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Sous la direction du :
Pr Gabriel C. BOKO &
Dr (MC) Innocent C. DATONDJI



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LIGNE EDITORIALE ET DOMAINES DE RECHERCHE

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Les articulations du développement du texte
doivent être titrées et/ou sous titrées ainsi :

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La Revue Internationale de Recherche en Communication, Education et Développement (RIRCED), publiée par l'Institut Universitaire Panafricain (IUP), est une revue ouverte aux enseignants et chercheurs des universités, instituts, centres universitaires et grandes écoles.

L'objectif visé par la publication de cette revue dont nous sommes à la dixième publication est de permettre aux collègues Enseignants-Chercheurs et Chercheurs de disposer une tribune pour faire connaître leurs travaux de recherche. Cette édition a connu une légère modification au niveau du comité de rédaction où le Professeur Titulaire Gabriel C. BOKO, devient le Directeur de Publication et le Professeur (Maître de Conférences), Innocent C. DATONDJI est le Rédacteur en Chef.

Le comité scientifique de lecture de la RIRCED est désormais présidé par le Professeur Médard Dominique BADA. Ce comité compte désormais huit membres qui sont tous des Professeurs Titulaires.

**Pr Gabriel C. BOKO &
Dr (MC) Innocent C. DATONDJI**

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11	DOSSOU Achille ¹ & Dr (MC) Arnould GBAGUIDI ²	Le paradoxe de la participation citoyenne des fidèles de l'église catholique romaine dans le 13 ^{ème} arrondissement de la commune de cotonou au Bénin 367-390	¹ & ² Laboratoire d'Analyse et de Recherche : Religions, Espaces et Développement (LARRED), Ecole Doctorale Pluridisciplinaire (EDP), Faculté des Sciences Humaines et Sociales (FASHS), Université d'Abomey-Calavi, Bénin; Email : achdossou@gmail.com ; argbagui@yahoo.fr

**PRE- RETIREMENT ATTITUDES OF POLICE
PERSONNEL AND THE IMPLICATIONS FOR
NATIONAL SECURITY IN NIGERIA**

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ABSTRACT

This paper examines the attitude towards retirement among Police personnel close to retirement as factor in national security. Security is considered as a dynamic condition, which involves the relative ability of a state to counter threats to its core values and interests. The concept of national security is critical to the survival of any nation to forestall lawlessness, chaos and the eventual disintegration of the system. The people must not

only be secure from external attacks but also from devastating consequences of internal upheavals, unemployment, hunger, starvation, diseases, ignorance, homelessness, environmental degradation and pollution and socio-economic injustices. Guided by the cognitive dissonance theory, this paper argues that the experience of persistence dissonance about retirement will cause distress due to non-fulfilment of basic psychological contract. This study emphasises that the fulfilment of basic needs of personnel close to retirement have implications for retirement attitude among police personnel and the security sector of the country. The study concludes that negative pre-retirement attitudes hinder effective performance of police officers in Nigeria and encourages corruption tendencies and mind-set with dire consequences for the national security of the country.

Keywords: Police, Pre-retirement, Attitude, National Security, Nigeria.

RESUME

Cet article examine l'attitude du personnel de la police à l'approche de leur retraite comme un facteur de sécurité nationale. La sécurité est considérée comme une condition dynamique, qui implique l'habileté relative d'un Etat de prendre en la problématique des valeurs et des intérêts. Le concept de la sécurité nationale est critique pour la suivie de toute nation dépourvue de lois faite de chaos se verra devant les enjeux des intégrations du système national. La population ne doit pas être seulement sécurisée d'attaques externes, mais aussi les conséquences de dévastation des bouleversements internes, non emploi, faim, privation, maladies, ignorance, sans abri, dégradation environnementale, pollution et injustices socio-économiques. Guidé par une théorie de dissonance cognitive, cet article argumente que l'expérience de dissonance persistante à propos de la retraite va causer un désarroi dû au non achèvement des préparations Psychologique de base. L'étude se donne pour mission d'insister le personnel de la police à faire la préparation basique nécessaire à l'approche de la retraite, l'implication de l'attitude parmi le personnel et du secteur

de la sécurité du pays. L'étude conclue qu'une mauvaise préparation déclenche une attitude négative que détient sur la performance des officiers de Police au Nigéria et encourage les tendances à la corruption et des préjugés avec les conséquences pour la sécurité nationale du pays.

Mots clés : Police, pré-retraite, attitude, sécurité nationale, Nigéria.

INTRODUCTION

The Nigerian state is today confronted with rampant crime, internal insecurity, violent extremism and other forms of serious problems. These challenges are believed to be among the major issues inhibiting the country's socio-economic and political development (Enweramudu, 2017). In recent years, successive Nigerian government has created several law enforcement agencies. Despite such reforms and the presence of multiple security and law enforcement agencies, studies continue to show that crime rates, especially corruption, is on a steady increase in Nigeria. The Police Force is the leading anti-crime and security agency in the country. It is through the police that the state performs what can be

regarded as the most important function or reason d'être of a modern state -the protection of lives and property. This is why the performance of the police is a big issue in virtually every country. The police is the principal public agency for the control of crime and management of internal security (Enweramudu, 2017). The agency has the closest and most frequent contacts with the citizens. It can play a key role in the control of crime, security and public order in a country. Several reasons have been given for the incapacity of the police to respond effectively to security situation. These include challenges relating to recruitment, training, and indiscipline. The Force, according to PPRD, also lacks expertise in specialized fields. The legacy of the Nigeria Police Force is that of corruption, arbitrariness, ruthlessness, brutality, vandalism, incivility, low accountability to the public and corruption (Enweramudu, 2017). However among the host of causes implicated, what has not been looked into is how the police pension management. This phenomenal is believed to have the capacity to exacerbate the current level of corruption and misconduct among police officer fuelling the current level of insecurity in Nigeria.

Fyfe and Kane (2006) studied the career-ending misconduct among police officers and came to the conclusion that while junior officers and less experienced police officers misconduct may range from violent crimes to less serious misconduct such as domestic violence, driving while intoxicated, bar fights, and sexual offenses; the senior officers or those close to retirement are more likely to commit on large scale basis, several different types of profit-motivated crime. Kane and White (2013) explored the nature of career-ending police misconduct and found that the profit-motivating cases included bribe-taking, grand larceny, insurance fraud, burglary, theft, and other profit-Motivated acts such as extortion, robbery, and abusing official resources. Kane and White (2013) conclude that while junior officers carry-out their crimes while off-duty on illegal duty the senior police perpetrate their crimes while on duty using the instrument of the state and covering it up with the police powers citing “*paying for their own retirement benefit*”. Thus, there is need to identify the implication of these behaviour for the national security of Nigeria.

1. NATIONAL SECURITY: A BRIEF CONCEPTUALISATION

Security holistically involve all spheres of human activities within a society. Security is considered as a dynamic condition, which involves the relative ability of a state to counter threats to its core values and interests. In all places and countries, security is a multi-dimensional subject of numerous debates and is considered a 'first-order-value' worth preserving. Krahmann (2003) defined security as activities that ensure the protection of a country, persons, and properties of the community against future threats, danger, mishaps and all other forms of perils. The people must not only be secure from external attacks but also from devastating consequences of internal upheavals, unemployment, hunger, starvation, diseases, ignorance, homelessness, environmental degradation and pollution and socio-economic injustices (Omede, 2011).

The concept of national security is critical to the survival of any nation to forestall lawlessness, chaos and the eventual disintegration of the system. Osahor (2014) sees security as the development of confidence among

citizens of a nation. The democratic model of security stretches beyond physical defense to include political, institutional and even social security. Political security involves the utilization of the coercive arms of the state to protect citizens, state institutions and territory from crime, political violence or terrorism. Institutional security provides the legal framework within which public order is administered. Social security refers to the effective provision of basic human needs and the necessary socio-economic resources and prospects so that societies may achieve an acceptable level of welfare and potentials.

2. POLICE PERSONNEL ATTITUDE TOWARDS RETIREMENT

Retiring police officers often have many good working years ahead of them. Public safety work creates tightly knit communities of personnel held together by their sworn oath. Simply walking away from that level of intensity without an assured future can be difficult. In the past six years, several official investigations into Nigeria's pension funds have revealed theft on an unimaginable

scale. Officials freely looted the pension of career police personnel, with access to the funds being unimpeded. Police officers, themselves not immune to the temptations of corruption, are not guaranteed a comfortable old age either (BBC, 2019).

Life naturally designed in phases and each phase comes with its peculiarity, amongst the phase of life is the retirement. Retirement described as a state of disengagement from a work life. It is an expected event in working class, marking an end of a transition from working life and a start of another experience in the phase of life cycle (Olusola & Ishola, 2019). The successful transition of it characterised by positive or negative internal evaluations of the event. It is a phase in the life cycle that every worker must anticipate, whether in public sector or in private sector (Onoyas, 2013).Asuquo (2007) described retirement as a complex social occurrence that indicates the detachment from one's regular routine or career in business, industry, or active services as full-time employees. It is a transitional stage from the world of work into a world of less rigorous work activity and rests

mostly due to old age or long years of service (Dada & Idowu, 2004). Marshall (2004) described it as a transitional stage of life that can be a pleasing experience for some and distress for others. In view of the definitions, the degree to which one will have a pleasing experience of it or distress reliant on individual's attitude towards retirement.

Attitude has been found as one of the significant factors affecting the decision making of individual's in retirement (Topa & Alcover, 2015; Wata, Kamau & Bett; 2015). Attitude described as the degree of positive or negative affect towards and event or object. In an unobserved fashion, it is a constant willingness to respond to an event in the desirable or disadvantageous way (Vogel, Bohner, & Wanke, 2014). Findings have shown that employees with a positive attitude towards retirement have better preparation and looked favourably toward retirement (Ogunbameru & Bamiwuye, 2010; Hardy, 2006). Viewed as such, it is of concern to understand more about attitudes as strong attitudes will very likely affect a person's behaviour. Police officers could be particularly

prone to adverse retirement effects relative to other occupations as a consequence of the complexity of police service and the mandatory retirement plans (Carney, Bates & Sargeant, 2019).

Police officer attitude to retirement is of great importance as officers who does not have a positive attitude towards retirement will have a poor retirement decision and planning (Bullock, 2020; Carney et al., 2019). Retirement raise concerns of loss of reputation, financial burden, and social network loss to police officers (Carney, Bates & Sargeant, 2019). This may thereafter cause distress in retirement when faced with challenges that characterise ill preparedness when adjusting to civilian life. Aside from the poor quality of physical & mental health, financial distress, and low quality of life that follows a poorly planned retirement or transition to civilian life (Umukoro & Adejuwon, 2017); poor retirement prospect affects the morale of the police officers on the job. These encourages them to make others plans to secure their post retirement life through engaging in illegality and predatory unethical work behaviours.

Several factors have been implicated in pre-retirement attitude in Nigeria, especially among civil servants and teachers retiring from the public service (Asuquo, 2007; Ali, 2014; Ogunbameru & Bamiwuye, 2010; Olusola & Ishola, 2019). To the knowledge of the researchers no current study have addressed the role of police officers perception for pre-retirement attitude among police officers and its implication for national security in Nigeria. According to past empirical studies on retirement, there is no one particular theory on retirement or preparation for retirement. The study, therefore, approaches the concerned variable with cognitive dissonance theory by Festinger (1942). The theory suggests that the experience of persistence dissonance about retirement will cause distress due to non-fulfilment of basic psychological contract. This distress will lead to negative attitude towards retirement. Employees who are less distressed with their attitude to retirement will have a positive attitude towards retiring. The most important factor in retirement is person's attitude towards the transition process which informs retirement decision and planning on base on prevailing experiences in the

workplace and lack of assurance that there will be adequate resources will lead to them engaging career ending misconduct.

3. FACTORS INFLUENCING PRE-RETIREMENT ATTITUDE AMONG POLICE PERSONNEL

One of the factors identified is that of financial security. Financial security describe having capacity or capital to fund individuals' lifestyles (Wikipedia, 2016). Financial stability ensures that one have enough resources to support their lifestyle and to meet their financial objectives at all times (Wikipedia, 2016).Most Policemen (especially the rank and file officers) looks to a bleak retirement based on their poor salary thus the inability to save enough for retirement (Chinwokwu, 2016; Odita, 2015). The hardest affected are the ranks and the file of the Nigerian police, who invest decades in the line of duty but are not elevated, well housed or adequately remunerated (Chinwokwu, 2016; Odita, 2015).Hundreds of thousands of officers are being poorly compensated as they earn the lowest salaries in the West African sub-

region (Chinwokwu, 2016; Oditia, 2015). Secondly, the Nigerian officers also faced incessant maladministration of the Police pension scheme. Several retired officers have not be paid their pensions due to past and ongoing cases of fraud perpetrated by high ranking officers in the police pension administration (Ali, 2014; Azeez, 2020). Perhaps, this maybe the only livelihood on which personnel have hung their retirement plans and hope for survival. Thus, looking up to live on pension after retirement appears bleak and a possible source of negative attitude towards retirement.

The second factor which influences attitude towards retirement is perceived employability. Perceived employability refers to the individual perception that they would be able to find employment after retirement. It's as well referred to as "bridgework or bridge employment"; the likelihood of individuals' working for pay after retirement before a complete withdrawal from the workforce (Kim & Feldman, 2000; Zhan, Wang, Liu & Shultz, 2009). This according to a survey by AARP (2004) that people work during retirement either to

supplement their income or to gain psychosocial benefits such as making a social connection. Thus, perceiving high employability may induce positive attitude towards retirement while low perceived employability may induce pessimistic attitude towards retirement.

The other critical issue is the problem of housing for the retiring officers. Housing issues during retirement is related to psychological health (Bollock et al., 2020). The issue of where to live during retirement is crucial problem. The quality of the house and place attachment in housing characteristics is one of the concerns raised in the literature concerning retirement (Haas & Serow, 2002). The issues also attached to this is the current number of dependant which may extend into retirement. A dependant is someone who relied heavily on someone else as a main income source; which includeminors, elderly parents or relatives. Increasing burden and responsibility of caring for older parents and /or grandchildren have been identified to affect retirement decisions (Bollock et al., 2020). Availability of housing and lower number of

dependants may promote positive pre-retirement attitude while the reverse is usually the case.

Leaving a job for which individuals have deep ties may lead to a traumatic retirement. This may be exacerbated if officers do not have social support during the retirement process (Bollock et al., 2019). Social support has been pinpointed as 'support available to individuals via social links with family members, friends and the broader community. The maintenance of close internal social links and cooperation across the 'police family' has long been connected to police work professions (Bollock et al., 2019). Partly because of officers' close to retirement gain encouragement informally from their peers throughout their professions (Bollock et al., 2019). The officers been without social networks that they formerly possessed at this latest phase in their life makes them vulnerable and been able to cope with stress and anxiety that comes with retirement. Thus, having low social support is being implicated in the police officers pessimistic retirement attitude. Lastly, health condition is a common theme, is related to the individual's

perception of retirement as people with poor health may not be favourably disposed to retiring early. Perceived wellness include psychological, emotional, social, spiritual and physical dimensions of wellness are all important for retirement outcome among retiring police personnel. Over time, studies (Zonga 2013; Osuji & Nweze, 2014; Topa & Alcover, 2015) have identified a host of independent variables for the attitudes of police personnel towards retirement.

4. POLICE PERSONNEL PRE-RETIREMENT, PENSION AND PLANNING

Retirement may be described as a span of time (usually by age) where a person terminates his or her salaried job and is covered financially by a pension instead (Bollock et al., 2019). Pension may be in different types. Nigeria has three major forms of retirement; voluntary or self-retirement-anytime, irrespective of age, background, period of service or retirement policy, the individual chooses to leave active service for personal purposes. Compulsory or enforced retirement implies that

the person has to retire against the wishes of the person and is not prepared to retire. Obligatory or compulsory retirement is the usual (or expected) type to have achieved the mandatory retirement age as defined in the establishment's state of operation (Ali, 2014). For most developed countries and Nigeria in particular, policy limits the working age of civil servants to discourage an ageing population and encourages young skilled employees to improve their capacity and competitiveness (Official Gazette, Federal Republic of Nigeria, 2004). The working age of 60 years or 35 years was taken into operation with the amendment of Decree No 43 of 1988. Therefore, it is decided that, before retirement the compulsory working age is sixty (60) years or 35 years of continuous working life.

Consequently, a police officer who spent 35 years in service or have attained the age of 60 are issued notice of retirement 6 months prior before the eventual exit. Within the next 6 months the officers were expected to complete several documentation on work records and handover records regarding police activities to the appropriate authorities. The officers were also expected to

attend mandatory pre-retirement seminar on police pension and gratuities. A former public servant normally earns certain compensation as a gratuity or pension after retirement (Ali, 2014). Gratuity is the cumulative of lump sum provided by retirement or termination of a worker still in employment, while pension is the amount of annuity given on an on-going basis that is typically annual to a civil servant who, at a defined age limit, generally disengages from employment at 60 or 35 years of working life. In other terms, post-employment gratuity is designed to avoid a rapid decrease in employees' financial capacity and livelihoods, due loss of their monthly salaries and subsidies following disengagement. The lump sum or the gratuitous payment received is intended to allow the retired person to finance whatever post-retirement activity he or she wants (Ali, 2014).

The major pension scheme addressing the Nigerian the police is the Pension System Decree No: 75, 1993, which came into effect retroactively from 1990. This was alter reformed in the Pension Reform Act 2004 (PRA), in which the ultimate benefit was focused on the work period and terminal emoluments. A variety of

shortcomings in former Nigerian pension schemes that the prior arrangement cannot fix and challenges faced by the police veterans led to creation of the new Contributory Pension Scheme (CPS) 2014. The Federal government in order to protect members of the Nigerian Police Force, enacted a special pension reform which addresses the police's special interests, retirement and other welfare concerns.

The Police Pension Office (PPO) was initially established by degree 75 of 1993 as an Extra Ministerial Department under the Ministry of Police Affairs. The department is headed by a Director and is structured into two divisions, namely Pension Admin and Pension Accounts. The police officers and men are entitled to gratuity and pension. Gratuity is a lump sum payment made to a retiring officer while pension is a monthly stipend paid to a retired officer after qualifying years of service. The functions of the department include but not limited to the following: Ensuring regular and timely payment of pensions to all retired police officers. Payment of death benefits and entitlements to Next of Kins

(NOK'S) of deceased officers. Preparing budgetary estimates for pension payments and pension liabilities.

The contributory pension plan includes 7.5% of wages of a civil worker and 7.5% of contributions by an employer who is the government in this situation (although according to the 2014 reform the government will make a payment by 10% while employers contribute 8%). Although the deductions and contributions are charged to the Retirement Savings Accounts (RSA) annually and officers' get their account summary on a quarterly basis, the accumulated privileges are not compensated by the Treasury until an officer notifies them of the retirement. The 3 are combined after retirement and the PFAs cannot compensate workers the element accruable to them until their retained rights are approved by the government. However, the peculiarities of the police force, such as the balance of workers records, which is necessary to obtain the pension payments from the Nigerian Central Bank (CBN) and to efficiently manage the pension scheme, were still not completely

tackled by the Pension Fund Administrators (PFAs) who were authorized to do so (Vanguardngr.com, 2020).

5. POLICE PENSION FRAUD AND MISMANAGEMENT

This present pension scheme also faced great violation, mismanagement and corruption by reigning police top hierarchy over the years. The multibillion anomalies in police pension recently unmasked is evident in a variety of forms under the Federal Head of Civil Services' Pensions Department, PENCOM and Nigerian Police Pensions (Ali, 2014; Azeez, 2020). A report on public hearing by the Nigerian National Assembly has revealed that six senior officers in the police pension system stole 24 billion Naira from the police pension fund (Ali, 2014). Fapohunda (2013) also disclosed that the list of 141,790 police retirees with real demand =N= 500 million was fraudulently padded and increased to 70,657 costing =N= 5 billion monthly as pensioners' benefits in the Police Pension Service. As at 2019 the pension is still

owing close to 2 Trillion Naira in unpaid pensions and gratuity (Vanguardngr.com, 2020). Therefore, thousands of police veterans who have represented the nation suffered from the negative impact of corruption in their later years. Moreover, uncertainty in the payment of benefits and gratuities has caused numerous retiree unprecedented hardships, misery and mortality, leading staff to expect a retirement trend. The condition is so tragic that individuals still in employment, on the brink of retirement, are depressed (Fapounda, 2013; Azeez, 2020; Vanguardngr.com, 2020; Sahara reporters, 2019). As Ali (2014) points out, the ambiguity of the working period disturbs people in such a way that certain staff falsify their age and job background in order to delay their retirement date.

6. ATTITUDE TOWARDS RETIREMENT AND IMPLICATIONS FOR NATIONAL SECURITY

Undoubtedly, Police personnel attitudes represent one of the key areas for safeguarding the internal security of any country. They have been trained in law enforcement which includes constant combat scenarios where their life's and life of their colleagues are at risk or in maintaining the security of life and property (Kavanagh, 2005). However, there are bastion of illegality, inefficiency and institutional decadence which now characterise the Nigeria Police Force, promoting negative work attitude among police officers (Afolabi & Adesina, 2006). These negative work attitude provides the environment under which pessimistic attitude to retirement thrives and poses a challenge to domestic security and crime prevention in Nigeria (Alozie, 2019; Human Rights Watch Report 2011).

Moreover, serving officers whose pension and future is assured will be more dedicated to fight crime and foster social order (Carney, Bates & Sargeant, 2019). As such, police officers with poor retirement prospect

(insecure) may take up crime as a lucrative venture, turn blind eye to criminal event in the community and refuse to give support to colleagues. In order to protect their future, several police officers have been mentioned to be involved in corruption and abuse (Ali, 2014). Alozie (2019) described the systemic corruption in the Nigerian police to include; assisting offenders that are known to have fled from lawful custody; payment by accused perpetrators for the closing of case files; protection of vehicles carrying contraband and illicit goods; robbery of convicted criminals and crash victims; bribery to avoid the prosecution of perpetrators; bribery to carry out detention of an innocent citizen who might not be in good faith with; seek money from the offenders as a basis for the award of bail even though the bail is proclaimed free. It is a common secret that police regularly give tactical and informational support to offenders for money (Alozie, 2019). Several times it has been declared as unconstitutional by the Inspector General of Police that the police had installed roadblocks on the high roads of the country. Given corrective action and penalties placed on incompetent police personnel, the role of the police in

illegal crime continued unabated (Alozie, 2019; Human Rights Watch Report 2011).

It follows that those already retired; police veteran, may become security threat to their community. The danger involved in the work role of Policemen in the society brings security issue in retirement as the ex-police officer will be intermingling with those they are after when in service (criminals) in the society (Muthondeki, Sirera, & Mwenje, 2014). This is manifested through poor support for crime prevention or support or collusion with criminals. This is at variance in climes where police officers enjoying good retirement have been found to give adequate support to crime control in the environment. For example a former cop who is still fond of the police may fight crime through volunteer service. This ensures that frontline staff are not held up because their time can be spent somewhere else (Bollock et al., 2020).

It is therefore of concern to understand more about attitudes because strong attitudes will very likely affect a person's behaviour. In connection with the issue

of the poor retirement mentality, problems include deplorable accommodation, non-existent or lower healthcare facilities, badly managed arms, uniforms with slippers and general bad work conditions. Police officers face a bleak retirement as most police officers have low education, never learned any business nor trade and have poor post-service provisions (Chinwokwu, 2016; Oditia, 2015). The morale of police officers presently in service and veterans have been impaired by these treatment, as many police pensioners die every year because they cannot collect their pensions to purchase their basic needs or support their families (Sahara Reporters, 2019). For example with the implementation of the Contributory Pension System (CPS) with the 2004 Pension Reform Act; Nigerian police have been groaning about poor pension benefits. A big concern is that corporations have not made due payments as at when due, so that PFAs funds were unused, and that the guidelines laid out in the Pension Reform Act 2014 were not adhered to. For many who exited the agency following 35 years of serving the public not fewer than 4,000 former officers have not yet earned their pensions as at 2019 (Azeez, 2020; Punchng,

2019). The angered pensioners demonstrated against the government's unjust care (Sahara Reporters, 2019; Punchng, 2019).

Other issues the police pensioners have with the police pension administration is the refusal of policy makers to strictly adopt the exemption provisions for military and secret police but ignored to follow suit the implementation of the future commencement to exempt those who had been in service already under the former pension scheme before the enactment of the Pension Reform Act 2004 Law of the Federal Republic of Nigeria (Sahara Reporters, 2019). The amount provided to retiring police officers as a lump-sum and monthly benefit was so poor considering what was invested by the officers. There is a significant contrast in the compensation and reward received by the police and other paramilitary agencies and the military institution in Nigeria (Sahara Reporters, 2019).

Furthermore, in Nigeria, demobilised Police personnel from services are less catered for compared to

their counterparts in the military who enjoys resettlement. It's a short-term stage and followed by reintegration aimed to assist retiring Police officers to develop some economic independence. Reintegration mechanism used in Nigeria military includes cash payments, counselling (employment and psychological), vocational training, and technical assistance (Mashike, 2000). However, police do not enjoyed a structured and funded demobilisation procedure, more so, reintegration mechanisms have been found to be inadequate in Nigeria and generally, not helpful. Faced with these scenarios, Police officers are believed to have a confusing thought about retirement which affects performance and this has a whole lots of implication for their sworn duty of maintaining law and order in the country.

The argument is that a police officer near retirement who does not have a positive attitude towards retirement will have a poor retirement decision and planning. The existing working standards are likely to be associated with pessimistic attitudes to retirement and to lose of trust in the system due to current poor working

condition of the police officers and inadequate police pension administration (Chinwokwu, 2016; Oditia, 2015). The relationship between present working condition and pre-retirement have to do with acquiring the resources necessary to transit into retirement. These resources include material (housing, stable pension), physical (sound health) and psychological resources (social support, self-esteem, skills). These resources and their availability vary based on context and individual dispositions (Ali, 2014; Bollocks et al, 2020; Carney et al., 2019; Olusola & Ishola, 2019). Though the present working condition of the Police officers in Nigeria, makes it difficult to acquire the resources among those in the criminal justice system in Nigeria, and the present concern is the availability of these resources and its implication for preparedness for retirement as a police officers.

CONCLUSION

The analysis of the psychosocial factors influencing the attitude towards retirement among police personnel in Nigeria shows that availability of housing, good social support, employability, financial security, and health assurance have influenced police personnel attitude towards retirement. Findings show that psychosocial feelings of no fulfilment of retirees' aspirations have implications for national security as police personnel may engage in misconduct that will further escalate the insecurity situation of the nation both in the short and the long runs. Additionally, poorly rehabilitated police personnel may become a security threat when pushed to the wall. Consequently, this paper admonishes the police service commission to institute mechanisms that provide retirement education programs which will address retirement preparation, counselling and training and also prevent corruption in the police pension scheme.

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