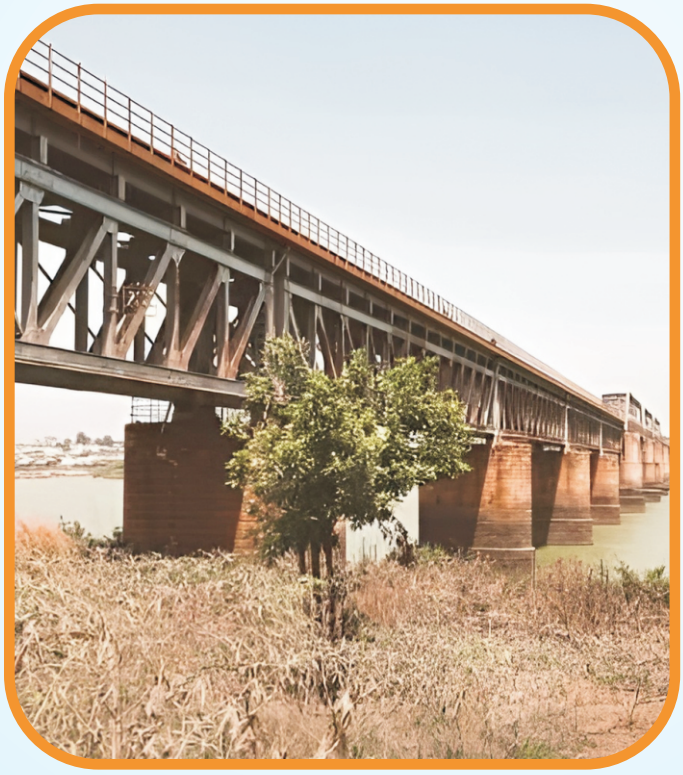
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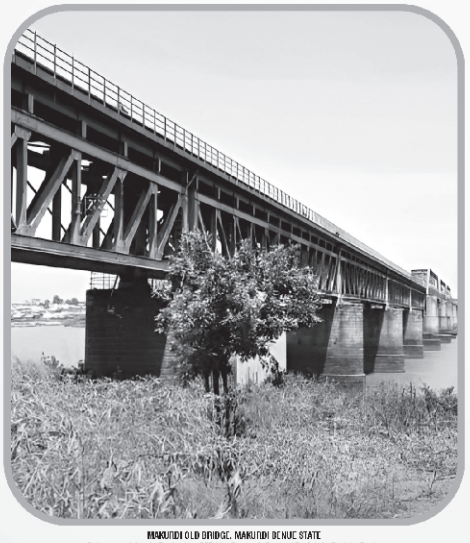


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PRE-RETIREMENT PLANNING: ENLIGHTENMENT FOR WORKERS TOWARDS FINANCIAL INDEPENDENCE IN ILORIN WEST L.G.A. KWARA STATE, NIGERIA

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Abstract
This paper examined the pre-retirement planning as enlightenment for workers towards financial independence in Kwara State, Nigeria. Descriptive research design was adopted for the study. The population of study consists of all the staff of Ilorin West local government, (654). A sample size of 100 respondents drawn from the staff of the local government using simple random sampling technique. A self designed questionnaire was used to elicit relevant information from the respondents. Data collected from the respondents were analyzed using a simple percentage to analyze the demographic information of the respondent while mean and standard deviation was used to answer the research questions raised. This study explores how pre-retirement planning activities can increase the total resources of retirees, including tangible mental, social resources, and consequently contribute to better psychological and physical well-being. The results of the latent growth mediation models also support our prediction: retirees with more preparatory activities before retirement acquire greater resources at the initial stage, which contribute to positive changes in post-retirement well-being over time. The results of the study reveals that enlightening the public about pre-retirement planning help workers think critically and plan, Lack of proper information cause workers not plan effectively towards retirement, educating workers about pre-retirement planning before employment help them to plan adequately.
Keywords: *Pre-retirement, Independent, Workers, Enlightenment and Finances*

Introduction

Retirement is a major life event, and a positive adjustment to retirement is essential for maintaining physical and psychological well-being in later life. Previous research demonstrates that pre-retirement planning predicts post-retirement well-being. Retirement is gradually becoming a topic of research focus in contemporary society. It is an important phase of life or life event, bringing with it many challenges in terms of adjustments and changes in lifestyle, self-esteem, friendships, and vocation. It is often described as leaving the job at a specified period of time after putting in some number of years of one's productive years or after attaining a given age of 60 in the public sectors of the economy (Petters&Asuquo, 2020).

In most developing countries with Nigeria particularly, government restrict working age of public civil servants to prevent an ageing labour force and allowing entrants of young able-bodied labour for increasing efficiency and productivity, (Federal Republic of Nigeria Official Gazette, 2004). This is important because as an employee becomes older, his marginal physical productivity of labour will decline, thus retaining such an employee in the service of the organization will lead to running an organization at a loss. Hence, why the statutory working age in the public service is fixed at sixty (60) years or thirty-five (35) years of unbroken active working service before retirement.

Curiously, the employees at the point of entering into the public service are usually inducted or given orientation to familiarize themselves with the Public Service Rules by their employers. However, such induction or orientation usually does not lay emphasis on retirement planning but issues like staff discipline, house culture and productivity. At the end, the majority of workers at the lower level of management usually do not seem to know or understand the service period and its consequential effects. The situation is equally not different with the middle-level management staff. This lapses or short coming is often due to the recurring case of paucity of fund with which to produce and distribute to the employees the relevant public service rules and condition of service document by employers. As a consequent, this piece of information is taken for granted with negative implication to early retirement planning by the newly employed workers in particular. This untoward attitudinal challenge in the public service weighs heavily against the system and the workers as it has a potential effect of impacting against the worker upon late realization or receipt of information on service period to engage in doctoring and falsification of age and records of service.

The local government workers have deep rooted apprehension for the word 'retirement'. Why the apprehension? This may be attributed to several factors some of which are the status of past retirees, the unpleasant experiences of the retirees in getting their gratuities and pension benefits, no real understanding of what retirement should look like, lack of vision, poor or lack of preparation for retirement, wasted opportunities, and or denial of the life cycle concept.

Pre-retirement planning is a goal-oriented behavior in which individuals devote effort to prepare for their retirement life. This behavior enables retirees to develop a realistic expectation of the changes to be experienced during transition and to set up a clear long-term goal for post-retirement life. Pre-retirement planning is often measured by a general term, such as self-perceived preparedness for retirement. A few studies measuring specific domains of planning behaviors focus mainly on financial planning. In addition to financial aspects, four domains of retirement preparatory activities, namely, financial, health, social life, and psychological planning. Financial planning aids individuals to achieve financial security in later life, such as regular savings or property ownership. Health planning focuses on the maintenance of physical health, such as regular body check-up and physical exercises. Social life planning helps individuals to maintain and establish a supportive social network and to develop new and enjoyable hobbies for their post-retirement life. Psychological planning aims to promote psychological preparation for adjusting to potential changes after retirement, for example, attending pre-retirement preparation workshop or reading books on physical and psychological changes during retirement transition.

Statement of the Problem

Researchers have shown that little or no much has been done on the provision for retirement education to workers in local government in Kwara State. Workers are the key in the survival of any entity for their tasks they perform; as well when they retire they become very important in their families and communities. For this matter they need to be well prepared to cope with life after work, unfortunately education policy and practice have sidelined them on the issue of retirement preparation. There for this study seeks to fill this gap. It sees a need for an education policy to include retirement education to employees for them to be aware of their coming days where most of them become vulnerable due to poor health and health service, poverty and isolation as we see them in our daily life. By providing these courses it is believed to provide workers with the best preparation for retirement and better life when they retire.

Purpose of the Study

The purpose of this study therefore seeks to find out Pre-retirement planning: enlightenment for workers towards financial independence in Kwara State.

Specifically the research work is aimed:

1. To enable workers have sufficient knowledge about pre-retirement planning in other to plan.
2. To examine the needed adjustments for a satisfying post-retirement life.

Research Questions

To achieve the research objective of the study, the following research questions have to be answered:

1. How workers can have sufficient knowledge about pre-retirement planning in other to plan?
2. What kinds of adjustments are crucial to a satisfying life in the post-retirement years?

Research Hypothesis

In relation to the questions asked, the following hypotheses were tested.

(H01) There is no significant relationship between pre-retirement planning and workers in kwara state.

Significance of the Study

The information gathered by the researcher would be used as a foundation for the planning of pre-retirement seminars for retirees in the teaching sector to expose them to the life they are likely to experience during retirement. The study will also help retirees to know what the society would expect of them as well as how they should plan effectively for their lives after active service.

The information collected will also be used as a guide to help educate retirement counselors on how to help and assist would-be retirees to make sound and effective preparation towards their retirement. For the elderly on retirement, it will serve as a guide for the counselor to give them the various coping skills they would need to enable them to cope with life as retirees.

Concept of Retirement

The concept of retirement means different things to different people. While some persons view it positively and await it with happiness, others have negative perceptions about retirement as they associate that stage of life with boredom, economic suffering, ill health and death. And consequently, such individuals experience a sense of loneliness and loss of status. Retirement is a necessary end which every worker must anticipate, whether in the public sector or in the private sector (Onoyas,

2023).

Denga (2021) asserted that retirement is the longest vacation and it is a pleasurable experience while Akinboye (2024) stated that retirement is a process in which an individual disengages from routine work performance and this could be voluntary, mandatory or compulsory. Work is a basic need for human existence. Work is the means by which an individual can accomplish self-improvement either materially, intellectually or physically. Retirement simply refers to a situation where an individual is formally or officially stopped from active work role and it is often perceived as the realization of a life goal. It represents one of the happiest time of one's life. It is a mark of honour and appreciation from one's employer. Hence, workers are often rewarded with gratuity and other retirement benefits. Retirement has become an old practice in both private and public service in Nigeria. Osuala (2020) noted that retirement is a major stage in adult development and it essentially marks the split from middle years to old age.

He further noted that at 65 years of age, our mental and physical exuberance dwindles; it however becomes pertinent to relieve the person of some strenuous and excruciating duties that may weigh him down and consequently threaten his health. This, therefore, results to the retirement age of 65 in developed and economically buoyant countries. But in Nigeria, due to economic crunch and high rate of unemployment, the minimum legal age for mandatory retirement was put at 60 until recently when the Federal Government of Nigeria pegged it at 65 years for academic and non-academic staff, and 70 years for those on professorial carder. It therefore means a shift from the status of being an employee to that of the unemployed, usually with diminished or no steady stream of income.

In the case of civil servants, retirement simply refers to exiting government job after several years of service. A critical look into such definition from a global context shows its inability to capture the current trend in life's course. According to Quadagno (2022), the global increase in the mobility of workers across different work sectors has greatly undermined the simple definition of retirement. It is a popular practice among government employees to quit service after two or three decades and secure employment in private sector organizations (Adewuyi, 2022; Akpanmkpuk, 2021). Defining what retirement means as it pertains to people in such category may not be as simple as earlier defined.

In their argument, Moody and Sasser (2022) and Quadagno (2022) insist that in many parts of the western nations, workers quit their full-

time jobs only to take up another full-time or part-time job. Some might remain with the same employer but switch over to part-time, as they grow older. This implies that retirement could be viewed also as a gradual withdrawal from service (Quadagno, 2022). This definition could be more applicable to business owners in Nigeria; most of them exit their employment by gradually reducing the number of hours and days spent at work. This, they do by gradually handing over leadership to their children.

Defining retirement as the stage in life when one is entitled to and collecting pension depicts the picture of civil service retirement in Nigeria and some other parts of the world. However, in countries like the United States where military officers could retire at age 40, get monthly pension and still work elsewhere as full-time employees for more than 20 years underscores the accuracy of the definition. Thus, retirement is better defined by individual retirees because there are several routes to retirement in today's global world. This implies that retirement means different things to different retirees and in different contexts. Consequently, Ekerdt and Deviney conclude that the definition given to retirement should be dependent on the research endeavor and based on several considerations. There is, therefore, the need to investigate what retirement means to the individual retirees. Nonetheless, because retirement from civil service in Nigeria is mainly abrupt (either by way of voluntary, compulsory, or mandatory), defining retirement for the purpose of this study would simply be based on withdrawal from government employment evident by the receiving of gratuity and/or pension.

Retirement can be in many forms. Bur (2022) identifies various sources of retirement as including voluntary retirement, involuntary retirement, lay-offs, flexible retirement, and redundancy, discharge of staff, termination of appointment, LIFO separation and dismissal. Asuquo and Maliki (2023) postulated that there are three forms of retirement namely: voluntary, compulsory and mandatory retirement. The voluntary or self-retirement arises when the individual decides to quit active service for personal reasons irrespective of age, experience, length of service or retirement policies. This type of retirement decision depends more on the employee than the employer. The second type of retirement is the compulsory or forced retirement.

This is a situation beyond the individual's anticipation and when he or she is ill prepared for it. It is usually viewed negatively because it is unplanned and reasons might include inefficiency, old age, and rationalization in work force (Elder & Johnson, 2023). The third type,

mandatory retirement is normal (expected form) in the sense that the person involved has reached the statutory age of retirement as specified in the condition of service of the establishment. For instance in Nigeria, the retirement age as specified for Civil servants, Judges and Lecturers is sixty five years (65) or when an individual has put in thirty five years (35) of service for civil servants. Nevertheless, 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.

Pre-Retirement Planning

Planning is the process of deciding when, what, when where and how to do a certain activity before starting to work. ... It is an intellectual process that needs a lot of thinking before the formation of plans. Planning is to set goals and to make certain guidelines achieve the goals. Planning is an integral aspect of living and it is a prerequisite to successful post-retirement life Akpanmkpuk (2022) identifies two main reasons Nigerian employees need to plan for retirement as: the realities of human existence and the peculiar condition of the Nigerian society. For any human being who lives to old age, the fact of life has it that he or she has to experience three stages of life, namely: The age of minor - from birth to age 18, the productive years - from 18 years to 60 years, and old age/postretirement stage.

The first stage referred to as 'Minor' is the period individuals are under the control and authority of their parents or guardian. The responsibility for the upkeep and education of the minor is totally that of the latter. However, the minor has the duty of listening to and acting according to the instructions of the parents or guardians to avoid problems associated with the second phase or stage (Akpanmkpuk, 2022).

The productive years are entrenched in the second stage of human existence. It is the phase when people are expected to shoulder personal and other responsibilities simultaneously. Some of these obligations are: to work, raise and take care of their families, prepare adequately for old age when pension cannot be totally depended on because of the economic crises in the country, and plan for the unknown in the event of their sudden demise. This sort of plan affords the spouse and children the opportunity to maintain the family's standard of living with least stress in case of any eventuality.

The third stage of life usually starts from age 60. This is the age of mandatory retirement in the Nigerian civil service. According to Akpanmkpuk (2022), people in this stage of life rely on one or more of Pension where applicable, grown-up children, proceeds from

investment made while in service, and charity. For any individual to live above charity at this stage, the need for adequate planning during the productive years cannot be over-emphasized. A lifestyle short of proper planning at the second stage is one of the reasons for distress and poverty among the elderly in society today.

The Challenges Facing Retirees

Many retired civil servants in Nigeria are experiencing negative and difficult changes that come as a result of cessation of active work life (Olatunde&Onyinye, 2023; Oniye, 2023). Due to the pervasiveness of retirees' exposure to risks and poverty in the post-retirement years, retirement researchers in Nigeria have carried out several studies in this regard. Several overlapping challenges have been discovered. Garba and Mamman (2024) identify the problems of retirees in the country as including among others, the problem of planning ahead of retirement. Several employees retire without tangible planning. Some of them entered the retirement phase devoid of any financial or material savings and acquisition to fall back on. Sucha situation is capable of resulting in frustration and untimely death. Garba and Mamman, however, observed that the low incomes among civil servants in the country, coupled with heavy family (including extended family) responsibilities are unfavourable to savings and retirement planning among employees in the country.

Closely related to this is the problem associated with accommodation. Several employees in the country do not own personal houses as and when due for retirement because of their meagre salaries and lack of planning. This scenario weighs in on retirees' retirement income, which usually falls below their income as civil servants. Paying for residence in post-retirement years does lead to apprehension, especially with the asymmetrical payment of pension (Adedokun, 2023; Fapohunda, 2023; Olatunde&Onyinye, 2023).

Again, at the point of retirement, when pensions and gratuity are expected to be paid, most retirees face a lot of procedural tailbacks. Accurate documentation has been a challenge for many years. Retirees, therefore, have to wait several years before their benefits are paid; many of them die in the process. Embezzlement of pension funds is another major hindrance to a satisfying retirement life in Nigeria. In many cases, retirees are starved of their entitlements for several months and sometimes, for years as a result of inadequate funding. Pension funds get misappropriated by authorities saddled with the responsibility of seeing to retirees' welfare (Fapohunda, 2023; Olatunde&Onyinye, 2023).

Old age comes with several physical changes and disabilities (Adedokun, 2023; Ali, 2024). These changes are met with certain unfriendly gestures from the younger folks. The aged are viewed as frail, mentally inferior, and poor. Their weak bodies and peculiar attitudes put many young ones off and lead to deliberate avoidance of the old fellows. The African culture of respect for elders has been eroded for western celebration of youthfulness (Garba&Mamman, 2024). The society, in recent times accords the old people less than the expected regard. This concern gets many retirees worried about their place in the society. Due to the afore-mentioned challenges and more, some retirees die suddenly (Olatunde&Awosusi, 2021).

All the challenges elucidated are areas of anxiety to an average retired civil servant in Nigeria. The bedrock of most of these problems is lack of planning and non-payment of pension as and when due (Fapohunda, 2023; Anieto, 2023). In a study carried out in Rivers State by Eremie (2021), retirees ranked financial problems as the most threatening challenge they are experiencing. This was followed closely by health challenges for both male and female respondents. Whatever be the case, there is need to possess a right sense of self-worth right from the years preceding retirement (Ali, 2014; Quadagno, 2022). An employee needs to identify who he or she actually is, with or without job. This could go to some extent in helping retirees adjust to the life after employment.
a descriptive survey design. According to Orodho (2023), Descriptive survey design is used in preliminary and exploratory studies to allow researchers to gather information, summarize, present and interpret for the purpose of clarification." The design is fitting to a situation where the variables cannot easily be manipulated by the researcher. The design was therefore used by the researcher in gathering information, summarizing, presenting and interpreting information in order to clarify Pre-retirement planning: enlightenment to workers towards financial independence in KwaraState.

Methodology

The study adopted descriptive research design .The population of study consists of all the staff of Ilorin West local government, (654). A sample size of 100 respondents drawn from the staff of the local government using simple random sampling technique. A self designed questionnaire was used to gather relevant information from the respondents. Data collected from the respondents were analyzed using a simple percentage to analyze the demographic information of the respondent while mean and standard deviation was used to answer the research questions raised.

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Discussion of the Results

This study is concern with pre-retirement planning: enlightenment to workers towards financial independence in Kwara state. Out of one hundred (100) questionnaires administered, 100% were successfully filled and returned. The data collected are presented below and analyzed using frequency counts and percentage, for the analysis of the demographic information and answering the research questions generated. The data were run with Statistical Package for Social-Sciences (SPSS 22.0) window version.

The background information of the respondents were first presented followed by answer to the research questions.

Demographic Description of Respondents

This section describes the demographic characteristics of the respondents using frequency counts and percentage as illustrated below:

Table 1: Frequency and percentage distribution showing the gender of the respondents

Gender	Frequency	Percentage
Male	44	44.0
Female	56	56.0
Total	100	100.0

Table 1 shows that out of 100 respondents that participated in the study, 44 (44.0%) were male, 56 (56.0%) were female. From this it can be deduced that female participated in the study more than male

Table 2: frequency and percentage distribution showing the age of the respondents

Age (years)	Frequency	Percentage
Below 20	6	6.0
21-30	20	20.0
31-40	50	50.0
41-50	20	20.0
51 and above	4	4.0
Total	100	100.0

Table 2 shows that out of 100 respondents that participated in the study, 6(6.0%) are between the age 20 and below, 20(20.0%) are between the age of 21-30 years old, 50 (50.0%) are between the age of 31-40 years old, 20(20.0%) are between the age of 41-50 years old while 4(4.0%) are between age 51 and above. From this study it can be deduced that although the study sampled age, majority of the respondents are between the age of 31-40 years old.

Table 3: Frequency and percentage distribution showing the educational qualification of the respondents

Educational Qualification	Frequency	Percentage (%)
SSCE	2	2.0
NCE/OND	12	12.0
BSc/B.Ed	58	58.0
MSc	13	13.0
P.hd	15	15.0
Total	100	100.0

Table 3 shows that out of 100 respondents that participated in the study 2(2.0%) have SSCE, 12(12.0%) have OND/NCE, 58(58.0%) have BSc/B.Ed, 13(13.0%) have MSc/M.ED, While 15(15.0%) have P.hd. From this it can be deduced that although the study sampled academic qualification, majority of the respondents have BSc/B.Ed.

Table 4: frequency and percentage distribution showing the years in service of the respondents

Years in service	Frequency	Percentage
1-5	64	64.0
6-10	28	28.0
11 and above	8	8.0
Total	100	100.0

Table 4 shows that out of 100 respondents that participated in the study, 64 (64.0%) are between 1-5 years in service, 28 (28.0%) are between 6-10 years in service while 8 (8.0%) are 11 and above years in service. From this it can be deduced that although the study sampled years in service, majority of the respondents are between 1-5 years in service.

Answering of Research Questions

Two research questions were generated, and all were answered with the use of frequency count and percentage

Research Question 1: How can workers have sufficient knowledge about pre-retirement planning in other to plan?

Table 5: Frequency of how workers can have sufficient knowledge about pre-retirement planning

Items	SA F(%)	A F(%)	D F(%)	SD F(%)
Educating workers about retirement helps them to plan effectively for retirement.	59(59)	40(40)	1(1)	0(0)
Governmental organization and non-governmental organization provides information to workers about retirement	76(76)	24(24)	0(0)	0(0)
Some workers hire an expert financial advisor to help them get on track with the retirement planning	77(77)	23(23)	0(0)	(0)
Through enlighten the public about pre-retirement planning help workers think critically and plan	76(76)	24(24)	0(0)	0(0)
Lack of proper information cause workers not plan effectively towards retirement.	79(79)	21(21)	0(0)	0(0)
Educating workers about pre-retirement planning before employment help them to plan adequately	62(62)	28(28)	8(8)	2(2)

Table 5 shows that majority of the respondents strongly agreed that educating workers about retirement helps them to plan effectively for retirement, provision of information to workers about retirement is a means in which workers can have sufficient information about retirement, Some workers hire an expert financial advisor to help them get on track with the retirement planning, enlightening the public about pre-retirement planning help workers think critically and plan, Lack of proper information cause workers not plan effectively towards retirement, educating workers about pre-retirement planning before employment help them to plan adequately.

Research Question 2: What are the factors that promote a fulfilling life after retirement from civil service–

Table 6: Frequency the factors that promote a fulfilling life after retirement from civil service

Items	SA F(%)	A F(%)	D F(%)	SD F(%)
Some workers consider part -time jobs after retirement for more source of income.	60(60)	41(41)	0(0)	0(0)
Starting a business before retirement that yield profit actually promote a fulfilling life after retirement	66(66)	32(32)	2(2)	0(0)
Knowing how much money needed to live comfortably throughout retirement is a factor that promote fulfilling life after retirement	77(77)	20(20)	2(2)	1(1)
Adequate financial planning with the help of a financial expert promote fulfilling life after retirement.	75(75)	15(15)	8(8)	2(2)

Table 6 shows that majority of the respondents strongly agreed that taking part-time job after retirement, starting a business before retirement, knowing how much money needed to live comfortably throughout retirement is a factor that promote fulfilling life after retirement and adequate financial planning with the help of a financial expert are the factors that promote fulfilling life after retirement. This is so because majority of the respondents strongly agreed to this claims. Disagreed to this.

Summary of Findings

1. Educating workers about retirement helps them to plan effectively for retirement,
2. Provision of information to workers about retirement is a means in which workers can have sufficient information about retirement.
3. Some workers hire an expert/financial advisor to help them get on track with the retirement planning,
4. Enlightening the public about pre-retirement planning help workers think critically and plan
5. Educating workers about pre-retirement planning before employment help them to plan adequately.
6. Taking part-time job after retirement, starting a business before retirement, knowing how much money needed to live comfortably throughout retirement is a factor that promote fulfilling life after retirement and adequate financial planning with the help of a financial expert are the factors that can promote fulfilling life after retirement
7. Persistent rise in price, lack of information, incompetence facilitators, constant increase in tax are the challenges facing workers retirement education in Kwara state.

Discussion of findings

This study investigates pre-retirement planning: enlightenment to workers towards financial independence in Kwara state. It is clear from

educating workers about retirement helps them to plan effectively for retirement, provision of information to workers about retirement is a means in which workers can have sufficient information about retirement, Some workers hire an expert financial advisor to help them get on track with the retirement planning, enlightening the public about pre-retirement planning help workers think critically and plan, Lack of proper information cause workers not plan effectively towards retirement, educating workers about pre-retirement planning before employment help them to plan adequately.

According to Adewuyi (2008) Questions to be asked to effectively deal with these points include: what could make me happy and fulfilled in retirement? How do I want my post-retirement life to be? What is my personal and financial strength now? These, and more, are the questions Adewuyi (2008) suggests for employees' consideration as they plan for retirement.

The study also that majority of the respondents strongly agreed that taking part-time job after retirement, starting a business before retirement, knowing how much money needed to live comfortably throughout retirement is a factor that promote fulfilling life after retirement and adequate financial planning with the help of a financial expert are the factors that promote fulfilling life after retirement. This is so because majority of the respondents strongly agreed to this claims. Their response were 60(60.0%), 66(66.0%), 77(77.0%), 75(75.0%) respectively.

The findings also revealed 55(55.0%) out of 100 (100%) respondents strongly agreed that Persistent rise in price hinder workers to plan for retirement, while 30(30.0%) agreed on the item, 8(8.0%) disagreed while 2(2.0%) strongly disagree. Item 2 of the questionnaire constructed for this topic had majority of respondents agreeing that lack of information on how to plan hinder workers to plan for retirement, 10(10.0%) respondents agreed to this, 7(7.0%) disagreed and 2(2.0%) of the respondents strongly disagreed. 72(72.0%) of the respondents strongly agreed to the statement that Incompetence facilitators to pass accurate information about retirement planning is one of the factor that hinder pre-retirement planning, while 20(20.0%) agreed. 7(7.0%) and 1(1.0%) of the respondents had an opinion to disagreed and strongly disagreed respectively to this item. Majority of the respondents 65(65.0%) strongly agreed that constant increase in tax hinder workers to save towards retirement. while 25(25.0%) agreed, 8(8.0%) disagree and 2(2.0%) strongly disagreed to this.

Conclusion

This study examined pre-retirement planning: an enlightenment to workers towards financial independence in Kwara state. Related literature review made considering scholars' explanations of the subject matter. Relevant data for the study generated through research instruments constructed by the researcher. Therefore, based on the findings from this study, it was concluded that;

1. Educating workers about retirement helps them to plan effectively for retirement.
2. Hiring of a financial advisor also help workers get on track with the retirement planning.

3. Educating workers about pre-retirement planning before employment help them to plan adequately.
4. Knowing how much money needed to live comfortably throughout retirement is a factor that promotes fulfilling life after retirement.
5. Starting a business before retirement that yield profit actually promote a fulfilling life after retirement.

Recommendations

1. Provision of accurate information to workers about retirement should be given to workers.
2. Adequate financial planning with the help of an financial expert should be made available to workers.
3. Governmental and non- governmental organization should enlighten the public about pre-retirement planning which help the workers to think critically and plan

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