



Challenges of Personnel Retirement and Employment Generation in Delta State Civil Service, Nigeria

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ABSTRACT

The study examined the challenges of personnel retirement and employment generation in Delta State Civil Service. In achieving the general and specific objectives of this study, two research hypotheses were raised to guide the study. The Activity Theory of retirement and employment generation was adopted as the theoretical framework for the study. The descriptive survey design was employed. Two Thousand (2,000) respondents were chosen as the population of the study which cut across three ministries in Delta State Civil Service. The instrument of data collection was a Structured Questionnaire. The Chi-square statistical tool was employed to test the research hypotheses stated. The analysis of data revealed that there is a significant relationship between the challenges of personnel retirement and employment generation in Delta State Civil Service among others. Based on the findings, the study recommended among others that government should encourage civil servants to prepare adequately towards their retirement age and those that have reached retirement age should retire to create ample opportunity for employment generation. The study further revealed that government should initiate social policies for the aged to help cushion the inadequacies often suffered by the retirees in the process of receiving their retirement benefits.

Keywords: Retirement, Personnel Retirement, Employee, Employment Generation, Civil Servants, Civil Service

INTRODUCTION

Life has stages, and each stage of life comes with its own challenges and opportunities. These stages of life also include the retirement stage that occurs after a period of active time at work as an employee. The Bible record teaches: "There is a time for everything under heaven, and a time for every purpose." when you are born, when you die. A time to plant and a time to uproot what is planted" (Ecclesiastes 3: 1). So, not only is there a time to work and a time to retire, but there is also a time to plan for retirement and a time to reap what you have planned for retirement.

Retirement signifies the informal and formal end of one's professional life in a public or private organization. It is an active transition from active participation in the world of work to the world of leisure. Retirement is a centuries-old practice in both the private and public sector (Osuala, 2017). Osuala further emphasized that this is a critical stage in adult development, essentially marking the transition from middle age to old age. He found that by the age of 65, our mental and physical vitality declines. However, it makes sense to relieve the person of some difficult and unbearable obligations that may burden him and endanger his health as a result of active engagement in work. In developed countries and countries with rapid economic growth, people retire at age 65. However, in Nigeria, due to the economic crisis and high unemployment rate, the federal government of Nigeria set the minimum legal retirement age at 55, and in some fields, especially those involving teachers at 60.

In most developing countries, governments prevent an aging workforce by limiting the working age of civil servants and allowing the entry of young employable workers to increase efficiency and productivity. This is much needed as marginal manual labor productivity (MPPL) declines as workers age. Continuing to employ such workers at this point represents a loss for the organization. For this reason, the legal working age for civil servants in Nigeria is 60, or that she has been in active service for 35 years before retirement.

In Nigeria, the legal retirement age for civil servants is 60 years or 35 years of service, whichever comes first. High court judges and university professors across the country do not follow exactly the same lines. The retirement age for professors and judges is 70. Age is said to imply expertise and extensive experience in these areas, hence longer service years for these employees (Garba and Mamman, 2019). This is closely related to what is available in other African countries such as Ghana, Botswana and Cameroon. The mandatory retirement age in Ghana is 60, and a minimum of 15 years of service is required to receive a pension. However, people working in harsh environments, such as miners and steel workers, can continue to receive full entitlement even if he retires at age 55 (IOPS Country Profile, 2011).

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required to receive a pension. However, people working in harsh environments, such as miners and steel workers, can continue to receive full entitlement even if he retires at age 55 (IOPS Country Profile, 2011).

But there are many reasons why retiring at a certain age is so important. Retirement is one of life's most significant transitions, symbolizing an individual leaving some important activities behind and entering a new phase of life. Typically, this transition often affects many areas of life and is often accompanied by decreased life satisfaction, self-esteem and quality of life (Nelson and John, 2020). Aging is not easy, life involves many deviations, requires many adjustments, and requires perseverance, skill and flexibility. Losing jobs through retirement is one of the fundamental changes for each age group. For some, this is the first sign of the effects of aging (Sayed and Refact, 2016). To this end, this study sought to examine Personnel Retirement and employment Generation in Delta State Civil Service.

STATEMENT OF THE PROBLEM

Work is indispensable for human survival. It's a perspective in which people live. Work also serves other purposes, such as a means of socializing. It provides people with opportunities to build interpersonal relationships, foster acculturation, and achieve defined social status. With retirement come significant changes in these aspects of an individual's daily life. Retirement is accompanied by significant changes in lifestyle, schedule, income, social status, age, fitness, and environment and, in most cases, health. These changes vary by size, but they apply to all organizations, especially public sector employees.

Retirement policies can aim to provide job opportunities for young people. However, retirement is very important as older workers will not be able to work effectively, resulting in the need to hire qualified and capable civil servants. While this is also a job creation strategy, it can negatively impact the livelihoods of soon retirees and dependents. Corruption, poor governance, and the consequences are long-running in Nigeria. In some cases, it even led to workers' distrust of the 2004 pension scheme. This was followed by an amendment law in 2008, with some setbacks in 2014, making it the latest pension law in Nigeria. It is worth noting that despite the existence of regulations regarding the retirement of civil servants, the management of retirement of civil servants is not carried out according to regulations.

However, we know of cases where civil servants retire without being paid their pensions. Retired civil servants often die years before their benefits are paid. This ugly situation was the driving force behind the unethical behavior of officials and the fabrication of compensation without the expectation of retirement. The synergistic effect of this ugly trend is that some withered people within the ministry are reluctant to let go of young and productive people. In addition, the study aims to look at the effects of personnel retirement and employment generation in Delta State Civil Service.

OBJECTIVES OF THE STUDY

The overall purpose of this study is to examine personnel retirement and employment generation in Delta State Civil Service. The specific objectives of this study are to:

- i. examine Personnel Retirement and Employment Generation in Delta State Civil Service
- ii. identify the Challenges of Personnel Retirement and Employment Generation in Delta State Civil Service

RESEARCH HYPOTHESES

The following hypotheses shall guide the study:

H0₁: There is no significant relationship between Personnel Retirement and Employment Generation in Delta State Civil Service

H0₂: There is no significant relationship between the Challenges of Personnel Retirement and Employment Generation in Delta State civil Service

REVIEW OF RELATED LITERATURE

Personnel Retirement and Employment Generation in Delta State Civil Service

In recent years, the state's unemployment rate has been worrisome, contributing to aberrant behavior among the youth. This may be related to the misrepresentation of age among older public service personnel. The retirement of the public service population provides considerable opportunity for the younger generation to be hired. Retirement has three distinct qualities. First and foremost, it is a phase of evolution or change in a variety of ways, including changes in values, habits, daily routine, self concept, role, time utilization, lifestyle, living arrangement, financial adjustment, and age adjustment. Second, it implies life reevaluation in that retirement necessitates thoughtful reorganization of personal identity and life patterns, particularly as it affects new tasks, physical, mental, and financial capacities, prospects, social engagements, and home maintenance. Okolie and Omenma (2021), further note that it provides learning, interest development, recreational activities and employment opportunities to more qualified people in the public service. Johnson (2019) notes that contingencies are often viewed negatively and that possible reasons include inefficiency, old age, poor health, indiscipline and the need to reduce the workforce (labour force).

Flippo was quoted in Agulanna (2020) having this to say "with a society built on work ethic, the move from one day recognizable effective work role has promoted the belief that retirement leads to mental and physical decline, illness and sometimes premature death. Retirement does not mean the end of the world, but the beginning of a new world. However, retirement serves as a tool to reduce unproductive employees, thereby creating job opportunities for young men who are more capable and competent in service delivery.. The sustainability of the civil service is in the hands of the younger generation, and therefore, they need to be given ample opportunities to assist the civil service in fulfilling its statutory duty of policy implementation. There is clear evidence that older adults cannot adequately lead an effective public service, therefore, they must be replaced by unemployed young people in order to achieve an effective and outcome-oriented public service. The major objective of any pension system in the public sector is the development of workers, if leaving workers to work in their old age, their productivity will decrease and become very low and hinder the recruitment and promotion of other capable and productive people in the public sector.

Challenges of Personnel Retirement and Employment Generation in Delta State civil Service

Workers in the civil service should be prepared for emotional, mental, and financial challenges before retirement age. In most developing countries and especially in Nigeria, the government limits the working age of civil servants to prevent the aging of the workforce by allowing newcomers to work productively. In many developing countries around the world, including Nigeria, the government's restriction on the age of civil servants is aimed at preventing the aging of the workforce and allowing the entry of the young people who are more dynamic and energetic to increase efficiency and productivity. This has become essential because as a worker ages, his marginal material productivity of labor (MPPL) decreases. Keeping this type of worker on the job in this case can lead to poor organizational management. This explains why the legal age for civilian service in Nigeria is set at 60 or 35 years of continuous active service before being discharged.

However, the Harmonization Act 2012 sets the age of non-participation for those who have position of authority in the judiciary and those working in higher education institutions at 70 and 65 respectively. Employees who are not attached to any organization in Nigeria today live like beggars, especially those who disengage without a plan. Adebayo (2019) notes that efforts geared toward improving the environment and its natural resources are aimed to improve quality of life in a way that does not affect the needs of future generations. He further identified the followings as possible challenges confronting retirees in Nigeria:

- i. **Preparation and Management Stage:** The consequences of lack of preparation lead to many developing problems related to both mental and physical. According to retirement manager IBTC (2008), preparing to give up is an exercise in the face of many difficulties worldwide. For Nigerian civil servants, who face low levels of income and financial savings as well as large family and social obligations, preparing for renunciation becomes more complicated. Some of the social issues affecting effective preparation for liberation in Nigeria include the family ladder, polygamy and other extended family responsibilities, as well as inadequate access to health care facilities.
- ii. **The Way out Stage:** The Exit phase is quite challenging as the checkout process is often very monotonous. Sometimes people who have opted out are waiting for their benefits. Likewise, the clearing technique for dividing pension and bonus payments between federal and state agencies and other organizations is clumsy, disorganized, and sometimes fraught with regret, disclosure and corruption. There are undocumented cases where the reimbursement organization holds the beneficiary for ransom.

iii. Sleaze at the Pension Board: Although there are some forms of benefits denied to workers in Nigeria, the pension fund can be described as outright bribery and theft, dishonest management and withdrawal from time to time. Dishonest management of the pension scheme in Nigeria has become all too common to theft and impurity manifest in different forms. Fapohunda (2019), recently revealed that disgraceful event for multi-million dollar pension funds in all walks of life of organizations in Nigeria such as the Bureau's Retirement Unit of the high division of the Nigerian Civil Service Federation, PENCOS and the Nigerian Gendarmerie Retirement. The current Congressional public hearing on pensions has revealed that 6 officials dishonestly managed and/or embezzled N24 billion from the police pension fund. These same people are accused of collaborating with others and illegally withdrawing an additional 24 billion naira from the police pension fund. Similarly, 151 billion naira and another 32.8 billion naira and another £6 million have been recovered after the collection of biometric data on pensioners since 2010.

iv. Corporeal Disabilities and Aging: According to Semone (2021), the worst thing about retirement and old age is not getting sick but receiving unkind glances from others. These things look (and move) using vintage and old which means non-vintage is generally unattractive, lousy, tattered, and outdated. These expressions of contempt are the result of the common image of the elderly and retired. This group of individuals is said to be out of favor - poverty, isolation, being left behind, illness, mental and physical decline, and depression. However, for the most part, these simple designs are generalizations that are not suitable for the elderly and retirees. Coile and Phillip (2009) in Okam (2013), argue that in many developing countries, including Nigeria, aged and retired people now represent minorities in cultural systems. Socialization can begin to be described in mutual commitment.. These elderly persons usually display highly visible traits that make them different from the majority; these traits include the following:

- (i) Possession of aged bodies;
- (ii) They are relatively powerless;
- (iii) Their behaviours and traits are stereotyped and regularly depreciated and devalued by the dominant group;
- (iv) Most importantly, because of their age, the retired and the elderly are often singled out for differential and unfair treatment.

v. Disquiet about Inhabited Home: Another problem faced by those who have been disengaged is housing anxiety. Many retired people in Nigeria have reached retirement age without a home. This trouble persists due to the fact that Nigerian employees are underpaid and could not afford a comfortable place of living.

vi. Prejudice by the Society: Retirees are often subjected to the discriminatory notions inherent in ageism. Ageism refers to the orderly process of stereotyping or discriminating people as they may be ancient. It has become an observable fact in Nigerian society. As observed by Udo (2020), those who reached ancient age often recognized the attention that the cultural and socio-political events taking place in Nigeria were destroying them. According to him, these people experience discrimination, intolerance and segregation based solely on the fact that they are old or retired.

vii. Unexpected Death: Another question that comes to mind regarding retirement challenges is sudden death in service or death in retirement. Here, the retirement law provides that in the event of a contributor's death at a certain stage of employment, his RSA balance can be transferred to his recognized beneficiary designated in will that is his spouse, children, and heirs of his family members or the manager of his estate at the discretion of the pension. The same provision applies to people who have opted out and started receiving retirement benefits through structured withdrawals. A provision of the law distinguishes it from the administration of pension benefits under the old civil servant pension scheme.

Many retired civil servants in Nigeria experience negative and difficult changes due to the cessation of working life (Oniye, 2021). Given the pervasiveness of retirees facing risk and poverty in the years following retirement, retirement researchers in Nigeria have conducted a number of studies on this issue. Several overlapping challenges were discovered. According to Ikenga and Efebeh (2013), corruption has the debilitating effect of weakening pension management. Retirement funds are diverted for the personal use by pension administrators. Garba and Mamman (2019) identify domestic retirees problems including, among other things, the problem of retirement planning. Many employees retire without a specific plan. Some of them go into retirement with no financial or material savings and no investment to fall back. Such situation is likely to lead to disappointment and premature death. However, Garba and Mamman (2019) found that the low incomes of domestic civil servants, coupled with heavy family responsibilities (including extended families), were not favorable for employees' savings and retirement planning. According to Ikenga and Agah (2019), inadequate government payment methods and delays in paying retirees are also a barrier to pensioners in Delta State. The authors lament that old age, feelings of disregard as emotional wounds that lead to psychological trauma, and apprehensions stemming from a lack of money-generating activities are major challenges faced by retirees in Delta state face.

Old age is accompanied by a number of physical changes and disabilities (Adedokun, 2020; Ali, 2014). These changes impede certain hostile gestures on the part of the youngest people. The elderly are considered old and weak, mentally low and poor. Their weak bodies and peculiar attitudes have discouraged many young people and made them deliberately stay away from the elderly. Africans' culture of respecting elders has been eroded in favor of Western glorification of youth (Garba and Mamman, 2019). Recent society has given older people less respect than expected. This concern causes many retirees to worry about their place in society. Due to the above challenges and more, some retirees die without enjoying their retirement benefits (Olatunde and Awosusi, 2020). Ali (2014) focuses on discussing the challenges that retirees face due to the lack of adequate planning. He argued that given the country's unpredictable economic situation, all workers should plan for their retirement with little dependence on pensions. He further argues that any worker who does not have a retirement plan experiences one or more negative emotions and situations, such as disappointment, boredom, unhappy and unsatisfactory life, lack of proper funding, fear, uncertainty and low social relationships. On the other hand, good retirement planning lead to good health, financial security, good self-image and opportunities for other jobs which eliminate boredom and sickness at post retirement years. At the same time, Eremie (2021) highlights the challenges that retirees face such as health challenges, inadequate funding, lack of empathy, and social relevance.

Ogbebor (2020) identifies financial concerns, health concerns in the years after retirement, anxiety about coping with family responsibilities, the possibility of separation from longtime friends and boredom are areas of concern for the average retirees in Nigeria. According to Quadagno (2021), seizures can be the result of perceived loss of status or a structured lifestyle. Many theories have attempted to explain what the experience of retirees can be like during this stage of life. Crisis theory holds that retirement robs ordinary retirees of self-esteem, status, and means of livelihood. As a result, many retirees are experiencing lower health and mental health problems than those who are still working. Operations theory, on the other hand, assumes that there will be no crisis due to job loss.

Everyone should continue to actively participate as they age by engaging in certain mental or physical endeavors. This way retirees do not feel frustrated or miserable because they have other activities that keep them agile and therefore healthy (Vicky, 2015). All the challenges unraveled are areas of worry for the average retired civil servant in Nigeria. The root cause of most of these problems is lack of planning and not paying pensions when due (Anieto, 2013). Eremie (2021), ranked the financial problems of retirees as the most threatening challenge they face. This is closely followed by health problems for both men and women surveyed. Either way, reasonable self-esteem is required in the years leading up to retirement (Ali, 2014; Quadagno, 2021). An employee must determine who he really is, with or without a job. This could be a way to help retirees adjust to life after work.

THEORETICAL FRAMEWORK

Activity Theory of Retirement

The activity theory of retirement and job creation was adopted as the theoretical framework for this study. This theory was developed by Sergei Rubinstein in 1930s. This theory is based on the premise that older people are most happy when they actively participate in meaningful social interactions and activities, and when they retire from public service and give opportunities to young, dynamic, and strong people who are unemployed, the elderly remain active members of society while aging gracefully and engaging in other less active activities. According to Vicky (2015), older people can engage in

schoolwork or physical activities as long as they remain active in old age. Activity theory of retirement and job creation focus on the social activities of older people rather than aiming at economic gain. The aim is to enable people to be mobile, healthy and maintain a satisfying self-image in old age, while also creating opportunities for other unemployed and young people. This theory posits that once older people retire from active service, they will find opportunities for themselves and find alternative roles that they can use to remain nimble social beings, both for their own benefit and for the benefit of society as a whole.

For example, it is not surprising that retired teachers take on new positions as school administrators or principals in private schools. In Nigeria, it is common for retired lecturers to find employment as teachers in private universities. A retired banker may work as a corporate consultant. Some retirees devote themselves to personal work, such as running poultry farms and fisheries, running laundry shops, or doing small trade. Some participate in charitable activities. Activities such as volunteering for community-based projects and participating in religious activities are also encouraged among older adults (Ali, 2014; Garba & Mamman, 2019). The goal may not be to earn an income, but it may be to help the retirees stay active in society. Such active lifestyles are associated with a sense of fulfillment and contentment in old age and create employment opportunities for young people. This will help them participate in social activities similar to those experienced in medium (middle) age.

However, activity theory has been criticized for ignoring aspects of health and socioeconomic status in older people, which have negative predispositions and limits active living. Also, the use of single variables such as activity and non-involvement in managing stress problems has been criticized for its simplicity. Nevertheless, it has been observed that older adults who actively participate in social activities tend to be happier and healthier (Ali, 2014; Moody and Sasser, 2012; Oniye, 2021). This theory is consistent with Moody and Sasser (2012) that retirement should not be sudden. Rather, space should be given to older people who want to work longer than usual. Akpanmkpuk (2021) argues that retirees should engage in activities that maintain good health while creating job creation opportunities for young people.

Quadagno (2021) advocates gradual or bridge retirement to end joblessness. She also advocates for retirees to participate in the labor market in the form of community service through re-entry and volunteer work. Some scholars who advocated engaging older people in labor activities, such activities arguably can help retirees stay active, relevant, and satisfied. None of the studies reviewed advocated withdrawal from the social lifestyle later in life. The health and social impact of completely giving up work and leading an active life is specifically identified by Garba and Mamman (2019). They encourage retirees to participate in community service, religious groups, visit friends, travel, and other social activities to stay healthy in retirement. Ali (2014) also advises retirees to stay active and stay healthy by pursuing chosen occupations and habits, including moderate exercise of their age.

The activity theory of retirement states that retiring at a very old age means that in retirement, less active and agile people will make room for younger people to be employed in the public service to create productivity and service. This means that older people in civil service can actively participate in other economic activities, stay active by providing employment opportunities to young people, and generate more income in their old age. The relevance and adequacy of this theory to the work is that older people should have more opportunities to engage in after retirement for a healthier life. Their retirement has the potential to create job opportunities for dynamic and energetic young people for promoting the public service to achieve the desired results. Job creation can only take place when there are vacancies in the public service sector. The sustainability of the civil service can be achieved if the aged are retired to create room for more vibrant, creative, agile and competent young people for more productivity and service oriented civil service.

The activity theory of retirement and employment generation explains that, when individual is aged, he need to engage in other works to keep fit and provide the opportunity to generate or involved in more economic activities to satisfied aged life by extension creating opportunity for the young ones to be employed. The retirement of personnel in the civil service is an opportunity to engage more resourceful, skillful, creative and competent youth to replace the aged one in order to achieve productivity in the civil service. It is on this premise that activity theory assumes that when workers retire, the ability to recruit younger workers will be created. However, as older workers manipulate their age to stay in service longer, this leads to increased unemployment. So the theory thus explains the retirement variables that allow new workers to be hired.

RESEARCH METHOD

The descriptive survey design applied to examine employee retirement and job creation in Delta Civil services. Descriptive survey design essentially processes collected data to provide information about the behavior, attitudes, and other characteristics of a group, as well as to demonstrate associations or relationships between things around us. The reason why employing descriptive survey design is that, it allows respondents equal opportunity to respond as been selected. A descriptive survey design helps researchers collect a wide range of data from the field. The survey's target audience consists of retirees from the Ministry of Works, local governments, and the Ministry of Internal Affairs and Finance. The study population includes 2,000 retirees from selected Delta State government departments. The sample size for this study was determined using the formula of Taro Yamane (1967). Surveys are the most important means of data collection. The questionnaire was administered by the researcher and three research assistants, who distributed the questionnaire to the respondents selected for the study. Her second method of data collection involves reviewing relevant literature by other scientists who have authored similar studies on the subject. Chi-square statistical tools were used to test the hypotheses put forward and to determine the relationships between degrees of freedom and study variables.

RESULTS AND ANALYSIS

Hypotheses Testing

Hypothesis 1

H₀₁: There is no significant relationship between personnel retirement and employment generation in Delta State Civil Service

Chi-square (x²) Summary Table of relationship personnel retirement and employment generation in Delta State Civil Service

Source of Variation	Responses		Df	X ² -Cal	X ² -Crit.	Alpha Level	Decision
	Observed	Expected					
Agree (A)	440	200	16	662.1318	26.30	0.05	Significant
Strongly Agree (SA)	370	200					
Disagree (D)	135	200					
Strongly Disagree (SD)	40	200					
Undecided (UD)	15	200					

As presented in the chi-square (x²) summary Table above, the calculated chi-square (x²) value of 662.1318 is greater than the chi-square (x²) table value of 26.30. The null hypothesis which stated that there is no significant relationship personnel retirement and employment generation in Delta State Civil Service is rejected. This implies that there is a significant relationship between personnel retirement and employment generation in Delta State Civil Service

Hypothesis 2

H₀₂: There is no significant Relationship between the challenges of personnel retirement and employment generation in Delta State Civil Service

Chi-square (x²) Summary Table of relationship between the challenges of personnel retirement and employment generation in Delta State Civil Service

Source of Variation	Responses		Df	X ² -Cal	X ² -Crit.	Alpha Level	Decision
	Observed	Expected					
Agree (A)	660	200	16	996.33	26.30	0.05	Significant
Strongly Agree (SA)	240	200					
Disagree (D)	71	200					
Strongly Disagree (SD)	20	200					
Undecided (UD)	9	200					

The calculated chi-square (x²) value of 996.33 is bigger than the chi-square (x²) table value of 26.30, as seen in the chi-square (x²) summary table above. The null hypothesis which stated that there is no significant Relationship between the challenges of personnel retirement and employment generation is rejected. This implies that there is a significant Relationship between the challenges of personnel retirement and employment generation in Delta State Civil Service commission

DISCUSSION OF FINDINGS

The study also revealed that there is strong relationship between personnel retirement and employment generation in Delta state civil service. The study further discovered that the essence of retirement is tied to many things ranging from age, health and other social factors, including employment generation. It was revealed that the purpose of personnel retirement is to create an ample opportunity for employment generation of young vibrant, strong and capable persons to replace the aged ones who could not perform or productive due to age, health and other incapacitations. This finding is supported by the study of Okolie and Omenma (2021) who noted that personnel retirement provides opportunity for learning, growth in leisure, recreational activities and employment generation. They further stated that retirement serve as an instrument of reducing unproductive employee thereby given opportunity for employment generation of more capable and competent young men for service delivery and enhanced productivity in the civil service.

The study revealed that there is relationship between the challenges of personnel retirement and employment generation in Delta state Civil Service. The study further outlines the following as the major challenges facing retirees in Delta state civil service, Lack of preparation and management before retirement, the way out stage, sleaze at the pension board, corporeal disabilities and aging, disquiet about inhabited home, prejudice by the society, unexpected death, lack of access to health care facilities, polygamy and additional responsibilities of the extended family, the compensation techniques for the split of pension and gratuity payments in the state civil service are very awkward, unorganized and fraught with bribery and corruption. This

finding is in agreement with the study of Adebayo (2019) who identifies the above factors as possible challenges confronting retirees in Delta state civil service which posed serious setbacks to employment generation schemes in the state.

CONCLUSION

The researcher attempted to address the challenges plaguing retirees in Delta State Civil Service by describing personnel retirement in the service as a strategy for job creation. The study also argues that more has to be done to alleviate the misery of retirees. It is also clear that personnel retirement creates abundant opportunities for job creation for more service-oriented and effective civil service in Delta State. The study concluded that those who are in charge of pension systems should be regulated adequately so that the scheme reaches the intended retirees without difficulty. The government and its agencies should not play games with the subject of paying gratuities because it is a required end for all public sector employees.

RECOMMENDATIONS

Based on the analysis, findings and conclusions drawn, the following recommendations were made:

- i. Civil servants reaching retirement age should retire and create opportunities to recruit qualified young people to serve more effectively.
- ii. The government needs to strengthen the regulatory and supervisory framework, and empower it to successfully and effectively supervise state pension fund managers.
- iii. The government should also initiate social policies for the aged (elderly) in society to help alleviate the inadequacies that retirees often face in managing pension benefits.

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