

unpreparedness for retirement, having little or no savings, owing of debts before retirement, having too much of financial commitment, negative attitude to retirement. Some of the measures for promoting satisfactory and enjoyable retirement are as follows; Understanding the concepts/purpose of retirement, planning and saving substantially ahead for retirement, seeing retirement as a period of reward when one does not work for money but when money works for one; Getting good ideas from older retirees; Adequate budgeting and purchasing only necessary items; taking up a less strenuous part-time or full-time job; Maintaining a healthy life style, (Exercising regularly, eating of balanced diet and keeping to principles of hygiene). There were some significant differences ($p < 0.05$) between the responses of the medical practitioners (doctors/nurses) and the Home Economists/Nutritionists on the measures for promoting satisfactory/enjoyable retirement. It was recommended that workers should be retirement-conscious right from when they take up their appointment. They should plan and save ahead for retirement. Those who are about to retire should develop positive attitude towards retirement period. Retirement Education should be given to workers and retirees.

103 EFFECTIVE MEASURES TOWARDS SATISFACTORY AND ENJOYABLE RETIREMENT PERIOD IN NIGERIA

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As one works for a paid job for many years there will come a time of rest. This is the period of retirement. Retirement is actually for elderly people. Retirement may involve leaving a paid job one has been engaged in for 10–35 years or more. There is really no need for an individual to be afraid of retirement if one is fully prepared for it. The most important thing is to retire at the right time when one actually needs it. In order to enjoy one's retirement period, it involves planning ahead one's working life. This also involves a change of attitude and perception of what retirement is. There is need to see retirement period as a time or stage in which an individual transits from working to earn money to a period in which money works for one. This study investigated the hindrances and measures for promoting satisfactory and enjoyable retirement period in Nigeria. The population comprised of Nutritionists, Home Economists, Nurses, Medical doctors, civil servants, retired men and women from five states in Nigeria (Oshun, Delta, Lagos, Edo and Ekiti States). A sample of 250 persons was randomly selected. Questionnaire was used for data collection. The data were tabulated and analyzed by computing the percentages, mean, SD and variance of the responses. T-test was the test statistics employed. Results showed the followings as major hindrances to successful retirement: Fear of retirement,