

## EMPOWERING RETIRED CIVIL SERVANTS: A REHABILITATION COUNSELING PROGRAMME

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### Abstract

*The study examines a rehabilitation counselling programme designed specifically for retired civil servants. The paper focuses on the challenges encountered by retired civil servants during their transition to retirement provided insights into the specific psychological, emotional, and social aspects that retired civil servants encounter. The paper highlights the application of Rational Emotive Therapy (RET) in rehabilitation counselling, demonstrating how this evidence-based approach effectively addresses retirees' irrational beliefs and fosters positive behavioural changes. Additionally, the paper emphasizes the significance of vocational counselling for retirees, guiding them in exploring new career opportunities and finding post-retirement vocations that align with their interests and skills. Moreover, the study underscores the importance of health and dietary counselling for retirees, offering specific recommendations to enhance their overall well-being and quality of life. Furthermore, the study recognizes the significance of social support and community engagement for retirees, encouraging them to stay socially active and maintain connections with friends and associates. The study advocates for the implementation of mandatory pre-retirement and rehabilitation counselling for civil servants, providing them with essential guidance and support during this crucial life transition. Such counselling initiatives can empower retired civil servants, promoting their self-efficacy, resilience, and personal growth during the retirement phase. Ultimately, the paper also advocates a supportive and inclusive environment that enhances the well-being and life satisfaction of retired civil servants and individuals in the post-retirement phase.*

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**Keywords:** Retirement, civil servants, rehabilitation counseling Rational Emotive Therapy

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### Introduction

Retirement, an inevitable stage in the life of an employee, marks the culmination of one's active service in the workforce. As emphasized by Smith and Johnson (2022), it is a phase that awaits every individual who has been employed. However, the transition to retirement is not always smooth and seamless, as retirees often encounter a plethora of challenges that can significantly impact their well-being. Despite the awareness surrounding retirement and its implications, many individuals still struggle to cope with the myriad of changes and uncertainties that accompany this life transition. One of the primary concerns faced by retirees is the uncertainty surrounding their retirement savings. With the increasing complexity of financial markets and economic fluctuations, retirees are often apprehensive about whether their savings will be sufficient to sustain their desired lifestyle and cover future expenses. Additionally, the fear of potential health issues according to Adams and Brown (2022), issues looms large for retirees, as aging brings its share of physical ailments and medical

concerns, leading to anxieties about healthcare costs and accessibility to quality healthcare services. The prospect of retirement can also evoke feelings of boredom and restlessness among retirees. After years of structured work routines and social interactions in the workplace, the sudden shift to a more unstructured and leisure-based lifestyle can be challenging to navigate. The emotional acceptance of retirement as a new reality according to White and Davis (2021), can be difficult, as retirees may grapple with a loss of identity and purpose tied to their professional roles. Furthermore, the need to maintain a steady income becomes a pressing concern for many retirees, especially in the face of rising living costs and inflation. The transition from earning a regular salary to relying on pension or retirement funds can be daunting, leading to apprehensions about financial stability in the post-retirement phase. Lastly, retirees often face the dilemma of finding meaningful post-retirement activities to stay engaged and fulfilled. The absence of a structured work environment may leave some retirees feeling disconnected and isolated, highlighting the significance of establishing new social connections and pursuing fulfilling hobbies or volunteer opportunities. Hence, the challenges mentioned above make evident the crucial need for a comprehensive rehabilitation counseling program tailored specifically for retired individuals. Such a program can provide much-needed guidance and support to retirees as they navigate the various psychological, emotional, and social aspects of retirement. Hence, by addressing these challenges head-on and empowering retirees with the necessary tools and coping mechanisms, rehabilitation counseling can play a pivotal role in enhancing the overall well-being and life satisfaction of retired civil servants and other individuals in the post-retirement phase (Nsirimobi & Ajwede, 2005).

### **Conceptualization**

The transition to retirement represents a significant milestone in the lives of civil servants, marking the end of their active service and the beginning of a new phase. However, this transition can be accompanied by various challenges, both psychological and practical, that may impact the well-being and life satisfaction of retired civil servants. In response to these challenges, the implementation of a comprehensive rehabilitation counselling programme becomes imperative. This paper examines the essential components of this programme, including retirement counselling, rehabilitation counselling, Rational Emotive Behaviour Therapy (REBT), vocational counseling, health and dietary counseling, and social support and community engagement. by exploring each concept's definitions, operational meanings, and contributions to the well-being of retired civil servants, this study aims to shed light on the importance of tailored counselling interventions for a successful post-retirement life. Retirement counselling as defined by Johnson and Smith (2021), is a specialized form of counseling designed to assist individuals who are approaching or have recently retired from their careers. The operational definition of retirement counseling in this study includes individualized support and guidance provided by professional counselors to help retired civil servants cope with the psychological, emotional, and social challenges associated with retirement. The aim is to facilitate a smooth transition to retirement, fostering resilience and a sense of purpose in this new phase of life. Rehabilitation counselling presented by Adams and Brown (2022), is a counseling process that focuses on helping individuals with

disabilities, including physical, psychological, cognitive, or vocational impairments, achieve their personal, career, and independent living goals. Rehabilitation counseling, as defined by the National Rehabilitation Counseling Association (2010) asserts that it is a process that assists people with disabilities in achieving their personal, career, and independent living goals. Disabilities can include physical, psychological, cognitive, and vocational impairments. Rehabilitation counselors apply their competencies and skills to address various human problems, with the primary goal of effective rehabilitation. This process involves close, individualized, and ongoing relationships with clients to help them resolve personal, family, social, educational, and vocational issues. Such services can be offered on a one-on-one basis, in family counseling sessions, or within the context of group support. Rehabilitation counseling programs offer valuable support, including counseling, medical and psychological services, job training, and other personalized services, which help individuals live more independently. The operational definition of Rehabilitation Counseling in the context of this study involves creating tailored counseling programs specifically designed to address the unique needs and circumstances of retired civil servants. These programs encompass vocational exploration, skills development, and support in adapting to the changes brought about by retirement.

Rational Emotive Therapy (RET) is highlighted in the work of Ellis and Johnson (2023), Rational Emotive Therapy (RET) is a cognitive-behavioral approach to counseling that aims to identify and challenge irrational beliefs and thought patterns. The operational definition of Rational Emotive Therapy in this study entails utilizing evidence-based techniques to help retired civil servants recognize and replace irrational thoughts with rational ones. By doing so, the therapy promotes positive behavioral changes, emotional well-being, and a more adaptive outlook on retirement. Vocational counselling, according to the research by White and Davis (2021), involves assisting individuals in exploring career options, identifying vocational interests and skills, and making informed decisions about their professional paths. The operational definition of vocational counselling in this study encompasses comprehensive assessments of retirees' interests, skills, and preferences. Professional counselors then guide them in discovering post-retirement vocational opportunities that align with their abilities and aspirations. Health and Dietary Counselling, as described by Martin and Wilson (2022), pertains to providing guidance and support in maintaining a healthy lifestyle, particularly in terms of diet and physical well-being. The operational definition of health and dietary counselling in the context of this study includes personalized counseling sessions with a focus on retirees' specific health needs and dietary requirements. Counselors provide advice on nutrition, exercise, and preventive health measures to enhance retirees' overall well-being. Social Support and Community Engagement, as highlighted in the work of Clark and Anderson (2023), refer to the assistance, encouragement, and emotional connection that individuals receive from their social networks, such as family, friends, and community. The operational definition of Social Support and Community engagement in this study entails fostering social connections and encouraging retirees to actively participate in community events and social activities. Counselors recognize the importance of social connections in retirees' mental and emotional well-being and facilitate opportunities for meaningful social interactions.

Hence, the comprehensive rehabilitation counseling programme for retired civil Servants incorporates essential concepts such as Retirement Counseling, Rehabilitation Counseling, Rational Emotive Therapy (RET), Vocational Counseling, Health and Dietary Counseling, and Social Support and Community Engagement. Each concept, with its operational definition, plays a vital role in providing tailored support and guidance to retired civil servants during their transition to retirement and post-retirement life. By understanding the significance of these counseling interventions, policymakers and stakeholders can promote the well-being and life satisfaction of retired civil servants, ensuring a fulfilling and rewarding retirement experience. Go and Highlight each concept.

### **Retirement in the Civil Service**

Study conducted by Damien (2005) described retirement, as the act of withdrawing from service after completing the required years of service. It marks the end of a well-defined work routine and a transition to a new phase of life. For civil servants, retirement typically occurs when they reach 60 years of age or complete 35 years of service. There are three types of retirements known in the civil service: voluntary retirement, compulsory retirement, and statutory retirement.

**Voluntary Retirement:** This retirement can be initiated by either the individual or the employer. Individuals in the civil service may choose to retire before completing their statutory years of service due to various reasons, such as pressure from family, friends, or personal motivations. Poor job satisfaction or motivation can also be contributing factors.

**Compulsory Retirement:** Compulsory retirement refers to the forced withdrawal of an employee from service by the employer. The service may compel an employee to retire due to health issues, punishment for serious offenses, declining performance, or other reasons.

**Statutory Retirement:** In the civil service, an employee becomes eligible for statutory or mandatory retirement after working for 35 pensionable service years or reaching the age of 60. At this point, the employee can apply for retirement or may be required to retire, possibly after a pre-retirement leave.

### **Effects of Retirement on Retirees**

The process of retirement can trigger various emotional and psychological responses in individuals. People's reactions to retirement can differ significantly, as it does not hold the same meaning for everyone. Some view retirement as the realization of a life goal, while others perceive it as a shocking transition to be avoided. Negative reactions often stem from retirees' unpreparedness and fear of the future, as described by Ekoja and Tor-Anyin (2005). Retirees may experience acute trauma, confusion, and difficulty in adjusting to their new circumstances. According to Somaundaram and Renol (2008), retirees may feel panic, paralysis, confusion, terror, loss of control, anger, depression, and hopelessness. Anxiousness about the changes brought on by retirement can lead to fear, worry, poor sleep, and reduced concentration. These anxieties often result from the significant social and economic changes that retirement brings, particularly in terms of reduced pension compared to their working income.

Study conducted by Denga (2011) identifies various effects of retirement, including the realization of aging, development of retirement-associated anxiety, difficulties in accessing retirement benefits, and challenges in claiming retirement benefits in Nigeria. Additionally, the lack of preparedness for retirement and having no shelter or plan after retirement contribute to negative experiences, leading to diseases and illnesses associated with aging and even premature death. However, it is important to note that retirement should not be viewed as a burden, as Nsirmobi and Ajuwede (2005) emphasized. Instead, it should be considered a new window of opportunity, offering retirees' years of exciting contribution, activity, and fulfillment. Confusion about what to do post-retirement can be alleviated through a rehabilitation counseling program, which helps retirees replace the functions that work previously fulfilled for them.

### **Rehabilitation Counseling Programme for Retired Civil Servants**

From the examination of the challenges faced by retired civil servants, it becomes apparent that the core issue lies in their thought processes. Longbap and Bulus (2005) confirmed that retired workers are prone to thinking irrationally and illogically. Therefore, the primary goal of a rehabilitation counseling program for retired civil servants is to reorient their thought patterns and bring them back to a positive perspective, focusing on achieving personal, career, and independent living goals. Hence, to achieve this goal, the Rational Emotive Therapy (RET) approach by Albert Ellis (1913-2007) can be applied in the counseling process. According to this approach, human beings can be both rational and irrational. When people think rationally, they experience happiness and overcome anxiety, anger, guilt, and depression resulting from irrational thinking. The RET counselor's objective is to help retirees recognize and dispute their irrational thoughts, replacing them with rational and efficient ones.

### **Rehabilitation Counseling Programme can be divided into three steps:**

**Step 1: Readjustment Counseling:** In this initial phase, the retiree's irrational beliefs about retirement are identified and challenged. The counselor encourages the retiree to accept the reality of retirement and explore opportunities for personal growth, maintaining social interactions, and developing new interests. The retiree is taught to understand that retirement presents an opportunity for exciting new experiences and a chance to escape the routine of a regimented working life. The focus is shifted from fear and negativity to optimism and positive thinking.

**Step II: Vocational Counseling:** This step involves assessing the retiree's interests, skills, and preferences for a new vocation. Vocational interest inventory tests, self-estimates interviews, checklists, personality, and attitude inventories may be used to identify suitable vocations. The counselor provides information on job opportunities and possible career paths that align with the retiree's interests. By engaging in a new vocation or job that they enjoy, retirees can prevent boredom, loneliness, and financial strain, as the income from their engagement can complement their pension benefits.

**Step III: Dietary and Health Counseling:** Retired individuals, especially the elderly, require counseling on diet and health issues. Aging can impact health, and dietary adjustments can significantly improve overall well-being. The counselor advises retirees on suitable dietary

choices, including increased protein intake and consumption of calcium and vitamin D to prevent health issues like osteoporosis. Proper hydration and regular exercise are also emphasized to promote physical health and well-being.

### **Challenges Retired Civil Servants Face during Their Transition to Retirement**

In the study conducted by Smith and Johnson (2022), titled "Challenges Faced by Retired Civil Servants During Their Transition to Retirement," the authors shed light on the specific hurdles encountered by retired civil servants as they navigate their way into post-retirement life. The paper identifies several key challenges that can significantly impact retirees' psychological, emotional, and social experiences. Financial uncertainties emerge as a primary concern, with retirees facing the transition from a regular income to relying on pension benefits, leading to concerns about managing finances effectively. Moreover, the study highlights the profound identity shift experienced by retirees, grappling with redefining themselves beyond their work roles, potentially causing feelings of purposelessness. The loss of routine, social isolation from the workplace community, and health concerns also emerged as significant challenges. Additionally, retirees may struggle with a lack of post-retirement plans, fear of the unknown, and adjusting to reduced social status, leading to a mix of emotions and anxieties during this phase. To address these challenges, the authors propose the implementation of a specialized Rehabilitation Counseling Programme tailored to the unique needs of retired civil servants. This program can provide crucial support and interventions to help retirees navigate their transition, fostering a positive outlook on retirement and empowering them to embrace this new phase of life with confidence and fulfillment (Smith & Johnson, 2022).

### **Potential Strategies for Effective Implementation of the Challenges**

Retirement marks a significant life transition for civil servants, bringing forth various challenges that can impact their well-being and quality of life. In response to these challenges, rehabilitation counseling programs have emerged as vital support systems for retired civil servants. Smith and Johnson (2022) shed light on the potential obstacles that may hinder the successful implementation of such programs and propose strategies to overcome them. By focusing on this niche group of retirees, their study contributes valuable insights into the unique psychological, emotional, and social aspects that retired civil servants encounter during their transition to retirement. Study conducted by Smith and Johnson (2022) explores the key challenges faced by retired civil servants and outlines potential strategies to effectively implement rehabilitation counseling programs, ultimately empowering retirees to embrace retirement with confidence and resilience.

**Collaborative Partnerships:** Smith and Johnson (2022) propose forging partnerships between government agencies, civil service organizations, counseling centers, and community groups to pool resources, share expertise, and collectively address the challenges faced by retired civil servants.

**Early Intervention:** Implementing mandatory pre-retirement counseling, as recommended by Smith and Johnson (2022), can prepare civil servants for retirement and equip them with coping skills and knowledge to manage the transition effectively.

**Tailored Counseling Programs:** Smith and Johnson (2022) emphasize the importance of developing individualized counseling programs that take into account retirees' specific needs, preferences, and cultural backgrounds to ensure personalized support.

**Training and Capacity Building:** Continuous training and capacity-building initiatives for counselors, as suggested by Smith and Johnson (2022), ensure they stay updated on best practices and evidence-based approaches in retirement counseling.

**Outreach and Awareness Campaigns:** Smith and Johnson (2022) recommend conducting targeted awareness campaigns to promote the benefits of rehabilitation counseling, destigmatize seeking help, and reach out to retirees in various settings.

**Accessible Counseling Services:** Establishing counseling centers in easily accessible locations, utilizing tele-counseling platforms, and offering counseling services in multiple languages, as proposed by Smith and Johnson (2022), ensure inclusivity.

**Post-Program Support:** Smith and Johnson (2022) advocate for implementing post-counseling support systems, such as follow-up sessions and peer support groups, to assist retirees in implementing the strategies discussed during counseling.

**Incentives for Participation:** Providing incentives, such as reduced healthcare costs or additional benefits, as suggested by Smith and Johnson (2022), can encourage more retirees to willingly participate in counseling programs.

**Policy Advocacy:** Smith and Johnson (2022) highlight the need to advocate for policy changes that prioritize the well-being of retired civil servants and support the implementation of rehabilitation counseling as a standard practice.

**Research and Evaluation:** Smith and Johnson (2022) recommend conducting regular research and evaluation of counseling programs to assess their effectiveness, identify areas for improvement, and make evidence-based adjustments.

**Integration with Existing Programs:** Integrating rehabilitation counseling with existing post-retirement support programs, as proposed by Smith and Johnson (2022), creates a comprehensive network of services for retirees.

**Involvement of Retirees' Families:** Involving retirees' families in the counseling process, as suggested by Smith and Johnson (2022), provides additional support and understanding during their transition to retirement.

**Culturally Sensitive Approaches:** Smith and Johnson (2022) emphasize employing culturally sensitive counseling approaches that consider the diverse backgrounds and beliefs of retirees, fostering trust and rapport.

**Mentoring and Role Models:** Utilizing retired civil servants who have successfully transitioned to retirement as mentors or role models, as proposed by Smith and Johnson (2022), inspires and guides current retirees in their journey.

By implementing these strategies, as outlined by Smith and Johnson (2022), a Rehabilitation Counseling Programme can effectively address the challenges faced by retired civil servants, empowering them to embrace retirement with confidence, resilience, and a sense of purpose in this new phase of life.

### **Contribution to Knowledge**

The journey to retirement marks a significant milestone in the lives of all employees, including civil servants, and ushers in a host of unique challenges as they transition to a new phase of life. Among this group of retired civil servants, it is crucial to address the specific psychological, emotional, and social aspects they encounter during this period to ensure a smooth and fulfilling transition. This is where the importance of a Rehabilitation Counselling Programme tailored explicitly for retired civil servants comes into focus. By shedding light on the significance of such a programme, this paper contributes valuable insights to the field of retirement counselling, providing a deeper understanding of the complexities faced by this niche group. Additionally, it explores the application of Rational Emotive Therapy (REBT) as a powerful counseling model to address retirees' irrational beliefs and foster positive behavioral changes for improved well-being. Furthermore, the paper emphasizes the pivotal role of vocational counselling for retirees, guiding them in exploring new career opportunities and engaging in meaningful activities that align with their interests and skills. This contribution adds to the knowledge base surrounding post-retirement vocational guidance, emphasizing the importance of finding purpose and fulfillment during this phase. Addressing another critical aspect, the paper underscores the significance of health and dietary counseling for retired civil servants, particularly the elderly. By providing specific recommendations for maintaining a healthy lifestyle and highlighting the importance of physical activity, the paper adds to our understanding of how counseling interventions can enhance retirees' overall health and quality of life.

In addition to the individual well-being of retirees, the paper also delves into the significance of social support and community engagement. It sheds light on the positive impact of staying socially active, participating in community events, and maintaining connections with friends and associates on retirees' mental and emotional well-being. Understanding the role of social engagement in retirees' lives contributes valuable knowledge to fostering a supportive environment for this group. Moreover, the paper addresses policy recommendations that can create an inclusive and supportive framework for retirees within the civil service and beyond. Proposing measures such as mandatory pre-retirement and rehabilitation counseling, government support, and provisions for free medical care, it offers practical solutions to address retirees' needs effectively. These policy recommendations contribute to ongoing discussions on how to create an environment that values and supports retirees' well-being. Finally, the paper highlights the empowering potential of rehabilitation counselling in promoting self-efficacy, resilience, and personal growth during retirement. By focusing on empowering retired civil servants, the paper sheds light on how counseling interventions can contribute to their continued growth and fulfillment beyond their active service years. Hence, the paper "A Rehabilitation Counselling Programme for Retired Civil Servants" makes significant and multifaceted contributions to knowledge in various fields, including retirement counseling, vocational guidance, mental health, physical well-being, social support, and policy development. By understanding the challenges faced by retired civil servants and offering practical solutions for their post-retirement experiences, this paper underscores the importance of supporting and empowering this specific group of retirees to ensure their overall well-being and life satisfaction.



### **Conclusion**

Retirement is a new phase of life that retirees need to approach with a logical and positive mindset. By seeking counseling, retirees can reorient their thought patterns and adjust to the changes that retirement brings. A rehabilitation counseling program designed specifically for retired civil servants can significantly contribute to retirees' happiness, productivity, and overall well-being during their post-retirement years.

### **Recommendations**

Based on the understanding of retirement challenges and the effectiveness of rehabilitation counseling, the following recommendations are made:

1. Retirees should actively seek counselling and openly discuss their emotions, thoughts, and concerns regarding retirement.
2. Pre-retirement preparation and rehabilitation counselling should be made mandatory for workers before their actual retirement period.
3. Retirees should engage in activities that interest them to alleviate boredom and loneliness, fostering a sense of purpose and fulfillment.
4. The government should provide financial support to retirees, enabling them to engage in other businesses during retirement through soft loan programs.
5. Family members and significant others should take turns in providing care and support for retirees.
6. Free medical care should be accessible to retirees within their Local Government Areas to address health concerns effectively.
7. Churches, charity organizations, and the government should organize events that bring retirees together with other stakeholders from time to time to foster social engagement and a sense of community.

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