PROMOTING READING CULTURE IN THE NIGERIAN SOCIETY

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Abstract

This study explores the concept of reading, reading culture and decline of the culture in the Nigerian society. The study adopted a theoretical approach and relied totally on existing literature. The consequences of the decline in the reading includes anti-social behavior, delinquency, school violence, bullying, hacking computers, and even examination malpractices, children with poor reading skills receive poor grades at school, get easily distracted and frustrated, have behavior problems, seem to dislike school, and often fail to develop to their full potential. The study highlighted some government initiatives targeted at reviving reading habit in Nigeria which includes Lagos State Government Reading Time; Bring Back the Book campaign, Lagos Book Fair and Reading Clinic. The study therefore recommends some way forward that will help in reversing the trend such Excursions to libraries, Exhibition, Government should take a bold step to increase the production of textbooks to reach the target figure of five textbooks per pupil; revival of the school's Literary and Debating Societies and teaching of arts and literature etc. The paper concludes that reading culture should be encouraged not only in school but the society at large.

Keywords: *Culture, Nigeria, Promotion, Reading, Society*

Introduction

The holy Qur'an reveals that the first communication between Allah and Prophet Muhammad was knowledge-based, - Iqraa, meaning "read" or "recite" (Qur'an 96: 1-5). Islam holds acquisition of knowledge (literacy, reading, etc.) in high esteem. In Nigeria, literacy is recognized as a basic tool for personal and national development. The National Policy on Education (2004), places inculcation of permanent literacy and numeracy, and ability to communicate effectively as one of the objectives of school education. The library must provide resources to complement education. These resources can take children and youth far above technical literacy to developing reading culture which makes permanent literacy attainable. Promoting reading culture has become very important for any society in the 21st Century. This is more important for children who are the future of the nation. The need to inculcate the culture of reading in the younger ones should be the primary goal of institutional heads, teachers and parents. The declining interest in reading exhibited by many today is a cause for concern and a challenge to all. It is through reading that the mind is broadened and opened to new ideas. Reading enables creativity to blossom, it gives the tools to explore ones' talents while learning about oneself and the society. This is more so for developing nations like ours. The function of formal education in the development of Africa cannot be overemphasized.

The Concept of Reading

Reading literally refers to the ability to recognize and understand characters or speak words that may be printed or written on paper and other formats of recording human knowledge. Reading is the ability to obtain meaning from words. Reading is the ability to understand words contained in a document and make use of the knowledge for personal growth and development (Dadzie, 2008).

This implies making meaning out of recorded information either printed or non-printed in the life of an individual. People read for different reasons and purposes, some of which include for pleasure, leisure, relaxation, information and for knowledge. Reading is the identification of the symbols and the association of appropriate meaning with them. It requires identification and comprehension. Comprehension skills help the learner to understand the meaning of words in isolation and in context (Palani, 2012). He believes reading is a process of thinking, evaluating, judging, imagining, reasoning and problem solving. Ogbonna (2014) states that reading literally refers to the ability to recognize and understand characters or speak words that may be printed or written on paper and other formats of recording human knowledge. Reading is the ability to obtain meaning from words. The ability to read and write is called literacy, and a person who can read is said to be literate, while a person who lacks the ability to read is said to be illiterate. According to Etim (2008) basic literacy means an individual's ability to read, write and speak in English. Reading is the cornerstone of learning. Gbadamosi (2007) quoting Okwilagwe describes reading as reasoning involving the meaningful interpretation of words, phrases and sentences requiring all types of thinking such as critical, analytical, creative, imaginative, evaluative, judgmental, and problem solving. Reading is a means of seeking knowledge, information or entertainment through the written word. This can be through books, journals, magazines and newspapers. Collins and Cheek (1999) describe reading as a process that requires the use of complex thought processes to interpret printed symbols as meaningful units and comprehend them as a thought unit in order to understand a printed message. According to Rubin (2002), reading is a total integrative process that starts with the reader and includes the affective, perceptual, and cognitive domains. Okebukola (2004) affirms that, through reading, humans have the tools to transmit knowledge to each succeeding generation; it allows one to listen to the wisdom and people of the ages.

Types of Reading

Skimming reading is reading to confirm expectations; reading for communicative tasks. Skimming is the most rudimentary type of reading. Its object is to familiarize you as quickly as possible with the material to be read.

General reading or scanning is reading to extract specific information; reading for general understanding. Scanning is a skill that requires that you read quickly while looking for specific information. To scan a reading text, you should start at the top of the page and then move your eyes quickly toward the bottom. Generally, scanning is a technique that is helpful when you are looking for the answer to a known question.

Close reading or searching reading is reading for complete understanding; reading for detailed comprehension (information; function and discourse). Close reading is the most important skill you need for any form of literary studies. It means paying especially close attention to what is printed on the page. Close reading means not only reading and understanding the meanings of the individual printed words, but also involves making yourself sensitive to all the nuances and connotations of language as it is used by skilled writers.

Reading Culture

Culture is a term used by social scientists for a people's whole way of life. Reading culture can best be explained as a learned practice of seeking knowledge, information or entertainment through the written word. Such practice can be acquired by reading books, journals, magazines, newspapers etc. Reading culture refers to a way of life characterized by the habit of reading intensively and extensively. Reading culture evolves when an individual habitually and regularly reads books and other information materials that are not necessarily required for him to advance in his

profession or career.

Ronald, Benard and Ondari (2014) viewed reading culture as a learned practice of seeking knowledge, information or entertainment through the written word. Such practice can be acquired by reading books, magazines, newspapers etc. Reading habit is the use of reading as a regular activity. It is the cultivation of an attitude and possession of skills that make reading a pleasurable, regular and constant activity. Reading habit is identified as the single most important determinant of a student's success in education and in our modern complex society Nssien (2008). Reading culture is the process of building up positive reading attitude among students and children over a period of time. When an individual habitually and regularly reads books and other information materials that are not necessarily required for him to advance in his profession or career, he is said to have a reading culture. Oke (1996) gives reasons why people read, including self-improvement, pleasure and relaxation, and a feeling of pride and prestige. Research has shown that most people only read to pass the prescribed examinations. There is little of reading for leisure and development of the mind. The economic situation in the country has not also helped matters; a lot of graduates, including professors remain academically trapped in the midst of an evolving world full of new ideas. Reading should be popularized not only for examinations but as a long life hobby. Nigerians' ingenuity of entrepreneurship and massive development remained incomplete until they embrace a thorough reading culture. When reading becomes a popular habit, pupils will constantly borrow books from the library, a culture that is almost dead. When we read, we get power. The greatest legacy anyone can leave for others is education. When challenges come, the knowledge we have acquired will help us out; and reading is crucial to education. Read books, newspapers, magazines; and when we surf the Internet, let us search for

valuable knowledge.

Nurturing Reading Culture

In other to nurture reading culture in the Nigerian populace and in particular among children and youths, there is a need to have a deliberate strategy in achieving it. This can be done through the following:

Children should be exposed to different practices of reading and reading material: This will help broaden their imagination and engage in the practice of regular reading.

Informal methods of reading rather than formal methods, informal methods stimulate desire in the child to read. He noted that this was done through storytelling and reading by the teacher and by consulting books to find out things so that children could associate books with pleasure and usefulness.

Reading in the Nigerian Society

The average Nigerian reads less than one book per year, and only one percent of successful men and women in Nigeria read one non-fiction book per month. The same study showed that 30 million Nigerians have graduated from high school with poor reading skills. Some Nigerians may not read because they are not working in the right field(s). If regular reading and studying is a required condition of your job or profession, this in effect means you read, even if it is under compulsion. The Federal Government, which came up with a projection that by the year 2000, every Nigerian should be literate, at the same never ensured the availability of books in our institutions as there is a critical shortage of textbooks and library materials at all levels of education. It is lamentable where one textbook is shared among five or more pupils, scenario which is not suitable for learning. Aina (2011) asserts that being a former British colony, Nigeria's literacy culture ought to be as standardized as that of Britain. About 99% of British citizens can read and write. The same cannot be said of Nigeria. The literacy rate of Nigeria dropped from 62 percent in 1992 to 52 percent in 2006.

fifty ninepoint six percent (59.6%) Male: 69.2%. Female: 49.7% (2015). This implies that the illiteracy rate in the country is 48 percent. It also means that rather than improving on the literacy rating, Nigeria keeps on retrogressing Olanrewaju (2008). Henry (2004), states that out of the 814 million illiterate people in the world, developing countries, especially in Africa, represent a huge percentage.

Decline in Reading Culture:

Declining reading culture in Nigeria is alarming and has caused great setback for the nation in all sectors. There is a high decline rate in the reading culture of Nigeria. A study which examined reading culture among students in the tertiary institutions in Nigeria found that 60% of students had prescribed textbooks only during examination. Browsing and watching television took most of the students' time, 21% of students buy novels to read for knowledge and pleasure. The reading culture in Nigeria has totally collapsed (Arua and Nwaebiem, 2014) and (Ayanbimpe, 2012). A Study by Ukwu (2012) reaffirms this allegation by stating that the reading culture of Nigerian students is poor and gradually dying away. Students no longer spend quality time with their book which is not encouraging. It is evident that reading culture among Nigerians is gradually diminishing. Onifade (2012) noted that many students never borrow or read a book from their library throughout their stay in school. University library users' statistics present overwhelming evidence that the number of students who use the library increases or reduces with examination periods and the records of many university libraries shows a decline in borrowing facilities by readers. No wonder that many books in libraries remained untouched for a long period of time. The decline in reading among children is an offshoot of technological advancements that have brought about overall changes in family, social, and economic conditions. Poor reading habits occur in children and young people because reading is not considered a relevant leisure activity as it does not form part of children's social interaction and reading is considered a solitary pursuit which is not attractive compared with interactive activity on the Internet.

There is also an overriding desire amongst young people to spend more time with their friends than to remain at home reading. Adults and children alike may enjoy television and films as a way of enjoying their leisure instead of reading. There is unprecedented rise in the price of books, while DVDs are becoming more affordable. For many years, especially in the West, there have been doubts whether the written medium of narration would survive the onslaught of technology. Will children and adults who spend most of their time in front of at television or computer continue to read books? Similar fears were expressed at the end of the 19th century with the emergence of films and cartoons. Nigeria has been rated by the World Culture Score Index as one of the countries in the world that has the lowest reading culture. A recent survey on hours of reading per week per person by the World Culture Score Index showed that India is leading in reading culture with a score of 10.42 hours per week, followed by Thailand with 09.2 hours and China eight hours. Only two African countries of Egypt and South Africa were listed in the survey, with Nigeria not being listed at all. The reason for this poor reading culture according to the National Librarian of Nigeria, Prof. Lenre Aina is as a result of lack of budgets for libraries. Aina (2011) affirms that the need today is the thoughtful integration of book reading with hightech, i.e., the integration of multi-media activities such as photography, printing and drawing, sewing and crafts, 3-D and digital art, hip-hop, claymation, and online services in our libraries. This will reverse the decline in book reading among children and adults.

Consequences of Poor Reading Habits

Poor reading skill can make a child develop a poor attitude toward school and can create self-esteem problems later in life Fosudo (2010). Low standard of education nowadays can be attributed to poor reading culture among teachers and students, a situation that results in frequent failures recorded by students in WASC/NECO and other examinations. Children with poor reading skills receive poor grades at school, get easily distracted and frustrated, have behavior problems, seem to dislike school, and often fail to develop to their full potential. According to Rubin (2002), children with poor reading habits have a higher chance of anti-social behavior.. Delinquency; school violence, bullying, hacking computers, and even examination malpractices have a correlation with poor reading habits. This does not mean that those with poor reading habits display such behavior; however, poor reading habits are associated with such behavioral patterns while good reading habits help develop a steady and constructive mind.

Government and Institutional Initiatives for Promoting Reading

The need to promote effective reading habits among the general populace of Nigeria has been receiving attention from some organizations even though the campaign has been restricted largely to Abuja, Lagos, and some few state capitals. An example of such initiatives includes:

Lagos State Government Reading Time; Pupils here are expected to stay back after school hours, specifically to read. The state expects the children to read journals, magazines, newspapers and other books. But it was argued that most of these pupils, during and after school hours lose concentration on whatever they are taught. Remaining in school beyond 2pm is like compounding their problem.

President Jonathan's Bring Back the Book campaign was launched December 2011. He had a joint reading session with the Nobel laureate, Prof. Wole Soyinka, to about 400 secondary school pupils at the Eko Hotel and Suites, Victoria Island, Lagos. Federal Capital Territory, bought into the Bring Back the Book campaign of President Goodluck Jonathan. The endorsement programme held at Transcorp Hotel in Abuja did not only underscore the significance of a viable reading culture, it also seemed to show the direction the campaign. The campaign entails reading to pupils and provision of standard libraries adequately equipped with thousands of relevant books and other study materials. Other government initiatives include book fairs such as the Lagos Book Fair (LABAF), Garden City Literary Festival (GCLF) in Port Harcourt as well as the literary pages of newspapers have contributed immensely to book culture.

Reading Clinic is another campaign by a Non-Governmental Organisation (NGO), aimed at promoting reading skills for all ages, an initiative of Reading Awareness Society for Development in Africa (RASDA). Nevertheless, there is need for more efforts in this direction.

Corporate organizations/Professional bodies/NGOs - Civil Societies) like the Nigerian Library Association, the Nigerian Book Fair Trust through the Nigerian International Book Fair etc.

Way Forward

To promote reading and literacy will involve a number of stakeholders: Libraries, Governments all levels, Author, Publishers, Teachers, Journalists and Potential readers.

The role of the libraries in promoting reading is especially crucial in developing scientific, reflective thinking and creativity. Librarians can help children and youths develop critical and independent thinking through their exposure to a wide variety of instructional resources and learning opportunities. Apart from the development of creative and critical thought, the role of the library in the promotion of reading culture can be seen in the readers' development of values, attitudes, and appreciation

Government should take a bold step to increase the production of textbooks to reach the target figure of five textbooks per pupil; ensure that textbooks are made from high quality materials; and motivate indigenous authors to take interest in writing textbooks which portray the Nigerian cultural environment.

There should be a kind of follow-up at home, and this is lacking in our society today. The problem of reading is not the issue of government alone, but that of the parents. Tackling the issue of poor reading habit and poor performance in examination from outside than dealing with it from home will not solve the situation.

Parent should teach their children what they need to know. They should create a time-table at home in order to monitor their children's activities. Even if children have to watch television or surf the net, parents should encourage educative programmes.

Parents should expose their wards to reading, which sharpen their minds towards greatness to the betterment of the entire nation. Reading for the enlightened mind goes beyond the school programme.

Parents should serve as good examples to their children. "Instead of parents buying home videos, they can imbibe the habit of buying books on a monthly basis.

There is a need for a revival of the school's Literary and Debating Societies and teaching of arts and literature.

Excursions to libraries and exhibitions: Children/students in schools where there are no libraries can be taken on excursions to libraries in other schools or in their locality. They can also be taken to book exhibitions/fairs. During such visits, children would be introduced to the library and its resources. They will also be educated on the importance of books and reading to their education and future lives.

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THE PROBLEMS AND PROSPECTS OF EFFECTIVE PLANNING FOR RETIREMENT IN NIGERIA: LIBRARIANS IN FOCUS

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Abstract

Retirement is the act of withdrawing from public life, business or and to withdraw from active service. It is known as life after work and usually not palatable for most retirees who did not consciously plan for it .consequent upon this, they are gripped by fear when they suddenly realised that their time is up to give up their jobs and are bedevilled with a number of problems like health issues, financial woes and loss of authority and esteem e.t.c. In the light of the above, this paper established the need for effective planning so as to have a blissful retirement life.

Key words: Life After Work, Pre-retirement, Time Use, PenCom, Pension Fund Administrators, Pension Fund Custodians.

1.0 Introduction:

Ogunbameru (1988) quoting Atchley (1976) while tracing the history of retirement stated that retirement is an establishment of the 19th century European world, and precisely a follow up to industrialization.

In his words, retirement is described as a situation in which an individual who had worked for a period of time voluntarily gives up his/her job or is forced to give up his/her job after serving for officially defined number of years which qualify him/her for a pension and gratuity. Wikipedia defines retirement as the status of a worker who has stopped working. This usually happens upon reaching a determined age when physical condition, illness or accident do not allow the person to work anymore or even for personal reason to decide to shun working usually in the presence of adequate pension or income.

PROBLEMS ASSOCIATED WITH RETIREMENT

A close study of many retirees of the Nigerian society and the problems they are facing draw the attention of all and sundry. These range from sudden loss of life, anxiety about residential home, decreased strength, deteriorating health conditions physical disabilities and aging. Ayodeji and Theresa (ND).

Ogunbameru (1987) considers retirement as a crisis situation for most retired public servants in Nigeria, because of an absence of pre-retirement counselling given by employers to employees. Ayodeji and Theresa (ND) contends that there were situations when pensioners were owed huge amounts of money as pension arrears, and when little out of the amounts were to be paid, pensioners face serious administrative bottlenecks to the effect that some die on the queues in a bid to collect what actually belong to them. These irregular payments of pensions often leave these retired officers at the mercy of their children who may not even have enough to cater for their own families let alone of their aged parents.

Bonnie (2003) presented five major problem associated with retirement viz boredom, financial woes, health issues, weight gain and lack of interaction. Other problems may include fear of the unknown, fear or irregular income, fear of emotional problems, fear of failure and loss of authority and esteem.

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3.0 EFFECTIVE RETIREMENT PLANNING: THE NEED

Marshal Brain (1997) defines retirement planning as the "honest attempt to figure out how much money you need to save each month in order to have a comfortable retirement. The need for retirement planning becomes imperative in view of the fact that many workforce today do not in any way know how much money they will need at retirement to find a comfortable lifestyle due to non-planning, Ogunbameru(2003,2009) lists twelve advantages of retirement

i. A good retirement plan can help you realize your goals

i. Retirement planning helps to reduce uncertainties about retirement (Ogunbameru, 1999)

ii. It helps to reduce the tendency to miss one's job in retirement (Samson and McKinney, 1996).

iii. It helps to reduce dissatisfaction in retirement and various worries about health and help to foster higher level of social participation in retirement.

iv. It results in a more satisfactory retirement income, less belief in negative stereotypes about retirement and better self-rated health (Green et al, 1969).

v. Pre-retirement planning helps in reassuring people, and reducing their anxieties about retirement.

vi. Pre-retirement programmes also help to reduce objections to compulsory retirement.

vii. Pre-retirement planning programmes promote commitment to work on the part of the workers.

viii. Lack of planning can worsen a retiree's life especially in Nigeria where pension is not only inadequate but also irregularly paid. Even where it is regularly paid, inflation often reduces the purchasing power of such pension. Proper planning before retirement can therefore go a long way to reduce, if not eliminate financial problems in retirement.

ix. A layoff or health problem can force you into an early and unexpected retirement. It is not uncommon as an adult to experience the following events shock against your finances: job loss, divorce, the death of a spouse or life partner, a serious illness or disability of a child.

x. David Loshak (1978) provides another reason why retirement planning is essential, I quote:

Retirement which some regard as the bonus years provides not cash but a windfall of time. It can be misused as easily as any pool jackpot . Unless you are exceptionally lucky you will not have enough money to do what you like or such a magnificent constitution that you can behave with the same disregards for your health as you did in your twenties. The secret is: preparation. It is learning how to make good use of the new- found lease of time, and not be overpowered by it.

Finally, lack of preparation can lead to a bitter and a shattering experience before long, force the mentally shriveled fellow to simply curl up and quite needlessly die.

Ogunbameru (2011) therefore advises on the need for you and your advisers to identify potential risks in your plans, the consequence of each risk and develop strategies to avoid or mitigate each risks with a view to improving your plan's probability of success.

4.0 RISKS INVOLVED IN RETIREMENT:

Every human endeavour in life involves a lot of risks, hence retirement is not spared. It is as a result of these risks that make it necessary for librarians like any other public or private workers should make conscious efforts to plan for it. Lauber (2010) stated seven risks that are associated by life after work.

a. Longevity risk: That is the risk of living past your life expectance and lack of sufficient resources to maintain your life style. Ogunbameru (2011) gave the antidote to solve this problem. Investment. Invest to protect and to grow your retirement nest egg.
b. Risk of inflation: This represents how purchasing power is eroded over time. This is so because workers' salaries are fixed. Librarians are therefore advised to be mindful about the long term effects of inflation.

c. Income risk: This occurs when there are reductions in income probably due to changes in the interest rate environment or performance of stocks in a portfolio. To guard against this type of risk, librarians should plan to identify the amount of investment income that may be required to maintain their standard of living and choose appropriate investments to help meet that need.

d. Public policy risk: Risk involved due to governmental or legislative changes which may in turn affect retirement income, particularly taxation. The way out is for you to review your plan regularly and tell your financial advisers to always stay abreast of these changes.

e. Health investment: Health care during life after work may be beyond your control. It is advised that we should get involved in appropriate health saving accounts and to talk to our health adviser in addition

f. Risk of requiring care for a long time need that is not medical in nature: Your advisers should tell you the kind of benefits to seek and how annual premiums may affect your cash flow.

g. Life-event risk: such as eventuality like death of a spouse, divorce etc. These may threaten your financial security. The simple way out is reviewing all estate documents and beneficiary designations on a regular basis.

5.0. Negative Implications of Not Planning For Retirement

Scholars have unanimously agreed that lack of planning on any endeavour has consequences on the individual concerned. It readily creates the problem of not readily finding something to do to fill the void created by retirement. This more often than not, leads to ill health or pre-mature death (Ogunbameru, 2011). Lack of planning for retirement creates the problem of how to handle available leisure time. However, some retirees contend that life after work affords them the opportunity to do what they had ever wanted to do, but this can only be true

if the retiree concerned has adequate income as well as in good health condition One recent noticeable consequence of failure to plan for retirement as retirees begging for money. They are seen in every corner or street begging for money for their sustenance and more importantly for their medical treatment. They therefore constitute nuisance to the members of the public. They heaped their action on both inflation and high cost of living as their monthly pensions could not cater for their ever increasing demands. This could have been avoided if they had planned for their retirement.

6.0 Why do we Fail to Plan for Retirement

Despite a host of advantages attached to effective planning for life after work, most retiring officers lack the traditions of planning for their retirement.

Factors responsible for this are as follows:

i. The inherent confident and belief that their gratuities and monthly pensions are enough to cater for their need after retirement. But unfortunately this seems not to be the case

ii. The attitudes of Nigerian workers to live only for the moment. This is what Ogunbameru refers to as "optimistic fatalism" which according to him was very common in the 1970s. It was believed that the future will take care of itself, so they displayed extravagance.

iii. Another reason is the lackadaisical attitude of employers toward providing pre-retirement programmes for their employees. Most organizations fail to expose their staff particularly potential retirees to pre-retirement training where planning is taught

iv. General apathy and fear are potent factors responsible for lack of planning for life after work. Some believe that asking them to attend pre-retirement programme is a way of laying them off or getting rid of their services

v. Poverty is another reason for retiring officials not to plan ahead. It makes it extremely difficult for them to budget and save. To add to their woe is the practice of some who have many children than what their incomes could cater for. This lead to more poverty.

vi. Bribery and corruption are twin evils which add to the reasons why many workers do not plan while in the service, some of them are accustomed to taking bribes, kickbacks and some in juicy places take to corruption. Upon leaving their jobs such are no longer available. They are only left with their pensions which would not match with their income while in service.

vii. Procrastination which is the thief of time. Most worker do not plan or delay their retirement plan until the reality finally dawns on them

7.0 Strategies Involved In Retirement Planning

While in the service either formal or informal sector training received or provided by the employers is geared towards improving the effectiveness and efficiency of the workforce while little or no attention is paid to pre-retirement training which is expected to be of immense benefit to the workers.

Retirement planning strategies should be geared toward the following, financial, health, emotions, will making, spirituality, residence or where to live, insurance leisure, uses of fire and post retirement activities (Ogunbameru, 2011)

7.1 Financial: Workers in the formal sectors only rely on pensions and gratuities after a meritorious services while does in the formal sector rely on personal efforts. The pensions and gratuities are inadequate for the life workers may want to enjoy after retirement. The life span of an average Nigerian workers has now increased due to improved health care system, technology e.t.c This is only for those who planned consciously for retirement.

There is a need to avoid bad investments or poor investments. We therefore need to seek for expert advice before we embark on any business venture.

The Pension Reformed Act of 2004 as amended provided for Contributory Pension Scheme for federal workers. This reform effort gave birth to the National Pension Commission (PenCom) as the regulatory body of the Pension Fund Administrators (PFAs) and Pension Fund Custodians (PFC).

The Federal Government of Nigeria in her Pension Reform Act of 2004 basically stated aims and objectives of PenCom which are as follows:

i. To ensure that every person who worked in either Public Service of the Federation, Federal Capita Territory or Private Sector receives his retirement benefits as and when due.

ii. Assist improvident individuals to save in order to cater for their livelihood during old age

iii. Establish a uniform set of rules and standards for the administrative payments of retiring benefits for the Public Service of the Federation, Federal Capital Territory and the Private Sector.

Unfortunately this reform has derailed. Jayeoba (2015) opines that pensioners are being owed contrary to the spirit of the reform. The arrears of pension liabilities are very disturbing. This has now made it very expedient for librarians to have personal financial planning. This involves the following.

- ü Monitoring and periodic review of personal financial condition.
- ü Control of your financial future.

This involves:

§ Meeting financial goals and obligations

§ Making rational financial decision

§ Taking advantage of financial opportunities

§ Minimizing the impact of financial threats

§ Become more cost effective

§ Achieve financial independence and financial freedom (disciplined spending and wise investment)

§ Concentration on their new vision and less time worrying about money.

§ Comprehensive personal and family financial plan for financial security

§ Develop a lifetime strategy for increasing their net worth and creating wealth

§ Integrate financial affairs with the rest of your life.

The processes of personal financial planning are as follows.

The potential retirees should be able to answer the following questions with all honesty

- Personal financial self-assessment
  - o Where am I now financially?
  - o Where do I want to be in the future?
  - o How am I going to get there?
- Developing a budget
  - o An income plan
  - o A spending/ cash flow plan
- Developing an investment plan
  - o A risk management or insurance plan
  - o A retirement plan
  - o An estate plan

Personal financial planning habits that guarantees success

- Carry out periodic financial self assessment
- Set financial goals
- Save habitually
- Invest habitually
- Write down and keep track of your expenses habitually (have a money diary)
- Habitually devote at least 8 hours per month to your financial affairs
- Seek your dream.

Suggested ways you can save are through

a. Life assurance with the help or assistances of an expert.

b. Purchases of treasury bills, stocks and shares

c. Additional voluntary contributions through your Pension Fund Administrator. The advantages of the third option are many. The contributors can access their contributions immediately after retirement even before government would pay its own part. Also the contribution is tax free if the contributor contributes it for five years and above.

7.1 **Health:** Donatus (1960) stated that retirement has a negative effect on health. But recent studies suggest that retirement per se does not have a negative effect on retirees okechukwu and ugwu (2011) concluded in Nigeria the delay in payment of pension and gratuities often lead to hardships and death in some circumstances. In addition, Elezua (1998) narrated the ordeals of retirees by saying that the moment retirement begins, it enters the doors of retirees with life challenges and challenges leading to undue stress.

In a conclusive narrative, Anieto (2013) vividly indicated that pensioners are owed several month of pension arrears with little or no hope for immediate payment. Largely to remain healthy on retirement is a product of your lifestyles, habits and conscious preparation towards retirement planning. Librarians should therefore strive to retire from their work and not their health. Retirees can manage their health in retirement in the following ways.

§ Psycho-medical issues

Preparing the mind:

§ It is important that an average employee must start preparing himself for a sustainable retirement life from the first day of employment

§ Picturing yourself in the day that paid employment will cease and you will become master of your own boat.

§ To avoid this, the mind must be turned to the fact that there is life and an even blissful one at that after retirement. Indeed, all it requires is adequate planning.

§ This is the starting point of healthy living.

§ Where the mind is favourably disposed, every other step to be taken will fall in place.

Medical History: Jayeoba (2015) further stressed that librarians need to know their medical history over the years

§ What has been your medical history?

§ What ailments have you suffered from?

§ What ailments are hereditary in your family which you might want to prevent mange or prepare for?

§ How have you been managing your health? How can you better manage your health?

§ Now that you are out of active service, you need to maintain a record and take responsibility for it.

Nutritional Issues

§ How do I resolve these? Things you need to do

§ Note your feeding pattern over the years; consult a medical practitioner with them to help you certify or replace them

§ Changes slowly but surely

§ Maintaining good diet and feeding pattern can keep you out of hospital and drugs.

§ Do not smoke or drink at this time!!!

Routine Issues

§ How do I manage my daily routine? Things you need to know

§ Walk for exercise not strenuously long distance. Start and keep it regular.

§ You can make a list of new habits and start on 1 or 2 at a time

§ Try not to take on dramatic changes that can cause you to rebound.

§ If you have been a workaholic and always agile, please do not change over immediately to a docile, quiet life-style.

§ Inculcate healthy patterns into your old habits and slowly let the new habits overtake and overshadow and ultimately replace the old ones.

Recreational Issues

§ You need to keep up your body in shape. Exercise is not meant for onl people engaged in weight-loss programmes.

§ Exercise keeps your heart beating, your blood pumping, your liver bouncing and all of that send 'Ok' signs to your brain which keeps you happy.

§ Ensure that you devote sometime on daily basis, to exercising your body and mind.

§ To exercise your mind, keep a blank space where you lock out worries and anxiety, then invite pleasant thoughts of all the things you could do and be.

§ Know that you may not ever achieve or even set out on most of them. But know that the thought and expression can fuel you to fulfilment too, and if not, someone may someday find and use them and you may get patents or royalties from them.

Regular Medical check-up

§ Ensure that you consult with a doctor regularly.

§ If possible keep one that knows your history, body language, the status and preferences of your health generally.

§ Do not be too watchful of cost and allow your health to degenerate.

§ Invest in medical insurance before and after retirement (preferably before

§ Even if the Nigerian Health Insurance Scheme is new, it is steadily evolving.

§ Ask questions concerning your health.

Social Lifestyle

§ This is another area that you cannot ignore.

§ Socialize, but it must be moderate

§ As you advance in age, your body metabolism will start rejecting some excesses.

§ A retired life is meant to be a restful life

§ Work for a while and rest a lot especially as you advance in age, this will help you maintain a good health balance.

§ It is a fact that our environment today, causes more stress on daily basis. But you can refuse to be stressed.

§ All it takes is for you to plan your life and live within your means.

7.1 **Emotion:** To most people, being out of work or losing a job is very stressful. Some signs to look out for maybe an appreciable increase in eating or sleeping pattern or increase in smoking (Ogunbameru, 2011) Retiree librarians need to find ways to reduce stress by taking regular exercise, taking on of voluntary or social work and so on.

The retiree librarian should be able to manage himself or herself by answering the following questions

How well do you understand your emotions?

§ Are you an emotional person?

§ Did you take this question to mean "do you get upset easily?

§ Why do you assume that emotions are negative?

§ What positive emotions do you express? Excitement or Enthusiasm?

§ What's the difference between a moon and an emotion

§ When angry, do you postpone acting until you cool down?

§ How aware are you of the impact of your emotions on others?

§ Are they strongly affected but successful in hiding it from you?

Ability to decipher and manage your emotions:

· The first step is to understand how your own emotions affect you, how you think and act

· Also vital to understand how your emotion affects others

Become more aware of other people's emotions, what impact they have on you, how they behave and how you feel

- Dont manipulate or suppress feelings, understand, support and channel as productively as possible

Causes of anxiety for retirees include

§ Fear of the unknown, change or simply, uncertainty

§ Impending events that you're not ready for e.g. Retirement ("What happens hereafter"?)

§ Work and time pressures

§ Failing, being found incompetent to meet with obligations, both financial and general

§ Falling short of expectations

§ Lack of achievements

§ Financial Difficulties

§ Relationship problems (losing loved ones, ending friendships)

§ Deteriorating health.

7.1 **Making A Will:** According to Vass (1997) making a will is very important and should be taken seriously by all and sundry. The reason for making a will is not to wish anybody dead but in the event of death, the survivors particularly the wife is not subjected to series of agony. As a corollary to the above is the need to update your next of kin while still in service. Experience has shown that many workers, when they joined the service are single and unmarried. They would not bother to effect any change of their next of kin to their spouse or whoever they want. The resultant effect of this attitude may not be palatable to the survivors.

Four (4) major reasons why will should be written were given by Vass et al (1997) as follows:

a. A will ensures that your possessions go to the person you want. Failure to write a will indicates that your possessions will be divided according to intestacy rules
b. A will allows you specify who you would like to sort out your affairs after your death.
c. It will provide a survival opportunity to express wishes about who you would like to act as guardians for your children
d. A will may help you to avoid paying more inheritance tax than is expected

7.1 **Where To Live**: This very central. The decision is either to stay in a city of our work after retirement or to retire home to your place of birth.

The former option gives you the opportunity to maintain your relationships with your old friends. The latter makes you feel at home with your relations. Whichever option you choose, you need your own house. Unfortunately owning a house poses a big problem to retiring workers if they do not plan and build before retirement. Conscious effort must be made for getting a house before retirement.

7.2 **Insurance:** When it comes to issue of insurance many workers lack proper knowledge about insurance. Hence, they do not insure at all. The new Pension Reform Act 2004 as amended makes provision for life assurance for all federal workers to the tune of three times their annual salaries. But unfortunately many employers flout this very important provision. When eventuality occurs the next of kin is made to lose the premiums that are supposed to have been paid by the insurance company. It is therefore advisable that librarians should insure against what you cannot comfortably afford to replace such as vehicle, health and more.

7.3 Spirituality: Engaging more in spiritual exercise gives value more in retirement. Taking care of yourselves spiritually, emotionally and physically is the key to enjoying your golden years. Advantages of greater dedication to God include:

a. The more you are spiritual, the less you smoke or drink alcohol.

b. People who endorse higher level of spiritual belief endorse lower level of depression and anxiety (Larson, 1993)

c. Spiritual and religious practice is linked to recovery from severe and chronic illnesses (Koenig, 1992, (Saudia T.L. et al (1991) and Robert, J.A .et al 1997)

d. Prisoners that attend church and practice prayer or meditation have lower recidivism than prisoners who do not endorse any spiritual practice (Johnson,B.R.1997).

7.1Pro-Retirement: Pro-tirement means seeing retirement as an opportunity to pursue another career, pursue dreams previously put on hold, work for charitable causes and working as creative productive member, of another level (Ogunbameru, 2011) This is contrary to the notion of retirement where retired workers only sit down to relax and watch television, continue sleeping, play golf et al. Pro-tirement is living a new life. This new retirement promises an expanding sphere of personal growth, a deepened and new passion for discovery.

Ogunbameru (2011) states the advantages of pro-retirement :

a. The result is of great benefits to the society.

b. It presents a host of opportunities for employers which include the possibility of engaging experience and new talent personnel.

c. The pro-retirees are usually highly educated and experienced individuals

d. Mentoring groups are being formed consisting of successful retires who want to help others who are new to business and career.

e. It provides our society with an intellectually, emotionally and culturally rich and vibrant workforce.

7.1 Time use in Retirement: We need to consider how we would use our time in the word use would use or time in retirement. But our post retirement activities speak volumes about how prepared are we are for life after work. One way to remain active during this period is by taking up another appointment either as a part time or even full time.

A good use of time in retirement includes making lists of things you want to accomplish and subtasks towards those goals. It is by finding something meaningful and worthily to devote your life and to work at it diligently.

8.0 Ten (10) Ways to be Happy in Retirement

Retiring after meritorious service is unnecessary stress and fear for you. Cynthia Banner (2011) gave us 10 ways to be happy during retirement. They are as follows

1. Be open and receptive: Life after work is simply a new phase of your life. It is a time to pursue your dreams, aspirations and make your dreams come true so, be open and receptive to doing so.
2. Plan physical and mental activities: When you are intellectually busy, you will be happy by staying physically and mentally active, your spirit will be lifted up and you will be happy.
3. Laugh and have fun: You can lift your mood, make yourself and people around you happy.

4. Do not be too introverted: Share your burdens with people who love and care about you.
5. Pursue stimulating activities: Figure out things that give you joy and do them.
6. Brush up your knowledge: Expand your learning horizons. It is said that an educated mind is a happy mind.
7. Spend quality time with loved ones: Life after work gives you more time to spend with those that love you and people that mean most to you.
8. Remember that little thing means a lot: Doing something nice to someone will make you feel good about yourself. Engaging in some type of volunteer work will make you fulfilled and happy.
9. Fulfill your dreams: You may consider fulfilling that dream you had shelved on your way to building a career for yourself.
10. Always maintain a positive mental attitude: Take up some hobby and remain active mentally and up physically.

Recommendations:

The following recommendations are made to live a fulfilling life after retirement.

Governments at various levels need to put in place workable policy frame work that will make life comfortable for the pensioners. Such policies should aim at solving all administrative bottlenecks such as timely verification of pensioners, accurate and timely disbursement/ remittances of pensions to their respective PFAs and periodic pre-retirement seminars/training. It should also encourage its staff to buy shares in profitable companies to enable them have additional means of income after retirement.

Mangers of pension funds, i.e the Pension Fund Administrators (PFAs) and Pension Fund Custodians (PFEs) should pay their respective customers their monthly dues without any delay. Pensioners should not be subjected to any further rigor of incessant and unending verification exercises.

The need for potential retirees to plan for retirement needs not be overstressed. Failure to plan would lead to a life after working anguish and a sudden loss of life. Conscious plan is highly necessary to forestall an unhappy ending.

10.0 Conclusion

From the foregoing, it is an undeniable fact that today's worker is a prospective retire (pensioner) tomorrow. Consequent upon this, librarians should seriously think about the twilight of their lives and not be carried away by the illusion of being in a paid employment without sparing a moment that one day, that job many and will come to an end. In the light of this, it is not out of place for librarians to develop a strategic financial management plan that guarantee success in the future which will enhance a restful and blissful retirement.

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