

Original Research Article

Retirement and Quality of Life: An Analysis of the Social Factors Limiting the Professional Reconversion of Retired Former Civil Servants in The Municipality of Port Bouet

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Abstract: Professional reconversion, also known as "professional reorientation", has two distinct forms: involuntary professional reconversion and voluntary professional reconversion, and can occur for a variety of reasons. The aim of this study is to analyse the social factors that hinder the professional retraining of senior citizens in the Port-Bouet commune. The approach is qualitative. The sampling method is non-probabilistic and based on a sample of convenience, which made it possible to collect data from 30 respondents. Computer processing was the main technique used. Firstly, the recorded interviews were transcribed using Sony Digital voice recorder software, then coded using Dedoose software, which made it possible to highlight the different trends in each unit of analysis. The results show that, in terms of the social representation of professional retraining, for these former civil servants it is perceived as another source of income in addition to their retirement pension. It is also an excellent way of combating sedentary lifestyles. As for the factors limiting the professional conversion of these senior citizens, they are economic, political, health, social and legal. The beneficial effects of retraining on their quality of life, according to the respondents, were psychological, physical, economic, material and social.

Keywords: Professional retraining, older people, retirement, retirement pension.

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INTRODUCTION

The provision of care for retired elderly people in Africa relies almost exclusively on family solidarity or social security funds. During retirement, the difficulties encountered by the elderly are numerous. These difficulties are of a social, economic, health or even personal development nature, etc. (Golaz, Rutaremwa and Wandera Ojiambo, 2014). Retirement is an obligatory passage in the life of every worker. It is a total, definitive and abrupt departure from a professional activity at a planned and unavoidable time (Menard, 1975). Woodruff and Biren (1981), quoted by Brou (2007), define retirement as the point at which a person leaves working life in whole or in part and begins to receive social security benefits and other retirement-related income. In short, retirement is the period in a person's life when, after retiring from working life because of age, they continue to receive a regular sum of money called a retirement pension. What's more, we can't talk about retirement or life after retirement without mentioning the quality of life of retired older people.

Quality of life is defined by the WHO (1994) as a very broad concept influenced in a complex way by the individual's physical health, psychological state, social resources, level of autonomy and relationship to the essential factors in his or her environment. In the final analysis, quality of life can be defined as the set of standards that we set ourselves or that society sets to measure the way in which we live. Unfortunately, when people retire, their lives are turned upside down. Elderly pensioners will now face a number of difficulties, which will logically lead to a deterioration in their quality of life.

According to the president of the Association Nationale des Retraités Privés de Côte d'Ivoire, "there are 24,000 pensioners who earn less than 20,000 CFA francs a month. These comments show the extent to which some pensioners are living in such precarious conditions that they cannot even afford treatment when they are ill. Retirees in this situation will opt for an active retirement. In order to cope with the burdens they face during their retirement, some try to retrain for a new career.

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Vocational retraining, also known as "vocational reorientation", takes two distinct forms: involuntary vocational retraining and voluntary vocational retraining (ELOUAN JOUVIN, 2018; 2019). It is also defined by CATHERINE NEGRONI (2005) as a voluntary change of activity, sector or profession. She also specifies that voluntary professional reconversion can therefore be a desire to redirect one's professional life, either spontaneously or following anticipated redundancy. Favoured by a global transformation of society, professional reconversion has become the norm in recent years. (JOUVIN, 2018 ; 2019). The progress made in health and hygiene from the middle of the 19th century onwards was reflected over the following centuries in a fall in infant mortality, maternal mortality and mortality in old age (MESLE, 2005, pp 23-38 ; MOREL, 2007). This progress led to an increase in life expectancy among the elderly.

According to demographic projections by the World Health Organisation (WHO, 2017), by 2030, one in six people in the world will be aged 60 or over. At the same time, the population aged 60 and over will rise from 1 billion in 2020 to 1.4 billion in 2050, an increase of 34%. The population of people aged 60 and over will have doubled worldwide to reach 2.1 billion. The number of people aged 80 and over is set to triple compared with 2020, and there will be 426 million of them in 2050. This will be more noticeable on the African continent, where the population is predominantly young. Indeed, at the International Day of Older Persons 2021, held on 1 October, the Regional Director of the WHO Regional Office for Africa stated that : "According to forecasts, Africa's elderly population is set to triple from 54 million today to 163 million by 2050. The elderly should therefore be seen as an important demographic group for the health sector, the technology industry and other sectors. However, all too often their interests, concerns and preferences are either ignored or overlooked".

According to EYINGA DIMI Esther (2015), very few elderly people in sub-Saharan Africa can claim their right to a pension. Very often, the beneficiaries of these pensions are former civil servants and the like, or former employees of the formal private sector. The structure of African economies is essentially informal. A good number of elderly people are therefore excluded from the compulsory retirement system. In Africa, unfortunately, the proportion of elderly people receiving a retirement pension remains low (EYINGA DIMI Esther, 2011). She goes on to say that due to the generally low level of old-age pension coverage, the majority of older people in Africa continue to work despite retirement, in order to meet their basic needs given the high cost of living. In Côte d'Ivoire, the Poverty Reduction Strategy Paper (PRSP, 2009) stated that one person in two was poor on less than FCFA 661 per day, or FCFA 241,145 per year. Today, one person in two is poor, compared with one person in ten in 1985, and the number of poor people has increased tenfold in the space

of a generation, due to successive socio-political and military crises. All these situations have had a major impact on people's lives, particularly the lives of elderly pensioners. Also, in order to receive their retirement pension, the multitude of documents to be provided and the slowness of the administrative process mean that completing the pension application will be a real obstacle course for the elderly person. What's more, despite all the hassles involved in completing pension applications, the pensions paid to the elderly remain derisory in relation to the cost of living (EYINGA DIMI, 2011).

According to data from the Caisse Générale de Retraite des Agents de l'Etat (CGRAE, 2022), the number of pensioners in Côte d'Ivoire has risen from 83,396 in 2018 to 88,462 in 2019. The number of retirees has risen further to 93,758 in 2020. The pensioners affiliated to the CGRAE are civil servants, members of the armed forces, gendarmes and police officers, temporary staff of government departments and public establishments, members of the economic, social, environmental and cultural council, ambassadors and members of the diplomatic corps, members of the government, members of the prefectural corps and the beneficiaries of various bodies. At the level of the Caisse Nationale de Prévalence Sociale (CNPS, 2021), their number has also increased, rising from 84,000 in 2017 to 86,265 in 2018. In 2019, they reached 90,000 and in 2020, their number reached more than 95,000 pensioners. Interviews with pensioners revealed that the vast majority have difficulty meeting their family expenses. Retired elderly people live in "social oblivion" (DAYORO, 2008). Their daily lives rhyme with precariousness, i.e. the uncertainty of tomorrow, which will influence their life expectancy and automatically impact their quality of life. As a result, retraining will be a way for retired older people to have another source of income apart from their retirement pensions, which are sometimes insignificant. Vocational retraining or active ageing will also be a means of personal fulfilment for older people, a way of keeping busy and making oneself useful despite retirement (CHAMAHIAN, ALINE 2010).

Unfortunately, this choice to retrain during retirement is not going to be easy. State institutions provide virtually no support for older people wishing to retrain. Indeed, DAYORO (2008), quoted by OSSIRI (2018), stated that : "In the education system, continuity of training is not guaranteed or institutionally encouraged. There are virtually no educational structures for older people". An older person wishing to follow a training course with a view to taking up another career will find his or her choice limited by the fact that there are no structures to help him or her. Also, given that there is no economic employment policy aimed at older people, as a response to their "inability" to work after retirement, the employment system does not currently provide for work aimed at older people. (OSSIRI, 2018). It is for this reason that some in turn prefer to enter the

informal sector to provide for their needs. In her thesis, Léocadie Grattie (1988) showed that reaching the end of one's career and living without gainful employment remains a difficult situation for retired people. They will therefore try to reintegrate themselves into the social fabric, in particular by retraining. But this is still a difficult undertaking, as it is fraught with difficulties. With the aim of gaining a better understanding of the issue of retraining for retirement, an exploratory survey was carried out from 07 August to 10 September 2021 in the commune of Port-Bouet. Twenty (20) retired civil servants were interviewed. The results of this investigation showed that : professional reconversion means taking the decision to move towards a job that is more in line with one's aspirations. In Port Bouet, the majority of retirees are tenants and face various social charges. Even if they are unanimous about the idea of retraining, it is clear that only 10% have actually retrained. This raises the following question : why is it so difficult for older retired people in Port Bouet to change jobs?

This study is theoretically anchored in Raymond BOUDON's (2002) theory of rational choice, in which he mentions three main postulates that can explain a multitude of social phenomena. Indeed, professional reconversion is a social phenomenon that finds its explanation in Boudon's theory. In the first postulate, he posits that all social phenomena result from the combination of individual actions, beliefs or attitudes (postulate of individualism). This postulate considers the individual and his or her rights to be superior to those of

society. This concept emphasises the freedom of the individual, his autonomy and his desires. The second postulate aims to understand the actions, beliefs and attitudes of the individual actor, i.e. to reconstruct the meanings they have for him, which in principle at least is always possible (postulate of understanding). Finally, the third postulate states that the actor adheres to a belief or undertakes an action because it makes sense to him (postulate of rationality). In relation to the present study, retired individuals, being all rational, make the choice of professional reconversion with full knowledge of the facts. Based on these observations, a number of questions need to be raised. The aim of this study is to analyse the social factors that hinder the professional reconversion of retired older people in the Port-Bouet commune. Specifically, the aim is to :

1. describe the social representations that these former civil servants have of retirement and professional retraining;
2. identify the social factors that limit the professional reconversion of retired senior citizens in the commune of Port-Bouet;
3. assess the effects of retraining on the quality of life of retired senior citizens.

METHODOLOGY

The Methodological framework is broken down into four (04) points, namely Site and population, sampling, data collection tools and data analysis techniques

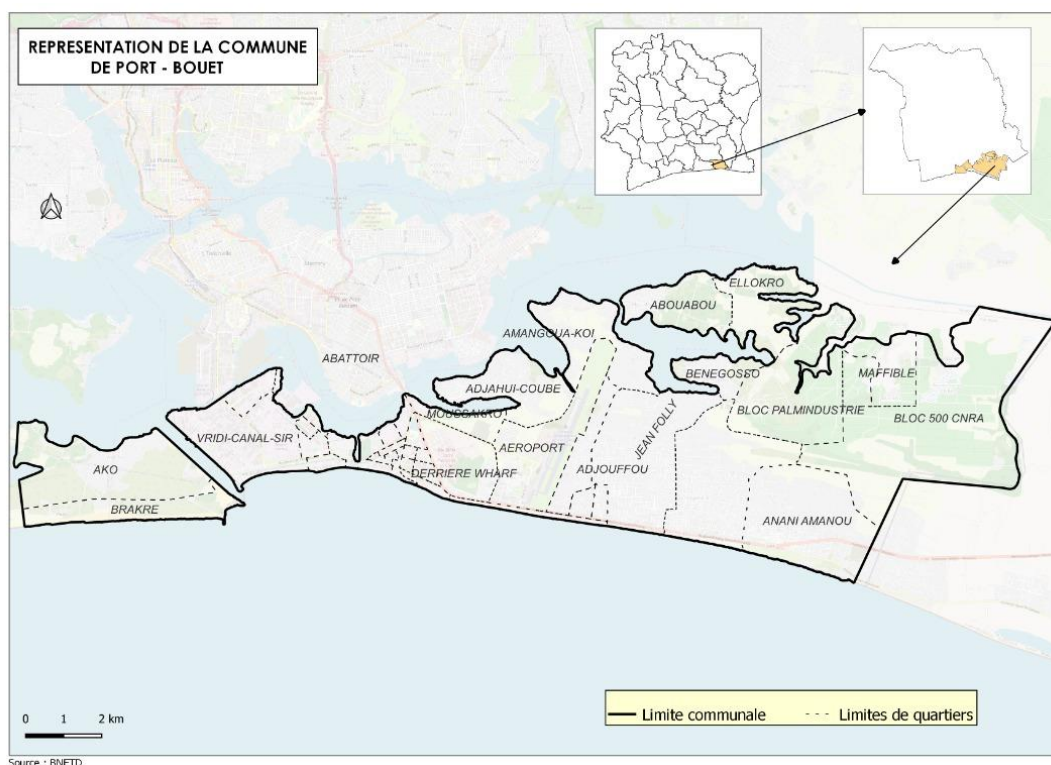


Figure 1: Site and population

This study took place in the commune of Port Bouet, one of the thirteen (13) communes of the Autonomous District of Abidjan. Port Bouet has been a municipality since 1981. It covers an area of 110 km². It has a population of 618,795, including 321,726 men and 297,070 women (RGPH, 2021). It is home to seven (07) neighbourhoods: Vridi-Cité, Aéroport, Derrière Wharf, Adjouffou, Jean-Folly, Gonzaqueville and Vridi-Zimbabwe, as well as twelve (12) villages. It focuses exclusively on retired former civil servants living in the commune of Port-Bouet, and it is this category of actor that forms the social field of this study. The criterion used is circumscribed by age, and whether the person is a former employee in the private or public sector, or in the so-called informal professions. This means people aged 60 and over who were formerly employed. The study therefore makes sense insofar as this municipality is home to a network of former employees with all the structures it possesses.

Echantillonnage et échantillon

To carry out this study, we opted for the random or accidental sampling technique and chose convenience samples. One of the characteristics of this sample is that individuals are easy to interview. In addition, individuals generally turn up at a given place at a given time. In our case, the individuals were interviewed in different social spaces common to them or in their homes. The inclusion criteria used included: being a former civil servant in the private or public sector; being at least 60 years old; and being a resident of Port-Bouët. A total of thirty (30) former civil servants were interviewed with their consent using a dictaphone and a semi-directive interview guide.

Data collection tools and processes

Data collection took place between 25 April and 27 May 2022, i.e. over a period of 32 days. This study

used a qualitative approach. Semi-structured interviews were used and the interview guide covered the following topics :

- social representations of career transition after retirement ;
- social factors limiting the career transition of older people on retirement ; and
- the effects of retraining on the quality of life of older people.

The interviews with the respondents for the data collection took place, in the majority of cases, at their respective homes, but for others in places of socialisation such as games areas (sports betting, draughts) or discussion areas known as 'Parliaments'. These sessions were preceded by an appointment negotiation, after explaining the purpose of the study and obtaining their verbal consent to the interview and to the recording of the interview. The average length of these interviews was therefore 25 to 30 minutes.

Data analysis techniques

Prior to processing the data, the interviews were faithfully transcribed and recorded beforehand, from which an analysis grid structured around the themes covered in the interview guide was drawn up and thirty (30) cards were made up. Once these sheets had been drawn up, they were analysed across the board and the interviews were grouped by theme. Once this work was completed, content analysis was chosen as the technique and the analytical categories constructed.

RESULTS

Before presenting the results of this research, we should first describe the socio-demographic characteristics of the respondents

Table 1: Socio-demographic characteristics of respondents

| | | workforce | % |
|--------------------|----------------------------|-----------|-------|
| Gender | Men | 26 | 86,67 |
| | women | 4 | 13,33 |
| | <i>Total</i> | 30 | 100 |
| Age | 60-64 years | 8 | 26,67 |
| | 65-69 years | 13 | 43,33 |
| | 70-74 years | 6 | 20 |
| | 75 years and over | 3 | 10 |
| | <i>Total</i> | 30 | 100 |
| Level of education | Primary | 3 | 10 |
| | Secondary | 21 | 70 |
| | Superior | 6 | 20 |
| | <i>Total</i> | 30 | 100 |
| Marital status | Married | 23 | 76,67 |
| | Divorced/widowed/separated | 7 | 23,33 |
| | <i>Total</i> | 30 | 100 |
| Type of residence | <i>Owner</i> | 19 | 63,33 |
| | <i>Tenant</i> | 11 | 36,67 |
| | <i>Total</i> | 30 | 100 |

This table shows the socio-demographic characteristics of the individuals. The target population is made up of:

- 86.67% men and 13.33% women;
- 43.33% aged between 65 and 69; 26.67% aged between 60 and 64; 20% aged between 70 and 74; 10% aged 75 and over;
- 70% have secondary education, 20% have higher education and 10% have primary education;

- 76.67% are married and 23.33% are widowed, divorced or separated;
- 63.33% own their home and 33.67% rent.

Social representations associated with retirement and professional retraining by older former civil servants
Social representations of retirement

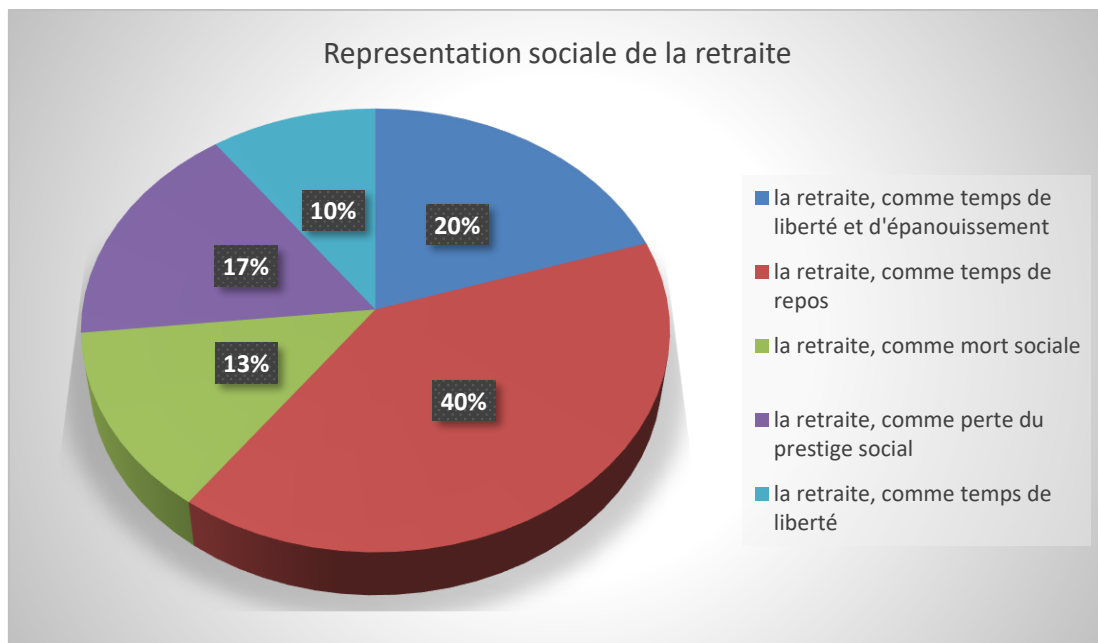


Figure 2: Social representation of retirement

La retraite, comme temps de liberté et d'épanouissement : Retirement as a time of freedom and fulfilment

La retraite, comme temps de repos : Retirement as a time to rest

La retraite, comme mort sociale : Retirement as social death

La retraite, comme perte du prestige social : Retirement as a loss of social prestige

La retraite, comme temps de liberté : Retirement as a time of freedom

This graph shows five (5) trends in the way these former senior civil servants perceive retirement. They are as follows

Retirement as a time of rest

After serving society for many years, 40% of retired seniors surveyed see retirement as "a time to rest". This view is supported by the following comments:

"Retirement is a moment of rest acquired after the statutory working time, according to the State, which has set the retirement age at sixty (60), so you work until you are sixty (60) and then you retire..., I, for example, worked for forty (40) years; I started when I was 19, 20, that's it." E3, married retired man aged 72.

We can see from this extract that this elderly person sees retirement as a time given to him by the state to finally

rest after years of hard work. As a retiree, the elderly person feels happy at last, because he can finally enjoy a well-earned rest.

"Retirement is a period of rest granted by the state. You've worked until you're old enough, you're tired, and now the state says you have to go and rest because you've worked too hard. So go and rest. That's what we call retirement". E10, married retired man aged 70.

For him, it's a time to finally relax and unwind from all the demands of his years of service. He also mentions the fact that the younger generation is now ready to take over, so they can now retire and enjoy the luxury of resting, forgetting all the worries and hassles of the job.

Retirement as a time of freedom and fulfilment

Retirement is also seen as a time of freedom and fulfilment for older retirees. In fact, 20% of them say they feel more fulfilled and happier since they retired.

This is clearly demonstrated by the following comments: *"I think retirement is the ideal time to take stock of everything you've been through, and to get the breath of fresh air that was really lacking when you were working and so on. Frankly, it's a moment of fulfilment when you have to avoid at all costs everything that was, I could say horrors, during your working life. For me, for example,*

it was the stress and also the frequent travelling, so I think that now is the time to enjoy life, to rest and above all not to go back to what was bad for you when you were working". E14, married retired man aged 74.

These words show how difficult it was for the elderly man to live his life as a worker. His work had become stressful and restrictive over the years, and he was exposed to a lot of travel, which at times prevented him from spending time with his family. With retirement, he can now take a break and concentrate on what's really important to him. He can now focus on what makes him truly happy and fulfilled, and not worry about the difficulties associated with his former profession.

"For me it's a time of profound freedom and happiness because work was becoming more and more restrictive. I now have the opportunity to enjoy my time as I wish, and that really fulfils me" E16, retired, aged 68.

This clearly shows the constraint that work had become for him. Retirement is therefore seen as the ideal time to finally be free and fulfilled. Retired seniors no longer have time constraints because of their work.

Retirement as a loss of social prestige

Here, social prestige refers to the social consideration, admiration and respect to which older people were entitled in society when they were still working. 17% see retirement as the factor that will deprive them of this prestige. This statement is corroborated by the following comments:

"Retirement makes me think of debt and salary advances, and that's because of the drop in salary that retirement brings. In fact, if you've been a company executive, you'll be better off financially when you retire. E2, married retired man aged 65.

Retirement is perceived here as a decline, a financial weakening. Indeed, these comments show that with retirement the elderly will sometimes be forced to resort to loans in order to survive. This will considerably lower their standard of living.

"Retirement is difficult, when you retire you need money all the time because your pension isn't worth anything, so people don't think much of you any more. They think we're going to come and ask them for more money, so they see us as beggars" E10, married retired man, aged 70.

These comments clearly confirm that retirement does indeed mean a loss of social prestige. Retirement will make the elderly look like beggars. The fact that the pension is not enough will push them to ask their relatives for money. This is bound to make them look like beggars. These comments highlight the feelings of retired older people who are experiencing this.

Retirement as a social death

Still on the subject of the perception of retirement, this time 13% of our population saw it as a

social death. This idea was supported by the respondents in the following terms:

"Retirement is like a social death, society forgets you and all that you did for it while you were still in work, and we suffer" E17, married retired woman aged 70

Retirement, as social death, is a way for them to say that they are no longer considered in the same light as before. They are now relegated to the background. And that's not easy for them.

"In general, when we retire it's because the state thinks we've become too old and can no longer contribute anything to society, so we have to make way for the new generation. With the current state of affairs, retirement has become difficult, even painful - it's as if you're no longer of any use" E7, married retired man aged 69.

As work is the thing that gives value to man in society, retirement will sound like a kind of social death, an oversight on the part of society. Because once they retire, they will no longer be able to take part in the active development of society. Retired people perceive retirement as a death sentence: they are no longer of any use to the rest of society.

Retirement as a time of simple freedom

Over and above all the above, there is a category of retirees who see retirement simply as a time of freedom. For the remaining 10%, retirement is a time to be free at last, because, they say, they felt 'imprisoned' by their respective jobs. The following comments bear this out. "You know, at a certain age, work becomes like a prison, you don't really like what you do any more and you wait impatiently for retirement to set you free" E26, married retired woman aged 82. Retirement is seen here as a time of profound freedom, because retirement allows them to be free, to do what they want, to free themselves from the prison of work. They can now be free without any constraints. "I'm free at last, since I've retired, I've never felt so good" E4, married retired man aged 65. This speech clearly shows that retirement frees older people from the social obligations into which their various jobs had plunged them.

Social representations associated with vocational retraining

The social representations that older people have of vocational retraining are diverse and shared. After analysing the data, five (5) major trends emerged:

1-Vocational retraining as a means of supporting oneself

According to the older people interviewed, retraining is a way of obtaining another source of income in addition to the pension, which they describe as insignificant. This is corroborated by the following statement:

"Retraining is a way of getting money to support yourself during retirement. Because the pension in itself is no longer enough, so we don't have to stay like this. It's a

way of making money during retirement. E10, married retired man, aged 70.

Retraining is presented here as a way of having another source of income in addition to the pension. The money they make from retraining will help them meet their various expenses for a while.

"Retraining is just a way of making ends meet and having money, because in fact retirement in itself doesn't bring happiness to the person who was supposed to be able to rest and enjoy all those possessions after so many years of activity, but can't because of financial difficulties" E9, married retired man aged 65.

Retired people see retraining as a way of making ends meet. In other words, it will allow them to earn extra money, which will help them financially. It allows them to earn extra money, given that their retirement pension is barely enough to look after their family. According to them, the retirement pension alone is not enough to look after their family with dignity.

2-Vocational retraining as a means of social participation

Retired people see retraining as a way of once again making their contribution to the progress of society : *"Retraining is a good thing, it allows us to return to working life, but this time with a lot more experience."* E28, retired, aged 67.

Older people see retraining as a good thing. It allows retired people to be useful to society during their retirement:

"Retraining allows us retired people to return to the world of work, to make our contribution once again. Even if in the majority of cases it's informal jobs that are chosen, it still benefits society". E19, retired, aged 68.

These various comments highlight the fact that retired older people feel they still have a lot to contribute to society. Retraining is like a second chance for them to prove their skills by contributing more of their knowledge to society.

3-Professional retraining as opposed to a sedentary lifestyle

On a completely different note, some retired people see retraining as a kind of physical activity. They see it as a way of staying physically active:

"You know, when you're old, you're not subject to so many illnesses. So if we can do something that will keep us moving, keep us physically active, that's good!" E15, married retired man aged 65

Older people are advised to engage in moderate physical activity to avoid a sedentary lifestyle. Retraining will therefore enable older people to keep physically active and maintain their health: *"Retraining during retirement is very good, it helps you to have more stamina and be more resistant to various illnesses"* E26,

married retired man aged 82. These comments show how retraining after retirement can also act as a form of physical activity for retirees. In fact, retraining will enable retired people to remain dynamic and keep physically fit.

4-Professional retraining as detrimental to the retirement period

On the other hand, some retirees do not look favourably on the idea of retraining after retirement. They believe that retired people do not have to work during retirement. The following comments are proof of this: *"It's unfortunate, it's deplorable to retrain during retirement. So what do we call retirement at the moment ? Retirement is a rest!"* E6, retired widow aged 68. Some elderly retirees who chose to retrain during their retirement found that their health was taking a hit. So they don't recommend retraining when you're retired. No, I don't think it's a good idea to do it when you're retired, but it all depends on your health, but if you carry on working, it's going to cause problems. Look at my knee, you've seen it there, it's swollen; look, can you see the two? Ha, that's because I wasn't paying attention. E15, married retired man aged 65. For this youngest category, retraining is synonymous with stress, fatigue and unnecessary strain for retired older people. For them, they don't have to go through all that when they retire.

5-La professional conversion as a means of sharing experience

After many years of service to society, an older person retires with a wealth of experience. Retraining provides an opportunity to put this experience to good use:

"Retraining! You know, it's ideal, it's ideal. For me, professional retraining means not just sitting back on your experience, it means being able to pass on to the younger generation the experience we've acquired over the years. And that goes hand in hand with what we want to put in place to train young people who will later serve the country; but also to be able to create jobs for the younger generation who are trying to build themselves up" E15, widowed retired man, aged 65.

Older retired people with their knowledge can make a valuable contribution to a society that is constantly developing. It's a way of passing on experience in a particular field. For example, I used to be a mechanic and now I've opened my own garage and I train young people who love mechanics so that one day they too can set up their own business. You see, that's what it's all about" E17, retired married man, aged 70. Retraining offers retired people the opportunity to continue using the skills they have acquired by passing them on to the younger generation.

6-Career transition after retirement

When it comes to the areas in which former civil servants now retired chose to change careers, their choice of sector is often linked either to their acquired skills or

to their passion. The graph below shows the areas in which the respondents chose to change careers.

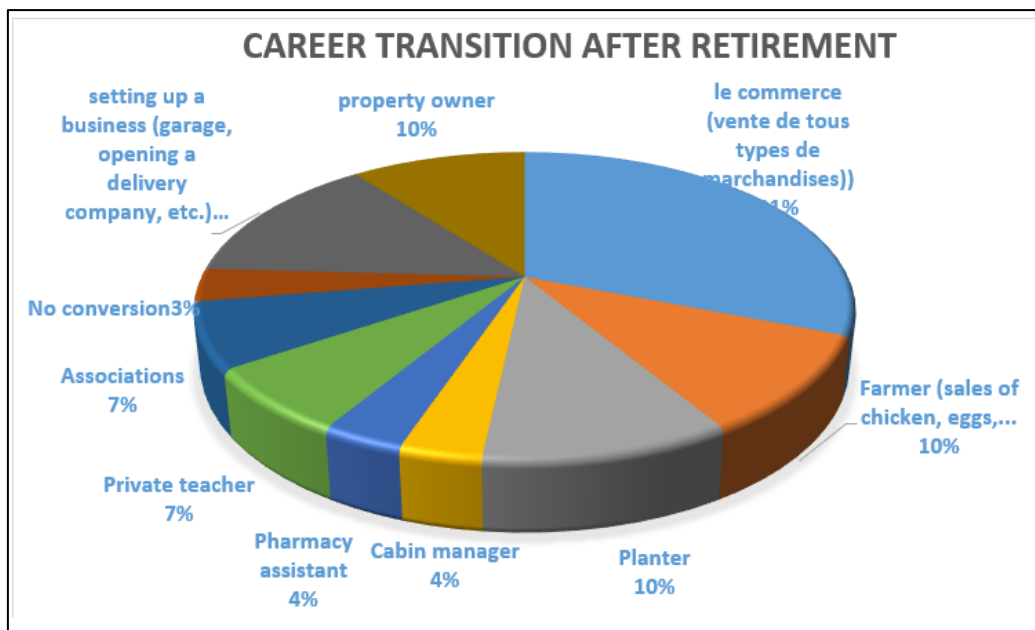


Figure 3: areas of career change after retirement

As we have seen above, the areas of career change chosen by retirees are varied and diverse. These different choices were made on the basis of their life course. The areas of career change are: commerce, entrepreneurship, livestock farming, agriculture, real estate, teaching and other sectors.

The various burdens faced by retired former civil servants

Despite retirement, retired seniors still face a number of burdens. The results highlight the different types of burden they face. These are:

Fixed costs: rent (for tenants), bills (electricity, water, internet, etc.)

Fixed costs in a household are compulsory expenses that have to be paid on a regular basis (at the end of each month). Expenses such as rent, electricity and water bills, or even internet bills, etc., have to be paid at regular intervals. Some of the pensioners we interviewed are still faced with this burden despite retirement. The pension then becomes insufficient to manage all these expenses at once. The following comments support this assertion: "

It's true that we own a house, but we pay the bills, the electricity bills, the water bills. If we send the electricity bill, it's 70,000 francs and then the house we live in has enough bedrooms with air conditioning and all that. These charges will weigh on us. The pension we get now doesn't really allow us to live properly the way we want, that's all. E11, married retired man, aged 67.

The cost of food

Retired people need to have a special diet because of their age. They must therefore take care to eat

well. This requires financial resources. However, we note that life is becoming more and more expensive:

"Life is becoming more and more expensive, so it's complicated to eat, before I used to give 2,000 francs for walking, now we can't eat well with 2,000 francs, it's really complicated with the pension that's not enough" E18, married retired man aged 63.

The financial difficulties they face mean that they are obliged to eat in a way that is not suitable for them:

"At the moment there are a lot of expenses, you still have to try and feed yourself properly, and the pension you get to feed yourself isn't enough! So we have to eat what we can find, even if it's not good for us. The market has become so expensive that it's becoming difficult for us pensioners to eat properly, and for those of us who worked in the private sector it's even worse" E30, married retired man aged 75. *Given the high cost of living, it is becoming increasingly difficult for retired elderly people to feed themselves properly. They are forced to eat meals that are not adapted to their needs, which causes many health problems.*

School charges

Despite retirement, some retired people continue to pay the school fees for their children or the children of their deceased relatives. These children are either enrolled at public or private universities, at the grandes écoles or, in the case of younger children, at lycée, collège or primary school. Notwithstanding the fact that they are retired, they are sometimes obliged to do without many things in order to finance their children's or protégés' education, as this respondent said:

"My last children are at university now. They're studying law, others have passed competitive exams, they're in training. All of them need you to be there for them. They need us to provide them with the financial and material resources to help them complete their training - that's our responsibility. E3, married retired woman aged 72.

For another respondent, looking after the children of their deceased brothers was a real ordeal. As he put it:

"Since I retired, I've had my nieces staying with me here. They hadn't finished school yet. It wasn't easy for me to manage all these expenses. Their father died too soon, and being retired myself, it wasn't easy. E8, married retired man, aged 68.

In the event of failure or disruption at school, these children will remain a constant burden, affecting life in retirement.

Medical expenses (consultation, medical care, treatment, medication)

Medical expenses are a set of costs associated with medical care. Medical care often requires considerable resources: "Generally speaking, it's the medical expenses that are hard to bear; you have to buy medicines, have tests, go to specialists, it's really not easy" E5, married retired man, aged 68. Medical expenses are one of the most difficult burdens to bear for these former civil servants. As they age, they are more exposed to chronic illnesses. An elderly person can have up to two or three illnesses on their own. It's true that the children help us a lot financially, but my small pension, which was supposed to allow me to live adequately during my retirement, ends up in the medicines and treatments we have to take every time. All my pension ends up in treatments, in medicines, all you do is look after yourself when you're retired". E10, married retired man aged 70. It's true that some of them receive help from their families, but this pales into insignificance when compared with the expense involved. It remains difficult to bear.

Unforeseen expenses

The unforeseen events faced by these former civil servants are most often at family, association and community level. Indeed, when a death occurs or a family or community celebration takes place, they are often called upon and have a moral obligation to contribute financially:

"I get a call from the village every month to tell me that a family member has died, so I still have to send money to the village on top of all the expenses I incur here in Abidjan, it's really hard. E20, retired married man, aged 70.

All the expenses listed above are in fact the expenses faced by these former civil servants who are now retired. These burdens are sometimes difficult for them to bear. The pension alone cannot support these

costs. This situation leads many of them to take out bank loans or fall into the arms of loan sharks, which they have to repay at an exorbitant interest rate, dragging them into a downward spiral. Retraining will therefore be a way of acquiring additional financial resources in order to lighten all their burdens. This will enable them to enjoy a peaceful retirement while taking care of themselves.

We shall now look at the social factors that restrict the retraining of retired older people.

Social factors limiting the career transition of retired civil servants

As for the social factors that limit the professional reconversion of these older people after retirement, they include economic, political, social, economic and health factors.

1-At the economic level

In economic terms, the reason given by these senior citizens is access to bank credit. Now that they have retired, financial institutions limit their banking services to them. In their view, since they are already elderly, how can they repay these loans, especially as death can take them at any time. So they don't want to take the risk. Older people with limited resources will find it difficult to start a new career. To have any hope of a successful career change, they would first need to have the financial means to do so, something that is not available to them, as this respondent put it:

"But the basic problem is funds, which means that pensioners in underdeveloped countries are people who are left to fend for themselves. So it's difficult for pensioners to borrow money from banks, because when they go to ask for a loan they'll be told that they're going to die soon, and as they're going to die, they don't want to give them money. Fortunately, there is only one bank in Côte d'Ivoire, called FIDRA (Fonds International de Développement de la Retraite Active), which really considers retired people as working people. So you can't get credit and then do something. E4, married retired man, aged 65

The senior citizen's speech highlighted the difficulties for retired people in Côte d'Ivoire to access credit, because they are considered by banks to be high-risk individuals who now live on a pension. However, they are pinning their hopes on one bank, FIDRA, which has designed its services exclusively for retired people, enabling them to access credit again and carry out their projects. For this other respondent, the lack of financial resources among the social elders is killing the entrepreneurial spirit: "If I don't have the money today to pay for my goods, can I sit down to sell? You need money, you need to give people money, they're going to want to work. I know several colleagues in my situation. They want to do something but they don't have the money. So you have to give people money, they'll trade it; it's important oh. They say that old people like to complain, they say that retired people like to complain; but there's no money; the pension too, you can't take that

to do something, it's small" E11, married retired man aged 73. We can see from the various comments that economic reasons remain the most important, preventing them from retraining.

2-At political level

The reasons given at political level, in the opinion of the respondents, are firstly the lack of political decisions on the part of the Government to encourage and support former civil servants in entrepreneurship. Secondly, there is a lack of support structures for retired people who want to start their own business, as these senior citizens put it: "At the political level, decisions are not really in favour of the elderly, it has to be said that politicians don't care about retired people. They don't see us as assets any more, but rather as burdens. E15, married retired man aged 65. "Here, when you retire, you're left to your own devices; in any case, it's up to you to find something to fill the void left by retirement. But I think that the government, even if it has an interest, would do better to provide support measures for people who are retiring; especially for those who have left really impaired by illness. E4, married retired woman aged 65. At the political level, retired people feel that the political decisions that are taken are mostly in favour of young people, women or children. Retired people, who have given everything to the country, feel that they have been relegated to social oblivion.

3-At a social level

At a social level, these senior citizens spoke of the fear of taking new initiatives in their retired condition, the lack of mastery of certain skills and corruption. They described it as follows: "There is the fear of taking initiatives to invest; the fear linked to what people think of very old workers; the lack of computer knowledge, of new tricks; also the culture of bribes to get certain contracts; all that. E1, married retired man aged 64

"It's the way society looks at it. You'll see a pensioner like that saying, I'm going to push a wheelbarrow. A pensioner who pushes a wheelbarrow or goes Wottrotigui! We'll say look at the pensioner there, the gentleman or teacher who used to hit his pupils, here he is, pushing a wheelbarrow now. But maybe with the wheelbarrow, he can get 2,000, 3,000 francs a day. If you get 3,000 or 5,000 a day, that's 150,000 in a month. But because of the way people look at him, the way society makes fun of him, we'll say look at the pensioner there pushing a wheelbarrow or the pensioner there repairing shoes now, he's become a cobbler, he's become a shoeshine boy. So because of all that, you know that 2,000 a day is important to you, but because of the way society looks at you, you're sitting there and you're starving". E5, retired married woman, aged 68

"Socially speaking, you know, society has a rather particular outlook, and I think that's quite Ivorian. I also think it must be generational. Seeing an old person pushing, moving around a building site and all that.

Here, we often associate that with the fact that the person has perhaps failed in life, that he's trying to make up for it, that's all. To be honest, I think a lot of people don't understand, especially younger people; we've seen that they don't know much about the realities of retired people. So it's the way other people look at them, a way of looking at them that's full of questions and a way of constantly telling you that this old guy, instead of resting, he's still working, so maybe he's missed out on life. E7, retired, aged 69

The fear of taking the initiative to retrain after retirement, the fear of failing, and the outside view of others on the types of activities to pursue were the main reasons given.

4-Health care

In terms of health, the main reasons given were the onset and management of chronic illnesses that occur with age, preventing people from retraining. As they put it: "Yes, of course, chronic illnesses and other pathologies, especially when they are poorly managed, will prevent many people from retraining. If you're not in good health, what are you going to do? You were already tired while you were still working, you're not young enough to say that you're going to run around like the young people" E5, married retired man aged 68

The effects of retraining on the quality of life of retired seniors

The effects are psychological, physical, social and economic.

On a psychological level

On a psychological level, there is a strong sense of psychological well-being. The following comments back this up: "Yes, yes, I'm happier since my career change because people recognise my value again. I'm in good health and all that. E4, retired, aged 65: "Yes, my daughter, I'm happier and more fulfilled since my career change, I now get up every morning with a goal to achieve, an objective, and that's very pleasant" E9, married retired man, aged 65. As their speeches testify, by remaining active, these seniors feel that they are once again useful, which has positive effects on their health. In fact, they say that not being idle is good for their psychological well-being.

Physical level

According to our elderly members of the community, the physical effects are reflected in an improvement in their physical health, as they put it: "Physically, I've noticed that since I started my business, I have a lot more stamina to do certain everyday tasks. E23, married retired man aged 64. "I find it easier to climb the stairs in our house. I no longer need help to wash myself, and that's since I started my retraining activity. E16, married retired man, aged 68. The comments made by these senior citizens reflect the positive effect of retraining after retirement. In fact, the

fact that they were able to remain active rather than sedentary had a qualitative impact on their physical health.

At the economic level

Senior citizens who have invested in entrepreneurship, agriculture, livestock farming, etc. have a better retirement. They can easily cope with the various expenses they face. E12, married retired man aged 68: "With my plantation today I'm comfortable, if I had to make do with my pension but me and my family were starving at the moment. Not only is it slow in coming, it's small" E19, retired man aged 68: "Thanks to my new retirement activity, I've been able to buy my own land, and I'm able to provide for my family without any problems" E20, married retired man aged 70. These comments clearly show that, with professional retraining, these senior citizens are better able to take charge of their lives and acquire assets. Retirement is no longer seen as a "social death", but rather as an opportunity to fulfil their dream of remaining active.

At a social level

According to the participants, it has improved their social life and enriched their network of friends with new acquaintances. The following comments sum it up well: "This activity has enabled me to reconnect with certain acquaintances I'd lost touch with. I've rediscovered a social life, I get out of my house every day with a purpose and that really does me good" E7, divorced retired woman aged 69. "I've met new people and that gives me new friends, this activity has given me a new circle of friends" E23, married retired man aged 64

The social aspect is very important in the life of an elderly person. Thanks to their professional retraining, they have been able to meet new people and reconnect with those they have lost touch with. The feeling of being useful in retirement helps to improve their health, both physically and mentally.

DISCUSSION

To the question of the social representation of professional reconversion for these retired civil servants

When it comes to the perception of professional retraining, there are several trends. The first is that, apart from the retirement pension, it is a way of having another source of income to meet the various family expenses. A second trend, as a means of social participation, in other words, retraining will enable them to remain professionally active in society. A third trend, as an opposition to a sedentary lifestyle. The penultimate trend sees retraining as detrimental to the retirement period, and the final trend as a way of contributing their professional experience to society. In short, we can only conclude that these former civil servants' perception of professional retraining depends on their career path. These results are supported by Ossiri Yao. Franck, Tanoh Ahou Clémentine Epouse Say, Dayoro Z. A. Kévin

(2017, p 51) have shown a dual representation of retirement. For some retirees, retirement marks the end of their professional career. For others, on the other hand, it is another stage in life that they need to make the most of to fulfil and rebuild their lives. For the former, retirement is a period of rest in which the individual has free rein over his or her time. They no longer feel pressure or constraint in terms of getting up in the morning, work output (expected results), time for leisure and family". For Negroni and Denave (2005), retraining is seen as a means of re-socialisation.

According to these authors, the search for another job is no longer as marginal an undertaking as it was in the past, and attempts at voluntary retraining are not just a change of career direction, but much more. They have shown that: voluntary retraining is an experience of 'subjectivation'. It is an intimate experience of "self-conversion" that seems to be driven by the players themselves. It is a personal choice made in the lives of individuals for various reasons in order to be more in tune with their personal and professional aspirations. Furthermore, Lapassade G. (2008) states in his work that "retirement is a break between one life and another". As such, it represents a passage into an unknown world that leads retirees to reconsider their usual existence. However, it is appreciated differently depending on whether you are retired or still working. Retirement is characterised by a radical transition from one life to another, which calls for a reorganisation in the life of the person concerned. These changes will bring enormous changes to the lives of retired people and their families. Finally, the study by R. Bernard and S. Janvier (2013) shows how retired individuals perceive active retirement. Their survey highlighted the fact that some retirees see active retirement as a way of no longer being a burden on their families. Active retirement will help these retired former civil servants to age well. The author mentions that 'ageing well' is synonymous with 'physical activity'.

To the question of the social factors limiting the professional reconversion of older people on retirement

With regard to the second research objective, our results showed that the social factors limiting the professional reconversion of retired senior citizens in this municipality are of several kinds: economic, political, social and health-related. Our respondents felt that their financial situation was unstable, and that their retirement pension could not cover their current needs. Retraining was seen as an opportunity. However, faced with a pension deemed insufficient and the impossibility of accessing credit, the possibility of retraining became unattainable, as DEDY Séri (2007) argues. According to this author, in the absence of sufficient income, retirees will have to face expenses (rent, children's schooling), all of which will relatively reduce their retirement pension, which is already considered insufficient, and this will have repercussions on their lifestyles. Our results are

consistent with those of Sylvaine PASCUAL (2008). For this author, professional retraining is fraught with obstacles when faced with an inadequate pension. Finally, Salomé Heulin-Moreau (2021), in her work, shows that older people are afraid to take the risk of retraining, for fear of not having good results or not being satisfied with their new job.

To the question of the effects of professional reconversion on the quality of life of retired seniors

The results showed that the effects of professional retraining on the quality of life of these social seniors are psychological, physical, economic and social. On the psychological level, there was a strong sense of psychological well-being among the seniors. On a physical level, their physical health has improved. On the economic front, they are able to take on various burdens with ease. On a social level, this translates into an improvement in their social life, their address book, extending their network of friends and making new acquaintances. This feeling of being useful in retirement helps to improve both their physical and mental health. For NORDENFELT (1994), in order to speak of quality of life, a certain number of elements or aspects of a person's life must be satisfied, namely: psychological, physical, social and economic. RYFF and SINGER (2005) go further, stating that stopping work leads to a reduction in a number of benefits, such as psychological well-being and physical health through the sensations it provides. Elodie CHEVALLIER (2016), in her work, has shown that older people who have chosen to retrain have seen their financial situation improve significantly with this new activity. In support of our results, the MONTAIGNE Institute in France (2022) stated in one of its articles that professional retraining was an opportunity to be seized in order to significantly improve one's financial situation, especially on retirement. Given that retirement rhymes with cessation of activity, having another activity would be the best way of restoring one's financial health.

CONCLUSION

In conclusion, this article will have shown that professional reconversion is perceived by these seniors as a means of providing for their needs, of social participation, of opposing sedentariness, of sharing experiences, but also as detrimental to retirement life. In terms of areas of professional reconversion, the main ones are: commerce, entrepreneurship, livestock farming, agriculture, real estate and teaching. The costs faced by these retired civil servants are fixed, food, schooling and medical expenses, not to mention unforeseen circumstances. As for the social factors limiting the professional retraining of these former civil servants, they are economic, political, social, economic and health-related. The effects of retraining on the quality of life of retired seniors are psychological, physical, economic and social. From the perspective of "ageing well", doesn't promoting entrepreneurship

among senior citizens deserve special attention from decision-makers?

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