in validating my instrument.

Attached herewith, are the specific purposes of the study, research questions and the hypotheses relating to the study for your guide. You are to please assist in assessing the appropriateness of the instrument in collecting data for the study. Your assistance in this regard is highly solicited please.

Thank you for your anticipated cooperation.

Yours sincerely,

Aku Charity .A.
(PG/M.ED/10/52316)

Appendix B

QUESTIONNAIRE

Section A: Personal Data

INSTRUCTIONS: Please mark (✓) against the answer you feel most appropriate.

1. Local government area

2. Gender: (a) Male ☐ (b) Female ☐

Section B

The following scales and values will be used in answering the research questions posed for the present study.

Strongly Agree/Very High Extent	(SA/VHE)	4 points
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Agree/High Extent	(A/HE)	3 points
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Disagree/Low Extent	(D/LE)	2 points
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Strongly Disagree/Very Low Extent (SD/VLE)		1 points
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Cluster A: Extent to which family education programme help on the empowerment of retirees in Kogi State

S/N	ITEM STATEMENT	VHE	HE	LE	VLE
	Family Education Programme:				
1	helps retirees build strong communication skills				
2	teaches retirees knowledge of human development				
3	helps retirees to develop good decision-making skills				
4	teach retirees how to develop positive self-esteem				
5	teach retirees how to develop healthy interpersonal relationships				
6	educate retirees how to manage financial crisis in the family				
7	educate retirees how to manage marital problems in the family				
8	instruct retirees how to raise their children properly				
9	instruct retirees how to resolves issues within their neighborhood				
10	tutor retirees how to avoid domestic violence in the family				

Cluster B: Extent to which entrepreneurship education programme help on the empowerment of retirees in Kogi State

S/N	ITEM STATEMENT	VHE	HE	LE	VLE
	Entrepreneurship Education Programme:				
1	raise awareness of career opportunities for retirees				
2	raise awareness on how retirees can contribute to the development and prosperity of their communities				
3	helps retirees to become self-reliant				
4	helps to reduce social marginalization among retirees				
5	helps to reduce poverty among retirees				
6	provide more opportunity for retirees to exercise creative freedom				
7	encourage retirees to exercise higher self esteem				
8	encourage retirees to exercise an overall greater sense of control over their own lives.				
9	enable retirees to develop the insight needed to discover and create entrepreneurial opportunities				
10	enable retirees to develop the expertise to successfully start and manage their own businesses				

Cluster C: Extent to which co-operative education programme help on the empowerment of retirees in Kogi State

S/N	ITEM STATEMENT	VHE	HE	LE	VLE
	Co-operative Education Programme:				
1	enables retirees to receive career training				
2	helps retirees to gather more work experience in government				
3	helps retirees to gather more experience in business				
4	helps retirees to gather more work experience in industries				
5	aids retirees to develop new skills				
6	aids retirees to horn their expertise				
7	helps them to get network with employers				
8	helps them to earn academic credits that count toward their degree or diploma				
9	enable them to develop the potentials for new jobs				
10	help retirees set up a business firm				

Cluster D: Constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State

S/N	ITEM STATEMENT	SA	A	D	SD
1	inadequate funding of the programmes				
2	inadequate number of teachers				
3	appointment of unqualified teachers				
4	lack of accessibility to the programme by retirees				
5	retirees are not properly mobilized to come and embrace the programmes				
6	dearth of skilled manpower in the area of monitoring and evaluation				
7	poor remuneration of facilitators				
8	poor record keeping				
9	poor attitude of the retirees				
10	poor learning environment				

Cluster E: Strategies to curb the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State

S/N	ITEM STATEMENT	SA	A	D	SD
1	Provision of adequate fund by government, institutions and other relevant bodies for the establishment and management of retirement education program				
2	Creating awareness for retirees on the existence of retirement education programme				
3	Creating awareness for retirees on retirement education programmes they are supposed to enroll				
4	Employment of adequate number of literacy instructors or personnel in the teaching				
5	Proper mobilization of retirees to come and embrace the programmes				
6	Provision of sufficient skilled manpower to help in the area of monitoring and evaluation in retirement education programme.				
7	Good remuneration of facilitators				
8	Good record keeping				
9	Proper orientation of retirees to change their attitude towards retirement education programme				
10	Provision of conducive learning environment				

Purpose of the Study

The purpose of the study is to investigate retirement education programmes for the empowerment of retirees in Kogi State of Nigeria. Specifically, the study seeks to:

- (i) Determine the extent to which family education programme help on the empowerment of retirees in Kogi State;
- (ii) Determine the extent to which entrepreneurship education programme help on the empowerment of retirees in Kogi State;
- (iii) Examine the extent to which cooperative education programme help on the empowerment of retirees in Kogi State;
- (iv) Examine the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State;
- (v) Find out the strategies to curb the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State.

Research Questions

The following research questions will guide the study.

- (i) To what extent does family education programme help on the empowerment of retirees in Kogi State?
- (ii) To what extent does entrepreneurship education programme help on the empowerment of retirees in Kogi State?
- (iii) To what extent does cooperative education programme help on the empowerment of retirees in Kogi State?
- (iv) What are the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State?
- (v) What are the strategies to curb the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State?

Hypotheses

The following null hypotheses will guide the study and will be tested at .05 level of significance:

HO₁ There will be no significant difference in the mean responses of male and female retirees on the extent to which family education programme help on the empowerment of retirees in Kogi State.

- HO₂** There will be no significant difference in the mean responses of male and female retirees on the extent to which entrepreneurship education programme help on the empowerment of retirees in Kogi State.
- HO₃** There will be no significant difference in the mean responses of male and female retirees on the extent to which cooperative education programme help on the empowerment of retirees in Kogi State.
- HO₄** There will be no significant difference in the mean responses of male and female retirees on the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State.
- HO₅** There will be no significant difference in the mean responses of male and female retirees on the strategies to curb the constraints to the use of retirement education programmes for the empowerment of retirees in Kogi State.