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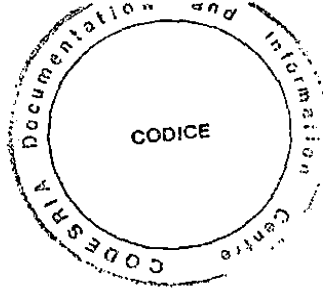
**Retired persons' adjustment to new roles and  
implications for social work: a case study of  
pensioners njikoka local government area of  
Anambra state**

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RETIRED PERSONS' ADJUSTMENT TO NEW ROLES AND  
IMPLICATIONS FOR SOCIAL WORK: A CASE STUDY OF  
PENSIONERS IN NJIKOKA LOCAL GOVERNMENT AREA OF  
ANAMBRA STATE

A THESIS  
PRESENTED TO THE DEPARTMENT OF SOCIOLOGY AND  
ANTHROPOLOGY UNIVERSITY OF NIGERIA, NSUKKA IN  
PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE  
AWARD OF MASTER OF SCIENCE DEGREE IN SOCIAL WORK  
AND COMMUNITY DEVELOPMENT

BY  
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PG/M.Sc./91/12337

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DEDICATION

TO

Emy and the children, for what  
you have all been to me.

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## CERTIFICATION

Mrs. Uzoma Odara Okoye, a postgraduate student in the department of Sociology/Anthropology has satisfactorily completed the requirement for course and research work for the degree of Master of Science in Social Work and Community Development. The work embodied in this project is original and has not been submitted in part or full for any other diploma or degree of this or any other University.



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## ABSTRACT

The study set out to identify what new roles retirees engage in, how properly adjusted they were to these new roles and the implications of these for Social Work in Nigeria. A total of four hundred and fifty (450) pensioners were selected using systematic random sampling method. These were pensioners with Njikoka Local Government Area as their pay-point. The methods of data collection were the questionnaire and interview. The data collected were analysed using percentages and charts while the hypotheses were tested using Chi-square ( $X^2$ ) and percentages. The results obtained showed that small scale farming was the most popular new role/activity among the respondents. It was also found that majority of the retirees (94.2%) did not participate in any form of re-retirement programme. Planning towards retirement was found to have a relationship with proper adjustment to new roles. Finally, the study noted that there were little or no involvement of welfare agencies in the retirement process and made some recommendations on how to remedy that.

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## CHAPTER ONE : INTRODUCTION

### 1:1 INTRODUCTION

Retirement from work is clearly one of the identifiable phases in the life cycle of individuals. This may be because to the individual concerned, it is an entirely new experience, an unknown situation and therefore sometimes frightening, no matter how prepared the individual may be. In many societies, retirement is a relatively new phenomenon. In fact, many scholars are of the view that retirement is a creation of modern industrial society (Simmon 1945; Orbach 1962; Cowgill and Holmes 1980; Laslett 1980 and Quadagno 1980).

Until recently, there was no wide spread retirement of older people from work in Nigeria. Rather, they continued to work until they were compelled to leave because of physical incapacity, illness or senility. Consequently a relatively high proportion of older people who were able to work were actively engaged. It was however during the Buhari regime of mid 1980's that the retirement rules became very effective in the Nigerian public service. During this period (1984 - 1986) many workers who were above the official retirement age

or who had worked for the required maximum number of years were retired without notice. That is to say, that they were suddenly retired. Since then, retirement had become a planned phase and programmed aspect of the employment relationship in Nigeria.

The retirement age in Nigeria is sixty years for men and women in the public service, while for the university lecturers and judges, it is sixty-five years. In Nigeria today, persons over sixty years make up about six percent of the population (Oyeneye, 1990). Majority of these persons are retired and many more are retiring every day. Obionu (1992) has argued that the number of retired persons in Nigeria is increasing rather than decreasing because of increased life expectancy brought about by improved health care and standard of living.

Although many workers know they must retire, a lot of them still appear to have mixed feelings about it. This may be because of the new worries that retirement creates (Powell, 1960). It is important to note that many of the retirees are not necessarily very old or spent not to be in a position to do some sort of work/activity. Also, normal social life without roles is not possible. therefore, there

is the need for retirees to learn and take on new roles. These new roles, it is hoped, may help them to adjust to the retirement crisis.

In Nigeria, for instance, the value systems are rapidly changing in the area of care for the elderly so, if the retired person does not engage in new activities, he may find life difficult. This is because people who ordinarily would have taken care of him/her may have all gone away in search of means of earning a living or are living independent lives. This then creates a problem for the retired person and the society. This is the main concern of this study: to find out, what new roles retirees take on, how they adjust to these new roles and what Nigerian social welfare agencies may do to help them.

## 1:2 STATEMENT OF PROBLEM

Retirement from an occupation has been commonly accepted by scholars as one of the most important adjustments in life that a person has to make (Hill, 1953; Burgess, 1958; Powell, 1960 and Cavan, 1962). The reason for this assertion is that retirement whether forced or not, involves the loss of a valued role and also initiates series of changes which

may introduce new uncertainties into a person's life. These changes include, the absence of a work rhythm, cut in income, loss of comradeship and personal support of fellow workers, lowered status in the community, change in self-conception, increase in amount of free time, the introduction of role uncertainty and the loss of means of carrying out ones occupational role. Cavan (1962: 528) puts it this way, "the retired person becomes a lawyer without a case, a book-keeper without books and a machinist without tools". Retirement therefore implies not only relinquishing the status of a worker, but also relinquishing the status identity which comes from being a particular kind of worker.

Since retirement comes with a lot of changes, it also demands adaptation to new situations and new orientations. For instance, the retired person may find that due to his retirement, he is now regarded differently by people as opposed to the regards he had as an employed person (Cavan, 1962). This lowered esteem may be because of the prime value which many societies place on work rather than leisure (Withers, 1980). As such, since the retiree is no longer working, he may be evaluated differently and also, the respect which he used to command may diminish. Tokarski



(1988: 6) sums up this feeling by saying that "at retirement, a strong discrepancy between the self image of the retired person and others' estimation of the retiree may develop".

However, the retired person may not accept this new (lowered) evaluation of himself by others because of the distressing effect it has on him. He may then, try to find new roles to perform for a number of reasons - firstly, to see if his perceived lowered evaluation by others will change. Secondly, to enable the retiree to fulfil some financial obligations, make new contacts and friends. Thirdly, to compensate for the occupational roles lost, with the hope that it will serve as an effective substitute for the lost job. This may be because of the belief that a retiree should continue in some sort of activity. According to the proponents of this view, continued activity after retirement is positively related to satisfaction during retirement (Havighurst et al. 1968). It has also been found that majority of the government agencies and organisations from which many of them, retired, provide only financial assistance in the form of gratuity and pension.

Since there are no institutionalized roles awaiting retirees, the task of finding new roles to accommodate the

changes that come with retirement is left wholly with them. To do this, they may try to engage in those roles and activities that are accepted and which may also restore the respect which they felt they had lost through retirement.

Thus, retirement involves learning new roles and letting go of previous responsibilities. It is however important that the retirees get adjusted to these new roles because according to Omoresemi, (1987:6) "retirement is more than just a long vacation - it may last for twenty years or more". Studies have also shown that retirees who find it difficult to redirect their energy to new roles or get adjusted to new roles may experience frustration, anxiety and depression (Obionu, 1992). This may result in gambling, use of drugs, excessive use of alcohol and even death.

However, Kremer and Harpaz. (1984) are of the view that some of these problems may be made easier if organizations develop comprehensive welfare package for their employees in which preparation towards retirement will be one of the welfare programmes.

Based on the foregoing, it has become necessary to find out the new roles that retired persons in Nigeria take up and how they get adjusted to them.

1:3 RESEARCH QUESTIONS

In this study, we intend to find out the retired persons' view about retirement, what new roles they tend to take up after retirement and how they get adjusted to these new roles. Finding answers to the following specific questions will provide a guide to the study.

- a. What is the nature of "traditional" retirement roles for retired persons in our society?
- b. What new roles/activities do retired workers engage in?
- c. Should retirees really engage in new roles/activities or should they adopt a recreation centred life style?
- d. Does a retired person's views about work and retirement affect the nature of new roles/activities he takes on after retirement?
- e. Do retired males have more problems adjusting to new roles during retirement than their female counterparts?
- f. Do retired persons who retired voluntarily adjust better to new roles than those who retired at a mandatory age or length of service?
- g. Do people treat retirees differently simply because they are retired?

- h. Do pre-retirement programmes exist in the organisations and institutions from which they retired?
- i. What is the nature of these pre-retirement programmes?
- j. Do retirees who participated in pre-retirement programmes adjust more properly to new roles than those who did not?
- k. Is there sex differentials in the new roles of retirees?

#### 1:4 OBJECTIVES OF THE STUDY

The nature of society's industrial growth has made retirement a permanent feature of life. This means that the issue of adjustment to retirement and new roles/activities are crucial for a large segment of the population. Consequently, this study has the following objectives:

- a. To find out if those who retired voluntarily adjust more properly to new roles than those who retired at a mandatory age or length of service;
- b. To find out to what extent retirees were prepared for retirement by their employers by way of pre-retirement programmes;
- c. To ascertain if those who took part in pre-retirement programmes adjust more properly to new roles than those who did not;

- d. To ascertain their reasons for taking up new roles after retirement;
- e. To find out the nature of these new roles and pre-retirement programmes;
- f. To find out if retired females adjust better to new roles than their male counterparts;
- g. To provide a rational foundation for the planning and delivery of pre-retirement services.

#### 1:5 SIGNIFICANCE OF THE STUDY

In Nigeria, as in many developing countries, workers who are approaching retirement do so with dread and at times resistance (Powell, 1960; Ward, 1979 and Okpara, 1990). Retirement therefore rather than being what every worker should look forward to, presents a picture of gloom. This is partly because many of the workers are usually caught unawares while some think it is the end of the world when it happens.

For this reason therefore, the results obtained from the study will be used for the purpose of offering advise and counselling to would-be retirees and already retired persons. This will be in the area of remedial and developmental social

work which is the gap that this study sets out to fill. This is because most other works done in this area are on retirement alone and not on what retirees do after retirement. The advise and counselling which this study will offer is on the nature of new roles they would embark upon, how to plan ahead for retirement and ways of adjusting properly to new roles.

Studies show that many of the organisations from which people retire from, are yet to evolve a comprehensive welfare, social security and pre-retirement programmes for their workers. For this reason therefore, another significance of the study is that it will create awareness among the appropriate government and private agencies on the problems of retirees and the need to evolve appropriate welfare programmes.

Finally, it is hoped also that this study will serve as a base from which future researchers could carry out more work and improve on the one done in this study. All these, it is hoped, will go a long way in stimulating further studies in other fields of Social Gerontology.

1:6. DEFINITION OF CONCEPTS

The concepts defined in this section are based on the context and meaning in which they were used in the study. This in any case does not neglect their universal meanings.

**ADJUSTMENT:** This is used to mean an individual's restructuring of his attitudes and behaviours in response to a new situation, in such a way as to integrate the expression of his aspiration with societal demands and expectations.

**ADEQUACY OF PENSION:** This is used to mean if the pension the retiree is receiving is perceived by him/her enough to meet his/her living expenses.

**COUNSELLING:** This is a process in which the professional social worker (counsellor) assists the client (counsellor) to make interpretation of facts relating to a choice, plan, or adjustments which he needs to make or has made.

**PRE-RETIREMENT PROGRAMMES:** These are activities which could be in the form of lectures, training or group discussions that help prepare prospective retirees for retirement. Here, information could be provided to the retirees by their employers on how to manage their health, families, finances and so on during retirement.

**PROPER ADJUSTMENT:** This is defined as the speed with which a person adjusts to new roles after retirement and also the degree of satisfaction derived from these new roles. It will be measured using three parameters; (a) the length of time taken by a retiree to start new roles/activities after retirement, (b) the length of time taken by a retiree to get used to leaving former job, (c) how often retirees have had the desire to go back to the particular work they retired from. The assumption about (a) and (b) is that the shorter the length of time, the more properly adjusted the respondent is. For (c), respondents who do not have the desire to go back to their former jobs are the properly adjusted ones and therefore satisfied in their new roles.

**RETIREMENT:** According to Decree 102 of 1979 and Decree 5 of 1985, retirement is the separation or withdrawal of a person from his work on the grounds of old age (i.e. sixty years or sixty-five years or on completing thirty-five years of service).

**ROLE:** This is defined as activities of an individual seen in terms of their relevance to the society, that is, the way in which an individual acts in accordance with societal norms. It could also mean an individual's orientation or conception



of the part he/she is to play in the society. Role could be in the form of a job, chairmanship of an association, member of a board or committee etc.

NEW ROLE: Taking up a new job, occupation or some activity during retirement.

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CHAPTER TWO: LITERATURE REVIEW

2:1 REVIEW OF RELEVANT LITERATURE

The introduction of retirement into the employment relationship has brought about a variety of views and perceptions with regard to its real meaning and implications. Crawford (1973:447) and Eitzen and Zin (1989:312), in their studies, see retirement as a "social problem". This is based on their belief that society cannot really find a socially useful role for the retired persons to play. Others like Hill (1953:91) and Laslett (1980:6) regard it as a declaration of the unfitness of older people to perform what is required of a contemporary citizen and also as a calculated attempt by policy makers to find renewal and replacement of labour skills and vitality in labour market. For Michelon (1954:371), retirement is "the beginning of a long, terminal hibernation characterised by loneliness and maddening inactivity."

On the other hand, there are those who believe that retirement should not be seen as a "narrow band of years" (Omoresemi, 1987:4), but as a broad stretch of opportunity to enjoy one's self and to do things one had always wanted to do. For instance, Ebe (1985:3) believes that retirement is a

time to relax and rest the body which had toiled over the years. Others like Tibbitts (1954), Havighurst (1954), Powell (1960), Ijere (1990), Onyeozili (1990) and Okpara (1990), stressed the advantages of retirement which includes; release from the pressures of a job, freedom to begin a second career, sufficient time to concentrate on previously neglected interest and so on. However, it is generally believed that the way any individual perceives retirement will depend, to a large extent, on the values and attitudes prevalent in his/her society. Adjustment to new roles upon retirement may also depend on societal influences.

There seems to be a general consensus among scholars that majority of the retired persons wish to continue to do some sort of work (Tibbitts, 1954; Orbach, 1962; Ward, 1979; Quadagno, 1980; Hendricks and Hendricks, 1981; Omoresemi, 1987; Onah, 1990; Okpara, 1990 and Arua and Okoye, 1992). They are also of the opinion that every retiree needs some sort of secondary interest which can occupy his/her mind. Studies by Havighurst et al (1968) and other scholars have shown that adjustment to retirement may be made possible only by maintaining as far as possible those activities and conditions which are proper to adult age. This has led to the

formulation of "Activity Theory". The proponents of this theory believe that adjustment to retirement lies in the carrying out of activities which imply preserving determined social roles. This theory is opposed by the "Disengagement Theory" put forward by Cumming and Henry (1961). They are of the view that a person adjusted to retirement finds a way of retiring gradually from activities which imply also a social role and of reducing their engagement in life. Cesa-Bianchi (1969), however, considered that adjustment to old-age can be achieved by means of various mechanisms of activity or disengagement according to the personal dynamics of each individual. In other words, there does not exist a single formula for ensuring adjustment to retirement. Each individual must find the formula which best suits his needs.

However, it is believed that the tendency towards activity or disengagement in fact lies in the social structure of the society. It is important to put in perspective here, that majority of the retired persons are not necessarily very old or so spent not to be in a position to do some sort of work. In Nigeria, for instance, retirement occurs at the statutory age of sixty to sixty-five years or after thirty-five years of service. Therefore some of these

retirees are usually at a stage in their life when they may still have children to feed and train, aged parents and relations to cater for and probably, a country home to build. This being the case, some of the retirees may have need for some income beyond the level that may be guaranteed by pension, gratuity or any other form of social security. Therefore, they need to work.

In traditional societies, persons do not just retire to a life of leisure. In societies that are governed on gerontological basis, elderly persons generally act as advisers and consultants to the age group to whom they handed over the political social and economic affairs of the community (Jones, 1962 and Omoresemi, 1987). Also, the elderly farmer according to Jones (1962), may only retire from active farm work but will continue to supervise and oversee the cultivation done by either his children or hired farm hands. In the case of women, Vatuk (1983) noted that rather than retire completely, they now act as supervisors and trainers of their daughters-in-law and grand children in the day-to-day running of the household. Some of them also act as midwives when the need arises.

Work, however, means different things to different individuals. To some, it means simply a means towards earning a living. Others see it as something to do to while away the time, or as a source of self respect and recognition from others, a way of making friends and giving service to others (Morse and Weiss, 1955; Quadagno, 1978; Ward, 1979; Ojeli, 1990 and Onyeozili, 1990). In Africa for instance, work enables a man to meet the societal definition of head of the family. This being the case, you find that even if some of the retirees have enough resources to support themselves during retirement, they would still want to work. Cavanaugh (1990), believes also that loss of work may have a negative effect on people who measure their personal effectiveness through the domain of work. From the foregoing therefore, one can deduce that the degree of attachment of a person to his work may be useful in determining his attitude towards retirement, choice of work in retirement and his adjustment to the work.

Successful adjustment to new roles and activities during retirement depends upon a multiplicity of factors rather than upon one single factor. One of the factors is how one has lived his pre-retirement life. Tibbitts (1960), and Okpara

(1990), have observed that adjustment to new roles by the retired persons, is a direct continuation of his adjustment pattern from infancy. For them therefore successful adjustment to new roles may depend on the satisfaction one has achieved in life before reaching retirement. Quadagno (1980), believes that a retired person who had a reduced family life during his working period of life may find adjustment to retirement and to new roles during retirement difficult. This may be because during his working period of life, he alienated himself from his extended family and relations. For instance in Nigeria, many workers live in the urban areas until retirement. Some on retirement from service, leave their usual residence which could be government quarters or rented accommodation and retire to their villages (Ekpenyong and Peil, 1985). Consequently many of them who have left the villages a long time ago are not familiar with life in the villages. In Nigeria, where the extended family ties are still being upheld, they may find life difficult and adjustment to new roles may also be very difficult to achieve. To avoid alienation by the extended family during retirement, Onyeozili (1990:89) advises most Nigerian workers who are getting closer to retirement to

forge closer links with their families by attending village or community meeting so as not to be "abandoned" upon retirement.

Another factor that might affect how a retiree adjust to new roles after retirement is his/her attitude towards and pre-conception of retirement. According to Hendricks and Hendricks (1981:288), "if an individual perceives retirement negatively, fears the loss of work role or friends from the job, or is uncertain for any reason about the future, then his adjustment to new roles may be problematic". In agreement with this view, Ward (1979), had earlier noted that adjustment to new roles after retirement could be facilitated by having an accurate pre-conception of what it is. If for instance, the individual sees retirement as a reward for a job well done, then he is bound to adjust better than those who might see it as an implied rejection and failure. In our Nigerian situation, many workers have come to see retirement as something to be afraid of. This is because delays in payment of retirement benefits to workers on leaving the service is very common. Today in many establishments, workers who retired years ago have not received their retirement benefits or pension. In fact, it is not uncommon to see



retirees demonstrate using placards and chanting slogans for their pensions and gratuities. This being the case, people who are in active service dread the idea of retirement (Oyeneye, 1990). Anyaogu (1990) has argued however, that employers of labour could help their employees overcome the above problem if they initiate good welfare package for their workers. This will go a long way in helping their workers to develop positive attitudes toward retirement.

Many authors like Michelson (1954), Orbach (1962), Ward (1979), Hendricks and Hendricks (1981), Dooghe (1988), Okpara (1990) and Oyeneye (1990), believe that successful adjustment to new roles by the retired person may be influenced by the availability of programmes which prepare would-be retirees for retirement. Some of these programmes could be in the form of personal counselling, lectures, discussion groups and provision of reading materials. The assumption here is that good pre-retirement programmes several years in advance, may help modify the retirees' expectations in the direction of reality so that he will be in a better position to predict his own post-retirement feelings and situation, change his value structure and identify alternative roles, activities and strategies that will be rewarding to him. Ward (1979:20)

believes that pre-retirement programmes will help prospective retirees to develop a greater understanding of the option available to them as well as competence in selecting options and handling interaction with the many bureaucracies which affect retirement. Oyeneye (1990), has argued that corruption which is so pervasive in the Nigerian public service could be traced to the non-existence of any form of pre-retirement programmes in the civil service. He believes that since the worker does not know when he will be retired and is also not prepared for retirement by his employer, he would usually, look out for opportunities to make extra money apart from his legitimate income. This is because he will not want to be without some financial resources when it occurs.

Kremer and Harpaz (1984) believe that these organisations from which many of these workers retired from should engage the services of appropriate social welfare agency which will help their workers in choosing the best pre-retirement programmes that will suit them. Here, the social welfare officer will apply his skills in assessing would be retirees and advise them on the type of pre-retirement programme or role to adopt and also the means of adjusting to them.

Other factors that may affect successful adjustment to new roles by retirees include poor health, educational and occupational background, societal expectations, opportunities available in the environment and the retired person's functional capacity. In a survey reported by Hendricks and Hendricks (1981), adjustment to new roles was found to be strongly associated with educational and occupational background. According to them, a higher level of educational and occupational background will enable a worker to structure his free time easily and also foster the hope of obtaining further employment should he wish to. They reported also that higher placed workers will view retirement more positively than their lower placed counterparts because they may anticipate relatively fewer financial constraints upon retirement.

Available evidence in the literature indicates that retired married women adjust more properly to new roles upon retirement than their male counterparts (Michelson 1954; Lipman 1982; Cesa-Bianchi 1963 and Quadagno 1978). A number of reasons have been given for the understanding of this observation. According to Michelson (1954), retired married women adjust better because they do not make abrupt transition from every day life and they have always had the usual responsibility of caring for the family. For most

retired women therefore, there is a continuity in what they have been doing. Quadagno (1978:57), attributed the above development to the fact that most women lack strong orientation to work that might cause them any significant problem upon retirement. She believes that working seems to make very little difference to women. For Lipman (1962) the difficulty experienced by men in adjusting to new roles is greater than that of the females because the man is seen primarily as the provider for his family. For this reason therefore, the withdrawal of the role of wage-earner which he has conceived as his primary role will have a serious effect on him thereby making adjustment to new roles upon retirement difficult.

Lipman (1962:480), in a study using a sample size of one hundred retired couples over sixty years of age, set out to determine whether the retired male who viewed himself as being a good economic provider for his family would have a poor adjustment to new roles. He found that more than seventy percent of them could not adjust to new roles. He also found that many of them took to performing household chores especially those that require some little specialized skill and knowledge.

There are however some known existing retirement roles. Tibbitts (1954:301), listed some of these roles to include community service, charity organisations, arts and crafts and general home maintenance. He also observed that many retired women are usually occupied with household responsibilities, while some of them use the retirement period to be useful in the homes of their children. Orbach (1962:55), also mentioned such activities as gardening and small stock (animal) breeding. Some retirees (such as retired academics) engage in research and studies which they had to postpone during their careers. Havighurst (1954:310), in a study to find out the activities and new roles that retired persons engage in, found out that majority of them spend more time in Bible readings, church organisations, working on committees, attending various meetings and reading generally.

In Nigeria, many of the retired persons are faced with heavy financial burden that make it almost compulsory for them to look for paid employment. In a society where government policy on and provision of social welfare and community development are almost non-existent, most retirees especially the males have to look for paid employment (Ekpeyong and Peil, 1985 and Arua and Okoye 1992). Very

often these paid employments are on contract basis with organisations looking for highly experienced hands in key positions. Such organisations include banks, research institutes and institutions of higher learning. On the other hand, Ekpeyong and Peil (1985:20 & 21), also noted that workers who are not very skilled, on retirement, take to such jobs as watchmen and nightguards, or do some small scale trading. Other retirement roles they found include "home owner, advisers and dispute settler".

Apart from these known existing retirement roles, scholars have also suggested other forms of roles that will keep the retirees busy. Tibbitts (1954:305), believes that retired persons may find more satisfaction and fulfilment if they come together as a group and offer consultancy services to individuals, small organisations or even the government for little or no fee. In the alternative however, they could form pressure groups and urge the government to provide them opportunities where they can serve the government as consultants, members of survey teams, advisory groups or council of elders. Okpara (1990) and Arua and Okoye (1992), are also of the view that the wealth of experience which a retired person had acquired over the years may be used

profitably in such areas as political activities, cooperative ventures, commerce and industry, consultancy services and contract jobs. Basing his point on the fact that many Nigerians are farmers, Ijere (1990), advises retired persons to engage in agricultural activities like owning a small family farm, growing tree or food crops, rearing of animals among others.

At this point, it will be necessary to briefly examine the statutory provisions for retirement of civil servants in Nigeria. In Nigeria, a retired civil servant is entitled to gratuity and pension. Gratuity is a lump sum paid to a worker upon retirement while pension is a periodic payment which in most cases are paid monthly to the retiree for life. In the Nigerian public service, the pension schemes are non-contributory and it is paid out of the consolidated revenue (Ekula, 1992). Gratuity and pension according to the Pensions Decree No 102 of 1979 shall be granted to a civil servant in any of the following conditions;

- a. On voluntary retirement after working for fifteen years (now ten years from June 1992);

- b. On compulsory retirement at the age of sixty years or thirty-five years of service (sixty-five years for judges and University Lecturers);
- c. On compulsory retirement for the purpose of facilitating improvements in the organisation of the officer's department or ministry so that greater efficiency or economy may be effected;
- d. On the advice of a properly constituted medical board certifying that the officer is no longer mentally or physically capable of carrying out the functions of his office;
- e. On total or permanent disablement while in the service;
- f. On abolition of his office as a result of a re-organisation in the department and he cannot be transferred to another office;
- g. If he is required by the Public Service Commission of the Federation to retire on the grounds that his retirement is in the public interest;
- h. To take up appointment in a local government or as a member or head thereof with the prior consent of the Commissioner if the Commissioner is satisfied that such retirement is in the public interest.



However when an officer retires after 31st May, 1992 in pursuant to conditions (a) to (h) above, he shall be entitled to the following;

(i) Only gratuity, if he has completed five years but not up to ten years of service;

(ii) Pension, if he has served for not less than ten years;

(iii) Pension, if he retired after ten years qualifying service, notwithstanding that he may not have attained the age of forty-five.

(Details of the percentage of salary paid as pension is attached in Appendix B).

Apart from gratuity and pension, there is also injury compensation/incapacity pension for workers who sustained injuries in active performance of their duties.

However, for workers serving in private and non-pensionable agencies, employing ten or more workers, there is the National Provident Fund (NPF). This is a contributory scheme to which both the employer and the employee each contributes five percent of the employee's monthly salary. The worker on retirement, draws from this contribution and the accruing interest until his reserve is exhausted (Akukwe, 1992).

Thus far, an examination of some relevant literatures and studies on the issue of adjustment to new roles by the retired persons have been attempted. It is evident from the review that there is need for the retired person to take on new roles and adjust well to them. The review also highlighted the importance of a comprehensive welfare policies and programmes for workers so as to aid their adjustment to new roles upon retirement.

## 2:2 THEORETICAL FRAMEWORK

A number of theories have been put forward to explain successful adjustment to new roles upon retirement. One of the earliest of these is the disengagement theory which was first put forward by Cumming and Henry (1961). In the theory, they postulated that as individuals approach retirement age, the extent of their social interaction will inevitably decrease because of a mutuality of withdrawal between the retiring person and the society. This withdrawal according to them, is accompanied by a decrease in emotional involvement in the activities and the social relationships that characterised him during his working period of life. The theory also states that the disengaged individual is the

person who has a sense of psychological well-being and high satisfaction with life. In summary therefore, the disengagement theory is saying that persons adjusted to retirement find a way of retiring gradually from activities which imply a social role and of gradually also reducing their other engagements in life.

One of the major limitations of the disengagement theory is that it tends to ignore the psychological aspect of man and the issue of volition and refusal to withdraw, by inferring that disengagement is mutually satisfying. The theory has also been criticised for its presumed inevitability and inherent nature of the disengagement process. This is because according to Hendricks and Hendricks (1981), it is not found that in all circumstance, all aged persons must withdraw (retire) completely. Ward (1979), believes that the theory is only applicable to a small minority of the aged people especially the very old. He also feels that disengagement may not represent personal preference but the reaction of society, and the failure to provide opportunities for the retirees.

Another theory developed by Shana (1972), to explain the adjustment to new roles upon retirement, considers retirement

as a process. Adjustment to new roles according to her, will then depend on the accommodation made by the retired person to changes in roles and activities. This means that since changes are in most cases inevitable, then accommodation must occur throughout and individual's life. Therefore, adjustment to new roles during retirement, may reflect the retiree's ability to adapt to new changes which he built up over the years. The problem with this theory however, is that it tends to oversimplify the issues involved in retirement and adjustment to new roles by the retired person. Although it considers retirement as a process, it failed to incorporate other issues like societal norms and culture of the individual retiree involved. For this reason therefore, it is necessary to consider another theoretical perspective in social gerontology that may help us to understand better, the topic under study.

The theory that readily fits this study based on the literature so far reviewed, is the activity theory. According to some of the major proponents of this theory, the retiree who is properly adjusted to new roles is the one who stays active and who manages to resist the shrinkage of his social world. He maintains the activities of middle age as long as

possible and then finds substitutes for those activities he is forced to relinquish (Havighurst, Neugarten and Tobin, 1968:161). Their theory suggest that good adjustment in retirement is positively related to activities which the elderly retiree engage in. The theory also stated that when roles end (probably due to retirement) they must be replaced by new roles to avoid feeling of decline and uselessness since it is presumed that by keeping active, the retiree will remain socially and psychologically fit. Blau (1973:150), notes that "the greater the number of optional role resource with which the individual enters old age, the better he or she will withstand the demoralizing effects of exit from the obligatory roles ordinarily given priority in adulthood". This means then that retirees must in some way replace or find substitutes for those satisfactions relinquished along with their jobs.

This theory has been criticised on a number of grounds. The first of these criticism is by Hendricks and Hendricks (1981). Here, they argued that even though activity tends to be positively related to satisfaction, it is often difficult to determine the meaning of and the satisfaction obtained from work. They added also, that it is becoming more common

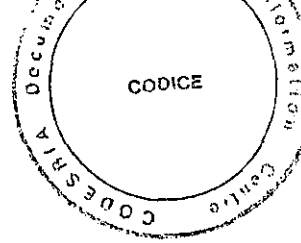
to find that what some retired people miss is the money they had while working, or the friends made on the job rather than on the intrinsic meaning in the work. Another criticism brought against the activity theory by Ward (1979) and Akukwe (1992), is its failure to recognize that not all activities are valued in the society. For instance, they argued that a retired person who engages in enterprises that are not valued in his/her society may be seen as engaging in a meaningless activity. Finally, Maddox (1970), has also argued that reduction in activities due to retirement may occur without the morale of the retired person being affected. In fact, according to him, a more leisurely life style may be perceived by some retiree as one of the rewards and rights of retirement.

In spite of the different views and criticisms expressed by various researchers, activity theory is the closest framework that supports the main issues raised in the study. However, no single framework can be said to be universally applicable in explaining a retiree's adjustment to new roles during retirement, hence the review of two other theories. The reason for this may be because individual reaction and mode of adjustment differ from person to person.

2:3 STUDY HYPOTHESES

The following hypotheses are generated to guide this study;

- a. Respondents who participated in pre-retirement programme are more likely to adjust properly to new roles than those who did not.
- b. Those who retired voluntarily are likely to adjust better to new roles than those who retired because they have reached the mandatory age or the maximum length of service.
- c. Respondents who had plans of what to do during retirement will adjust more properly to new roles than those who did not.
- d. There is a relationship between occupational level of retirees before retirement and level of adjustment to new roles.
- e. Retired females adjust more properly to new roles during retirement than male retirees.



### CHAPTER THREE: RESEARCH METHODOLOGY

#### 3:1 STUDY POPULATION AND SCOPE

The population for the study is pensioners in Njikoka Local Government Area of Anambra State. The local government shares common boundaries with Awka North, Anaocha, Anambra, Idemili and Oyi Local Government Areas. The population of the local government area was put at 134,101 by the 1991 Census (NPC, 1992).

The choice of this local government area for the purpose of the study, stems from its central position in Anambra State, that is, geographically. Also, the researcher is familiar with the local government area.

There are about one thousand three hundred and fifty pensioners in the local government area. This number was obtained from the local government sub-treasury office. Although not all the pensioners hail from the local government area, they all have retired from the public service at one point or the other and have Njikoka local government area as their pay point.



### 3:2 SAMPLE SIZE AND SAMPLING METHOD

The study sample was drawn from one thousand, three hundred and fifty pensioners who receive their monthly pension in Njikoka local government area. A sample size of one-third ( $1/3$ ) of the pensioners was used. That is four hundred and fifty pensioners. One third of this population of pensioners is considered large enough to give a fair representative sample of the pensioners in Njikoka local government area. It is also considered manageable given the resources available to the researcher.

To further ensure a fair representation of male and female pensioners, the population for the study was stratified by sex. One-third of the males and one-third of the females were chosen from each stratum. The rationale behind this stratification is because of the general knowledge that we have more males than females in the public service and so should have more male pensioners than females.

Having stratified the pensioners into sex, a simple random sampling technique was used to pick out one-third of the males and one-third of the females. In using a simple

random sampling technique, the sampling frame was provided from where draws were made until the required number of pensioners was obtained. This was done separately for the male and female pensioners respectively. The first four hundred and fifty (450) that were drawn, made up the sample size.

### 3:3 INSTRUMENTS OF DATA COLLECTION

In this study, the questionnaire schedule and interview were employed as the instruments of data collection. The questionnaire consisted of open and close ended questions. Information that were collected from the respondents included the following; sociodemographic characteristics such as sex, age and marital status, new roles embarked upon, when and why the roles were embarked upon, length of retirement, general questions on views about retirement, suggestions on how to improve the lot of retirees and so on. The questions were made as simple as possible.

The questionnaire has thirty-four items which were divided into five sections. These are: personal information, views about retirement, preparing for retirement, adjustment to retirement and new roles and general (see appendix).

In the interview, ten respondents who were within the four-hundred and fifty sample size were interviewed to give more depth to the study.

### 3:4 METHODS OF DATA COLLECTION

The questionnaires were administered by the researcher in a face-to-face manner for majority of the respondents. This was to enable the researcher clarify certain questions that were not understood by the respondents. It also made the data collected more reliable.

For the interview, the researcher used purposive sampling method to select ten respondents made up of seven males and three females. After administering the questionnaire, the researcher now asked the chosen respondents to expand more on the questions contained in the questionnaire which the researcher then recorded.

### 3:5 METHODS OF DATA ANALYSIS

The data collected from the questionnaires were computer processed and then analysed. In the analysis, descriptive statistics such as percentages were used for comparative purposes. For instance, percentages were used in

comparing the length of time it took respondents to get used to retirement, take up new role/activity, and so on.

Also, Chi-square ( $X^2$ ) and percentages were used to test the hypotheses and measure relationships between variables. These variables include, adjustment among male and female retirees, voluntary retirement, length of time it took to start a new role/activity, desire to go back to former job and so on. Graphic presentations were also used to bring out fully, the meanings in some tables.

Finally, regression analysis was used to predict future adjustment to new roles by retirees.

## CHAPTER FOUR : PRESENTATION AND ANALYSIS OF DATA

### 4:1 INTRODUCTION

In this chapter, we present the analysis of data collected from the questionnaires given to respondents and the interview. To this end, we divided the chapter into four major sections. The first section, presents the distribution of the major socio-demographic variables like age, educational attainment, sex and others using percentages. The second section presents the analysis of the substantive issues of the research. These are done using percentages and graphic presentations. The study hypotheses are tested in the third section while the last section is devoted to predicting future adjustment to new roles using regression analysis.

### 4:2 SOCIO-DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

This section deals with the socio-demographic characteristics of the respondents

4:2(a) SEX

Table 1 shows the distribution of respondents by sex.

Table 1: Distribution of Respondents by sex

	Frequency	
Sex	Respondents	Percentage
Male	322	71.6
Female	128	28.4
Total	450	100.0

Table 1 shows that we have more male respondents (71.6%) than females (28.4%). This is not surprising because we have more male workers than females and so should have more male retirees.

4:2(b) MARITAL STATUS

The respondents are presented here, based on their marital status.

Table 2: Marital Status of Respondents

	Frequency	
Marital Status	Respondents	Percentage
Married	419	93.2
Widowed	28	6.2
Divorced	1	0.2
Separated	0	0.0
Single	2	0.4
Total	450	100.0

In table 2, majority of the respondents are married (93.2%), 0.4 percent are single, 6.2 percent are widowed and only one respondent is divorced.

#### 4.2(c) AGE

The ages of the respondents ranged from forty-five years and above. This is because the study dealt with pensioners and in Nigeria, a retiree is not qualified to receive pension except he/she is forty-five years of age. These ages are arranged in intervals of five.

Table 3: Age of Respondents

Age	Frequency	
	Respondents	percentage
45-49	23	5.1
50-54	87	19.3
55-59	105	23.3
60-64	99	22.0
65-69	62	13.8
70-74	40	8.9
75-79	25	5.6
80+	9	2.0
Total	450	100.0

Table 3 shows an age distribution of the respondents. The highest percentage (23.3%) was recorded for respondents that were within the age range 55-59 years while the lowest

percentage (2%) was recorded for respondents that were eighty years and above. This may be because majority of the more elderly retirees are no longer able to come personally to the sub-treasury to collect their pension by themselves. An overall look at Table 3 shows that respondents who are sixty years and above, constitute about 52.3 percent of the sample while respondents who are fifty-nine years and below make up about 47.7 percent of the sample. One can conclude therefore that nearly half of the respondents retired not because of age but because they have worked for the required maximum number of years or other reasons. The implication of this finding is that many of the retirees retired in their prime and so, may still be in a position to take up new roles/activities.

This is shown graphically in figure 1.



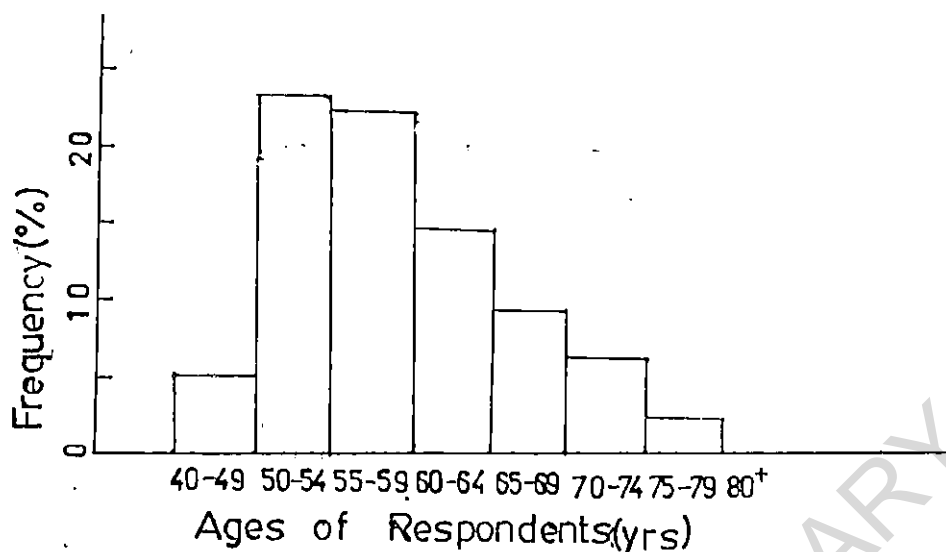


Fig.1: Histogram: Ages of Respondents

#### 4:2(d) EDUCATIONAL ATTAINMENT

Here, a look will be taken at respondents' highest level of education before retirement.

Table 4: Educational Attainment of Respondents

Level of Education	Frequency	
	Respondents	Percentage
No formal schooling	23	5.1
FSLC	92	20.5
GCE/TCII	216	48.0
ACE/NCE	78	17.3
Degree	41	9.1
Total	450	100.0

Table 4, shows that 94.9 percent of the respondents received one form of schooling or the other while only 5.1

percent did not. The finding is not surprising because the study population were retirees from the public service and therefore need to be educated to some level in order to be employed except however, people employed as labourers.

Thus, far, the discussions have focused on the background variables of the respondents. In the next section, the discussion and analysis will be on the substantive issues of the research.

#### 4:3 SUBSTANTIVE ISSUES OF THE RESEARCH

This section is divided into four sub-sections. The first sub-section presents respondents' views about retirement and their preparations for retirement. The second sub-section deals with new roles and adjustment to them during retirement. The third sub-section is an analysis of the number of years retirees spent in active service and their modes of retirement while the fourth sub-section will focus on retirement duration and adequacy of pension.

4:3(a) VIEWS ABOUT RETIREMENT AND PREPARATION FOR RETIREMENT

Here, a look is taken at respondents' view about retirement and how prepared they were for retirement. Table 5, shows their responses when asked if retirement is good or bad for a person.

Table 5: Respondents' Views About Retirement

Responses	Frequency	
	Respondents	Percentage
Good	431	95.8
Bad	15	3.3
Can't Say	4	0.9
Total	450	100.0

Table 5 shows that majority of the retirees (95.8%) believe that retirement is good for a person. Some of the respondents who believe retirement to be good, gave such reasons as that retirement enables one to rest. Other reasons include freedom to do something else, time to look after one's family, room to enjoy pension and making room for others. One respondent puts it this way, "I am now my own man and boss, and free to look elsewhere. Public service is not the only thing a person must do". For those who believe that retirement is bad, their reasons include, that retirement

removes a person's source of income, makes a person redundant and does not give workers opportunity to get promoted to the highest point of the civil service. One of the respondents said he was retired immediately after he had acquired a higher qualification and was awaiting promotion.

The study goes a step further to find out from respondents if they retired willingly. This is cross-tabulated with age. The aim is to find out if age is related to respondents' willingness to retire.

Table 6: Views on Willingness to Retire by Age of Respondents

Willingness to Retire	Age and Frequency				Total	
	45-59		60yrs +above		No.	%
Yes	135	48.2	145	51.8	280	100
No	80	47.1	90	52.1	170	100
Total	215	47.8	235	52.2	450	100

From Table 6, we observe that more than half of the respondents retired willingly when it was time to retire while the rest retired unwillingly. The table also shows that the age of respondents did not affect their willingness to retire. For instance, 47.1 percent of the respondents who are between 45-59 years were not willing to retire while 52.1

percent of respondents who are sixty years and above were also not willing to retire.

Some of the reasons the respondents gave on why they were willing to retire include, the need to rest, freedom to do something else, making room for the younger ones and frustration. One respondent who was a teacher said he was frustrated with the changes in the teaching service and so was willing to retire when the time came. Some of the respondents who said they retired unwillingly gave their reasons for being unwilling as, not being due for retirement, not prepared, still very strong to work and need for the income. A respondent told a story of how he was teaching in the classroom only to be called outside by the headmaster and told that he was listed for retirement "with immediate effect".

Next, the study looked at how prepared the retirees were for retirement. First, the length of notice of retirement given to respondents is discussed.

Table 7: Length of Notice of Retirement

Length of Notice	Frequency	
	Respondents	Percentage
No Notice	154	34.2
0-11 months	220	48.9
1-3 years	47	10.5
4-6 years	24	5.3
7 +	5	1.1
Total	450	100.0

Table 7 shows that 34.2 percent of the respondents were not notified at all before they were retired. Also, 48.9 percent got less than a year's notice. The implication of this finding is that majority of the respondents were not given enough notice and therefore may not be adequately prepared for retirement.

The study goes a step further to find out if there is a relationship between the length of notice of a retiree received and the length of time it took a retiree to start a new role/activity.

Table 8: Length of Notice of Retirement by Length of Time Taken to Start New Role/Activity

Length of Notice	Time Taken to Start New Role and Frequency							
	0-11 months		1-3 yrs		4-6 yrs		Total	
	No.	%	No.	%	No.	%	No.	%
0-11 months	321	85.8	11	3	42	11.2	374	100
1 year +	69	90.8	2	2.6	5	6.6	76	100
Total	390	86.7	13	2.9	47	10.4	450	100

Table 8 shows that 90.8 percent of respondents who got more than a year's notice started a new role before the end of their first year as retirees while 85.8 percent of those who got less than a year's notice started a new role before the end of their first year as retirees. An overall look at the Table however shows that there is no conclusive evidence to show that there is a relationship between the length of notice for retirement and the length of time it took retirees to start new roles/activities after retirement.

The next issue to be discussed is the availability of pre-retirement programmes by employers. Here, respondents were asked if they participated in any form of pre-retirement programme before retirement. Their responses are shown in Table 9.

Table 9: Participation in Pre-retirement Programme

Frequency		
Responses	Respondents	Percentage
Yes	27	5.8
No	423	94.2
Total	450	100.0

In Table 9, only 5.8 percent of the respondents participated in any form of pre-retirement programme while 94.2 percent did not participate. The meaning, therefore, is that pre-retirement programmes are almost non-existent in Nigeria. This is a very major policy defect on the part of the government because in developed countries, pre-retirement programmes are incorporated into the employment relationship (Jacobson, 1974; Ward, 1979; and Kremer and Harpaz, 1984).

Still on respondents' preparedness for retirement, the next issue to be discussed is respondents' plans for retirement. To do this, respondents were asked if they had plans for retirement. Their responses are shown in Table 10.

Table 10: Plans For Retirement

Frequency		
Responses	Respondents	Percentage
Had plans	326	72.4
No plans	124	27.6
Total	450	100.0



Table 10 shows that as many as 72.4 percent of the respondents have plans of what to do during retirement. From the interview, some of the respondents who had no plans for retirement gave their reasons and inability to plan in Nigeria because of inflation and the uncertainty surrounding payment of their gratuities. For those who had plans, some of their plans include farming, seeking paid employment, business ventures, looking after their families and learning village "politics". The result of the interview with some respondents show that some of them did not actualise their plans, probably due to lack of funds or opportunity.

#### 4:3(b) NEW ROLES AND ADJUSTMENT DURING RETIREMENT

The discussion here is focused on the new roles/activities retirees took during retirement, why they took on these new roles/activities and their adjustment to the roles and retirement in general. Table 11 shows the nature of the new roles/activities respondents are engaged in.

Table 11: New Roles/Activities of Respondents

New Roles/Activities	Frequency	
	Respondents	Percentage
Church Activities	30	6.7
Political Activities	8	1.8
Craftsmanship	10	2.2
Small Scale Farming	228	50.7
Large Scale Trading	17	3.8
Petty Trading	56	12.4
Large Scale Farming	13	2.9
Paid Employment	47	10.4
No New Role	41	9.1
Total	450	100.0

Table 11 shows that small scale farming is the most popular (50.7%) new role/activity among respondents while political activities is the least popular. Some respondents (9.1%) have no new role/activity at all. However, most of them who have no new role are the very old ones and those who are newly retired. Some of the reasons the respondents gave for taking up new roles include, financial considerations, need to exercise the body, keeping the mind busy so as to avoid gossip and boredom, service to others and so on. One respondent put it this way, "I took up a new role so that my family and I will not die of hunger".

The study goes further to find out how properly adjusted retirees were to their new roles.

The first of the three variables to be discussed is the length of time it took respondents to start new roles/activities after retirement.

Table 12: Length of Time taken to start New Role/Activities

Time	Frequency	
	Respondents	Percentage
0-11 months	390	86.7
1-3 yrs	13	2.9
4-6 yrs	47	10.4
Total	450	100.0

Table 12 shows that 86.7 percent of the respondents started a new role under one year. 2.9 percent under three years and 10.4 percent under six years. Using this as a measure of adjustment (as said earlier), one may conclude therefore, that majority of the respondents are properly adjusted to new roles/activities and retirement.

Table 13: Length of time taken to Get Used to Retirement

Time	Frequency	
	Respondents	Percentage
0-11 months	377	83.8
1-3 years	23	5.1
4-6 years	50	11.1
Total	450	100.0

In Table 13, 83.8 percent of the respondents got used to retirement before the end of their first year as retirees while the rest of the respondents got used to retirement

after one year and above. The finding implies therefore, that a good number of the retirees are properly adjusted to their new roles/activities and retirement.

Table 14: Respondents' Desire to Go Back to Former Jobs

Desire To Go Back	Frequency	
	Respondents	Percentage
Often	160	35.6
No Time At All	290	64.4
Total	450	100.0

Table 14 shows that 35.6 percent of the respondents (more than one-third) often have the desire to go back to their former jobs, while 64.4 percent do not have the desire at all. When compared with the first two variables, this finding suggests that fewer respondents are properly adjusted to their new roles/activities and retirement.

4:3(c) NUMBER OF YEARS SPENT IN ACTIVE SERVICE AND MODE OF RETIREMENT

In this sub-section an attempt is made to find out the number of years the respondents spent in service before they were retired and their modes of retirement. This section also tries to find out if retirees mode of retirement had an

effect on their views about retirement and decision to retire.

The first issue to be discussed is the number of years respondents put into service before they retired.

Table 15: Number of Years Spent in Service

Number of Years	Frequency	
	Respondents	Percentage
10-19 yrs	10	2.2
20-29 yrs	75	16.7
30-39 yrs	346	76.9
40 yrs + over	19	4.2
Total	450	100.0

From Table 15 you find that more than three quarters (3/4) of the respondents (76.9%) worked for between 30-39 years before they retired. Only 2.2 percent of the respondents worked for 10-19 years before they retired. The conclusion to be drawn here is that a good number of the respondents retired after they had worked for the maximum number of years required. This could be shown graphically using a histogram.

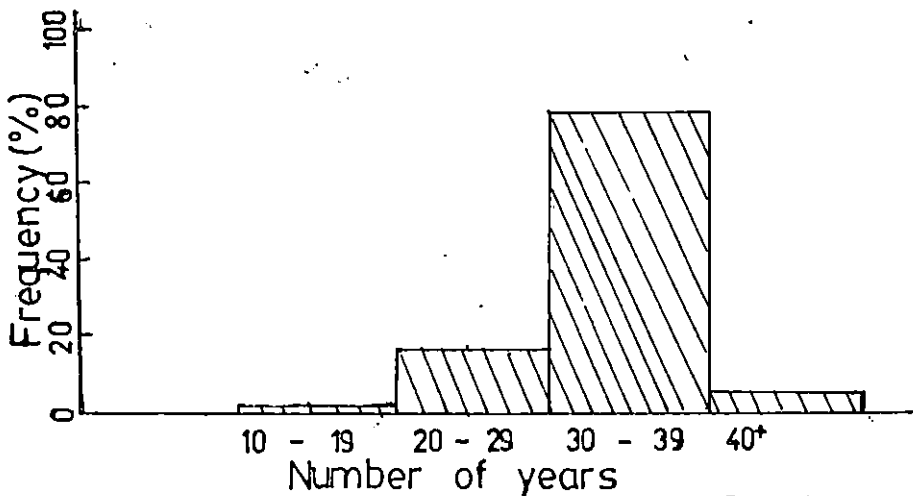


Fig. 2 Histogram: Number of Years Spent in Service

Next, a look is taken at respondents' modes of retirement

Table 16: Modes of Retirement

Modes of Retirement	Frequency	
	Respondents	Percentage
Voluntary	41	9.1
Due	325	72.2
Forced	84	18.8
Total	450	100.0

The distribution in Table 16, shows that 9.1 percent of the respondents retired voluntarily while 18.7 percent were forced to retire. The rest (72.2%) retired either because they had served for the required maximum age or have worked for the required maximum number of years. A simple bar chart brings out the Table better.

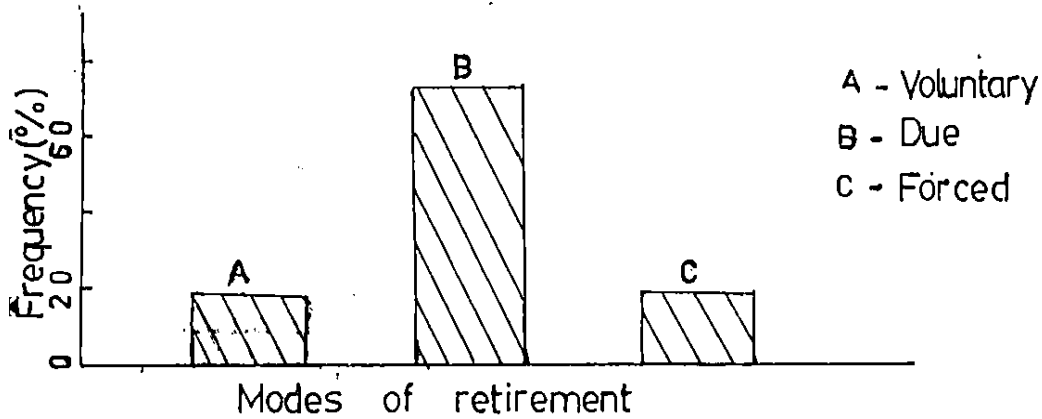


Fig. 3: Simple Bar Chart: Respondents' Modes of Retirement

However, it was observed (while in the field) that some of the respondents who said that they were forcefully retired have worked for more than thirty-five years before they were retired. This is shown in Table 17.

Table 17: Number of Years Spent in Service by Modes of Retirement

Years of Service	Modes of Retirement and Frequency							
	Voluntary		Due		Forced		Total	
	No.	(%)	No.	(%)	No.	(%)	No.	(%)
0-19	7	70	0		3	30	10	100
20-29	22	29.3	24	32	29	38.7	75	100
30-39	12	3.5	290	83.8	44	12.7	346	100
40+	0		11	57.9	8	42.1	19	100
Total	41	9.1	325	72.2	84	18.7	450	100

Table 17 shows that out of the three hundred and forty-six respondents who served for between 30-39 years, twelve (3.5%) of them retired because they were due while forty-four (12.7%) retired forcefully. Also some of the respondents (8) who served for forty years and above said they were

forcefully retired. The meaning therefore is that some of the retirees would not have retired if retirement was not compulsory. In fact, some of the retirees interviewed were of the opinion that retirement should be optional. Figure 4 helps to understand Table 17 better.



Fig. 4: Component Bar Chart: Number of Years Spent in Service and Modes of Retirement

The study further tried to find out if the number of years an individual served in the public service will affect his/her views about retirement.



Table 18: Number of Years Spent in Service by Views About Retirement

Years of Service	Views About Retirement							
	Good		Bad		No Answer		Total	
	No.	(%)	No.	(%)	No.	(%)	No.	(%)
0-19	9	90	1	10	0		10	100
0-29	72	96	3	4	0		75	100
0-39	331	95.7	11	3.2	4	1.1	346	100
0 +	19	100	0		0		19	100
Total	431	95.8	15	3.3	4	.9	450	100

From Table 18, it is observed that the number of years respondents spent in service did not seem to have any effect on their views about retirement. For instance, for all categories of respondents, a good majority saw retirement as being good.

The study went ahead to find out if the number of years respondents spent in service had any effect on the respondents' willingness to retire.

Table 19: Number of Years Spent in Service by Willingness to Retire

Years in Service	Willingness to Retire							
	Yes		No		No Answer		Total	
	No.	(%)	No.	(%)	No.	(%)	No.	(%)
0-19	9	80	2	20	0	-	10	100
0-29	44	58.7	31	41.3	0	-	75	100
0-39	218	63	125	36.1	3	0.9	346	100
0 +	13	68.4	6	31.6	0	-	19	100
Total	283	62.9	164	36.4	3	0.7	450	100

Table 19 shows that 41.3 percent of the respondents who served for between 20-29 years were not willing to retire

when they did. This may therefore mean that they were forcefully retired. This is in agreement with the result obtained in Table 17. However, many of the respondents who retired after only 10-19 years of service said they were willing to retire. This is rather unusual as one would have expected them to see retirement as being bad.

We will conclude this sub-section by discussing retirees modes of retirement and views about retirement. This will enable us to see if there is a relationship between them.

Table 20: Respondents' Modes of Retirement by Views About Retirement

Modes of Retirement	Views About Retirement				Total
	Good	Bad	No Answer		
	No. (%)	No. (%)	No. (%)		No. (%)
Voluntary	40 97.6	1 2.4	0		41 100
Due	315 96.9	7 2.2	3 0.9		325 100
Forced	76 90.5	7 8.3	1 1.2		84 100
Total	431 95.8	15 3.3	4 0.9		450 100

Table 20 shows that majority of the respondents saw retirement as being good including those who were forcefully retired. One may conclude therefore that there is no relationship between modes of retirement and views about retirement.

4:3(d) DURATION OF RETIREMENT AND ADEQUACY OF PENSION

This section deals with the length of the respondents' retirement period and how adequate they perceive their pension benefits to be in meeting their living expenses. An attempt is also made to see if there is a relationship between duration of retirement and perceived adequacy of pension.

Table 21: Respondents' Duration of Retirement

Duration of Retirement	Frequency	
	Respondents	Percentage
1-3 years	117	26.0
4-6 years	115	25.6
7-9	33	7.3
10-12 years	153	34.0
13-15 years	5	1.0
16 years +	27	6.0
Total	450	100.0

In Table 21, about one third of the respondents (34%) retired between 10-12 years ago. This may be traced to 1984 when retirement at all levels of the public service was strictly implemented by the military regime of Buhari. Before this time, retirement policies were almost not implemented. This can also be seen from the Table. After the 1984 purge, retirement became entrenched in the public service. For

instance, the Table shows that retirement in the past six years has been steady. A graphic presentation of Table 21, as shown in figure 5, might make the picture clearer.

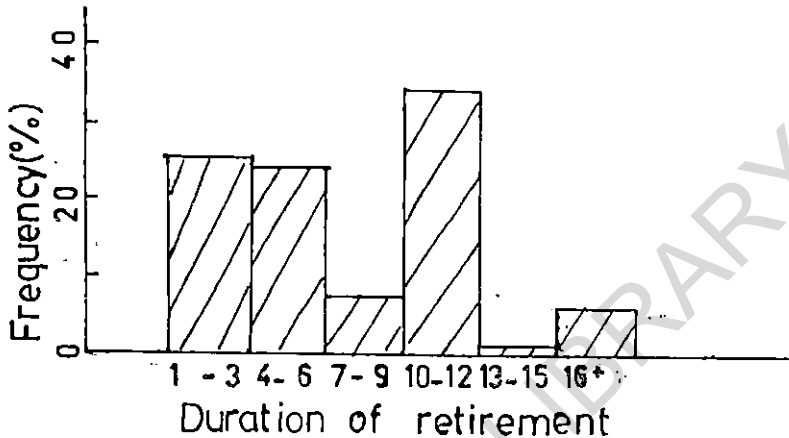


Fig. 5: Histogram: Respondents' Duration of Retirement

The study also tried to find out if the pension benefits being given to the respondents are perceived as enough to meet their living expenses.

Table 22: Respondents' Perception on the Adequacy of Their Pension

Adequacy of Pension	Frequency	
	Respondents	Percentage
Yes	41	9.1
No	409	90.9
Total	450	100.0

Table 22 shows that majority of the respondents (90.9%) saw their pension as not being enough to meet their living expenses while the remaining 9.1 percent saw their pension as

being adequate. Although the study did not go further to measure the levels of adequacy and inadequacy, however, most of the respondents who complained of the inadequacy of the pension said that one month's pension cannot "prepare a pot of soup".

In fact one respondent said that if not for the simple reason that the pension is his right, he would have rejected it because of the inadequacy of the amount. Some of the respondents who said their pension was adequate expressed their joy for being alive. One of them puts it this way, "even if the pension is ten kobo, it is enough for me because some of my colleagues did not receive any due to death".

Since most of the respondents were of the opinion that their pension is not enough to meet their living expenses, the study goes further to find out if there is any help the respondents feel that the government can render to them. Their responses (which are free choice) are categorized and

resented in Table 23.

Table 23: Types of Help by the Government

<u>Responses</u>	<u>No. of Respondents</u>	<u>Percentage</u>
Government should not help	30	6.7
Increase the Pension	220	48.9
Give us Loan for Farming	52	11.6
Provide us with Free Amenities	68	15.1
Regular Payment of Pension and Gratuities	31	6.8
Provide Good Sitting Place at Sub-Treasury	9	2.0
Give Retirees Jobs on Contract	22	4.9
Involve Retirees in Governance	18	4.0
<u>Total</u>	<u>450</u>	<u>100.0</u>

In Table 23, 6.7 percent of the respondents are of the view that the government is already doing enough for them by giving them pension. For those who felt that the government should provide more help to retirees, 48.9 percent felt that government should increase the pension benefits of retirees, while 15.1 percent are of the view that the government should provide them with free amenities like water, electricity, free medical care etc. Other kinds of government help mentioned by the retirees include, regular payment of pension and gratuities, agricultural loans, jobs on contract basis and so on.

Finally, the study looks at the issue of adequacy of pension and duration of retirement to see if there is a

relationship between them.

Table 24: Duration of Retirement by Perceived Adequacy of Pension

Duration of Retirement	Adequacy of Pension					
	Yes		No		Total	
	No.	(%)	No.	(%)	No.	(%)
6 years	8	6.8	109	93.2	117	100
7 years	8	6.9	107	93.1	115	100
8 years	7	21.2	26	78.8	33	100
12 years	14	9.2	139	90.8	153	100
15 years	0		5	100.0	5	100
16 years +	4	14.8	23	85.2	27	100
Total	41	9.1	409	90.0	450	100

Table 24 presents the data on the relationship between duration of retirement and adequacy of pension. The results show that there is no relationship. This is because the time spent in retirement did not have any effect on respondents' perceived adequacy of pension.

### TEST OF HYPOTHESES

Scholars like Jacobson (1974), Ward (1979) and Kremer Harpaz (1984) are of the view that pre-retirement programmes several months before retirement help retirees to adjust properly to retirement. This is because according to them, the programme helps retirees to know what to expect when retiring and so, are ready to face it. Based on this

therefore, our first hypothesis is that respondents who participated in pre-retirement programme are more likely to adjust properly to new roles than those who did not.

To test this hypothesis, data in Table 9 and Table 14 are cross tabulated.

Table 25: Respondents' Desire to Go Back to Former Job by Participation in Pre-retirement Training

Participation in Pre-retirement Training	Desire to Go Back to Former Job					
	Often		No Time At All		Total	
	No.	(%)	No.	(%)	No.	(%)
Yes	12	44.4	15	55.6	27	100
No	148	35	275	65	423	100
Total	160	35.6	290	64.4	450	100

df = 1,  $P \leq .05$ ,  $\chi^2 = 0.994$

In Table 25, a greater percentage of respondents (65%) who did not participate in pre-retirement programme have no desire at all to go back to their former job. For those who participated, 55.6 percent have no desire to go back. A Chi-square ( $\chi^2$ ) test shows that the relationship between participation in pre-retirement programme and desire to go back to former job is not statistically significant at .05 level. When tested also against the remaining two measures of proper adjustment, the same result was also arrived at. We conclude therefore that there is no significant difference between respondents who participated in pre-retirement



programme and those who did not on the issue of their adjustment to new roles/activities.

The second hypothesis is that respondents who retired voluntarily are likely to adjust more properly to new roles/activities during retirement than those who retired because they have satisfied the mandatory age or length of service.

Table 26: Modes of Retirement by Time it Took Respondents to Start New Role/Activity

Modes of Retirement	Starting New Role/Activity							
	0-11 months		1-3 years		4-6 years		Total	
	No.	(%)	No.	(%)	No.	(%)	No.	(%)
Voluntary	37	90.2	1	2.4	3	7.3	41	100
Non-voluntary	353	86.3	13	2.9	44	10.8	409	100
Total	390	86.7	13	2.9	47	10.4	450	100

In Table 26, 90.2 percent of the respondents who retired voluntarily, started a new activity before one year, 2.4 percent before three years and 7.3 percent before six years. For those who retired because they were due, 86.3 percent started a new activity before one year, 2.9 percent before three years and 10.8 percent before six years. Although the finding seems to suggest that those who retired voluntarily took up new roles/activities faster than those who did not. However, the difference in percentage is not wide enough to

conclude that they adjusted more properly. Further tests using the other two measures of proper adjustment shows that there is no significant relationship between their modes of retirement and adjustment to new roles. We therefore, reject the substantive hypothesis and conclude that respondents who retired voluntarily may not necessarily adjust more properly to new roles than those who did not.

Jacobson (1974), Ward (1979) and Thompson (1958) believe that retirees who had plans of what to do during retirement will adjust more properly to new roles during retirement than those who had no plans of what to do. Based on this, our third hypothesis is that respondents who had plans of what to do during retirement will adjust more properly to new roles/activities than those without plans.

Table 27: Plans For Retirement by Time it Took to Start New Roles/Activities

Plans for retirement	Starting New Roles/Activities				Total	
	0-11 months No. (%)	1-3 years No. (%)	4-6 years No. (%)			
Yes	292 89.8	8 2.5	25 7.7	325	100	
No	98 78.4	5 4	22 17.6	125	100	
Total	390 86.7	13 2.9	47 10.4	450	100	

df = 2, P ≤ .05      X<sup>2</sup> = 10.59

Table 27 shows that out of the three hundred and twenty-five retirees who had plans 89.8 percent started a new

activity within the first one year, while 2.5 percent started before three years. For those who said that they had no plans of what to do during retirement, 78.4 percent started a new role/activity before the end of one year, four percent before three years and 17.6 before six years. The Chi-square ( $X^2$ ) value is statistically significant at .05 level indicating that there is a relationship between having plans for retirement and proper adjustment to new roles.

In a survey reported by Hendricks and Hendricks (1981) it was found that adjustment to new roles/activities is related to occupational background of the retiree. Following from this, our fourth hypothesis is that there is a relationship between occupational level of retirees before retirement and proper adjustment to new roles.

Table 28: Respondents' Occupational Level by Time it Took to Get Used to Retirement.

Occupational level of Retirees	Getting Used to Retirement							
	0-11 months		1-3 years		4-6 years		Total	
	No.	(%)	No.	(%)	No.	(%)	No.	(%)
Low	145	88.4	5	3.1	14	8.5	164	100
Medium	147	83.1	11	6.2	19	10.7	177	100
High	85	78.0	7	6.4	17	15.6	109	100
Total	337	83.8	23	5.1	50	11.1	450	100

df = 4,  $P \leq .05$ ,  $X^2 = 5.997$

A critical look at Table 28 shows that respondents in low occupational level got used to retirement faster than both high and medium level respondents. For instance, 88.4 percent of the respondents in low occupational level got used to retirement before one year while for high level retiree, it is seventy-eight percent. However, the Chi-square ( $X^2$ ) test shows that there is no significant relationship between occupational level and time it took to get used to retirement. Further test using the other two measures of proper adjustment also shows that there is no significant relationship between them and occupational level. Therefore the hypothesis is rejected.

Evidence in the literature indicates that retired females adjust more properly to new roles/activities than their male counterparts (Michelon, 1954; Lipman 1962 and Quadagno, 1978). This leads to the fifth hypothesis which is, that retired females adjust more properly to new roles/activities than their male counterparts.

Table 29: Sex of Respondents by Length of Time it Took to Start New Roles/Activities

	0-11 months		1-3 years		4-6 years		Total	
	NO.	(%)	No.	(%)	No.	(%)	No.	(%)
Female	273	84.8	11	3.4	38	11.8	322	100
Male	117	91.4	2	1.6	9	7.0	128	100
Total	390	86.7	13	2.9	47	10.4	450	100

The result indicates that female respondents to some extent, took up new roles/activities faster than their male counterparts. For instance 91.4 percent of the females took new roles before one year while 84.8 percent of the males took up new roles before one year. However the reverse was the case for the other two categories. A pictorial presentation of Table 29 is shown in Figure 6.

However, when sex was crosstabulated with the other two measures of proper adjustment, it was found not to be statistically significant. The conclusion therefore is that married females do not necessarily adjust more properly to new roles/activities than their male counterparts.

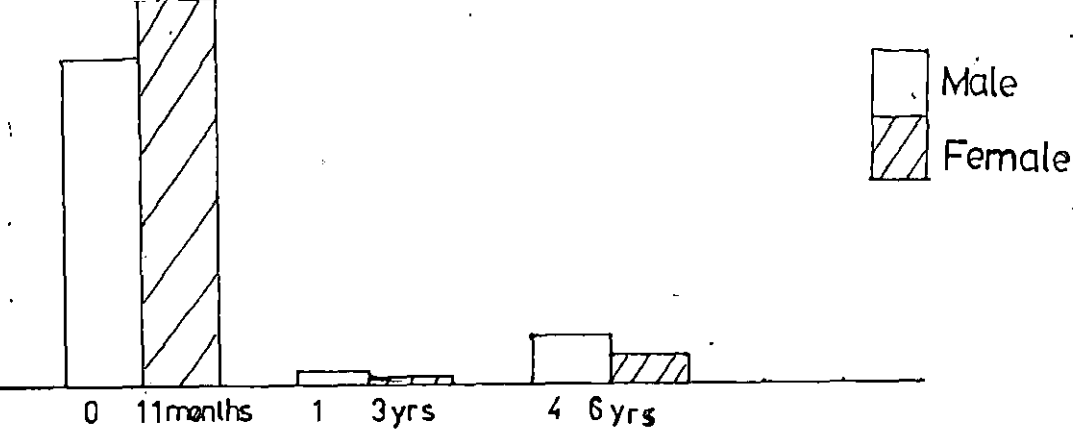


fig. 6: Component Bar Chart: Sex of Respondents by Length of Time it Took to Start New Roles/Activities

PREDICTING FUTURE ADJUSTMENT TO NEW ROLES/ACTIVITIES BY RETIREES

This section is devoted to determining both the predicted effects and the relative contributions of each of the independent variables, mode of retirement, age, educational attainment, occupational level, willingness to retire and duration of retirement to predicting whether a retiree would be properly adjusted to new roles during retirement. To this end, we have used as our dependent variable, the retiree's willingness to go back to former job which we consider as a good indicator of proper adjustment. We shall consider this variable as a function of the six independent variables mentioned above. For this purpose, we have selected the Multiple Regression Analysis (Obikeze, 1986, 1990) as the appropriate statistical method. The Multiple Regression Analysis table is presented in table 30.

Table 30: Summary Table of a Multiple Regression Analysis Showing Desire To Go Back To Work As the Dependent Variable (Future Adjustment to New Role).

Dependent Variable: Future Adjustment to New Role  
 Multiple R = 0.29819  
 R square ( $R^2$ ) = 0.08892  
 Standard Error = 0.46050

Independent Variable	Multiple R	$R^2$	Simple R	B	BETA
Mode of Retirement	.01985	.00039	.0195	-0.03024	-.01904
Age	.09559	.00914	-.08881	-.07855	-.08197
Education	.09703	.00941	.03378	.02587	.02246
Occu. Level	.11666	.01361	.07442	.07457	.06695
Willingness to Retire	.29771	.08863	.27343	.27041	.027389
Plans	.29819	.08892	.07831	.18945	.01173
(Constant 'a')				1.44082	

Table 30 shows the extent of variation in predicting future adjustment of retired persons to new roles using six independent variables. The first section of the Table shows the statistics needed for describing the amount of variation in future adjustment to new roles by retired persons that could be explained by the combined effects of the six independent variables. The combined effects of the six independent variables is given by the value of R square. An  $R^2$  value of .08892 implies that about nine percent (8.89%) of variation in future adjustment to new roles by retirees was

explained by the combined effects of the six independent variables.

The individual effects of each independent variable upon desire to go back to work (proper adjustment to new roles), is measured by the "B" values shown in the Table. Therefore from the Table, Willingness to Retire will result in 0.27041 unit change in future adjustment to new roles, when the effect of the other remaining five variables have been controlled or held constant. For mode of retirement and Age, the "B" value is negative therefore indicating that the relationship between the two variables and adjustment to new roles are inverse.

However, in order to determine the relative contribution of these independent variables in predicting adjustment to new roles by retirees, one goes back to the Table and takes a look at the BETA value, since these independent variables were measured in different units. Looking at the BETA values, Willingness to Retire has the highest value of 0.27389. It means therefore that Willingness to Retire is the most important contributor in predicting future adjustment to new roles by retirees. This is closely followed by Age, Occupational level and Education.



The implication of the findings here for Social Work in Nigeria is that there is need for agencies dealing with would be retirees, to help them develop enough self-conviction on why they should retire. This will help them to be very willing to retire when the time comes. This is very important for workers retiring because they have worked for the number of years required and not age.

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## CHAPTER FIVE: IMPLICATIONS FOR SOCIAL WORK, CONCLUSION AND RECOMMENDATION

In this chapter, an attempt is made to bring out the implications of the findings for Social Work in Nigeria. Conclusions are also drawn and recommendations made to appropriate agencies.

### 5:1 IMPLICATIONS FOR SOCIAL WORK IN NIGERIA

One major area where the findings have serious implication for Social Work in Nigeria is the discovery of the near non-existence of pre-retirement programmes in Nigeria. Our results show that only twenty-six respondents (5.8%) participated in one form of pre-retirement programme or the other. This then means that pre-retirement programmes are yet to become popular in Nigeria. However, studies by various scholars have shown that pre-retirement programmes are very important in the working life of an individual. This is because it helps would-be retirees to modify their expectations after retirement in the direction of reality. It also helps retirees to be in a better position to predict their post-retirement feelings and situations. Pre-retirement

programmes also help would-be retirees to identify alternative roles, activities and strategies that will be rewarding to them, plan for retirement and change any negative views about retirement that they may have.

For these reasons, there is need for Welfare agencies in Nigeria to put pressure on corporate bodies and the government to incorporate pre-retirement programmes in the employment relationship so that Nigerian workers will benefit from them. These organisations should also be made to engage the services of professional social welfare workers who will help them in the organisation of some aspects of the pre-retirement programmes. The welfare workers on their part should equip themselves with relevant knowledge, skill and information on how to go about this "anticipatory" socialization of workers towards retirement so that they will not be found deficient when the need arises.

The result obtained from the study showed that only 16.9 percent of the respondents got more than one year's notice before they retired while 34.2 percent had no notice at all. It is important therefore, for policy makers on welfare matters to make a policy that will make it mandatory for government and private organizations to give their employees

adequate notice before retirement. This will enable them to plan and get prepared for retirement. It may also help reduce sudden death upon retirement and corruption in the public service (Oyeneye, 1991).

Welfare workers should also try to address the issue of irregular payment of gratuities and pensions, inadequacy of pension and negative attitudes towards retirees with the appropriate bodies so that retirees will not be burdened so much. More especially the issue of prompt payment of gratuity upon retirement should be addressed. This is because in some cases, the bureaucratic bottle-necks involved in the process is such that some retirees are not able to collect their gratuity even one year after retirement. This being the case, some of the retirees who had plans of what to do during retirement, may not be in a position to actualise their plans due to financial difficulties. This may lead to frustration, depression and even death.

In conclusion, Welfare workers should strive to educate the public through workshops, seminar, public lectures and conferences on what retirement is all about and the need to treat retirees with great respect. This may help the public

to develop a positive attitude towards retirees and retirement in general.

### 5:3 CONCLUSION

This study attempted an examination of pensioners, their adjustment to new roles and the implication for Social Work in Nigeria. Some of the findings are as follows;

1. There are more male retirees than females. This, have been argued may stem from the fact that women are new entrants into the labour market.
2. Retirement is a relatively new phenomenon in Nigeria in that most of the retirees (92.9%) retired in the last twelve years (see Table 21). This finding supports the views of Orbach, (1962), Laslett (1980), Cowgill and Holmes (1980) and Quadagno (1980).
3. Majority of the retirees (83.1%) did not receive up to one year's notice of their impending retirement before they actually retired.
4. Most of the retirees (90.9%) saw their pension benefits as being grossly inadequate to meet their living expenses.
5. Most of the respondents (95.8%) saw retirement as a very good government policy even though voluntary retirement seems

not to be popular. Only 9.1 percent of the respondents retired voluntarily.

6. Most of the respondents (89.5%) actually looked forward to retirement and some of them (72.4%) had some plans of what they will do during retirement.

7. Pre-retirement programmes are virtually non-existent in the Nigerian public service in that only 5.8 percent of all the respondents took part in any.

8. Nearly all the respondents (94%) agreed to the fact that a retired person should find new roles/activities to perform instead of just pursuing a life of leisure. In fact, 90.9 percent of all the retirees are engaged in one new role/activity or the other. This agrees with the views expressed by Havighurst et al. (1968).

9. Small scale farming was found to be the most popular new role/activity among retirees. About 55.8 percent of them are engaged in it.

10. Majority of the respondents (93.3%) are of the opinion that the government should come to their aid especially on the issue of increasing their pension benefits.

The study also tested the five hypotheses that were generated to guide the study. The results obtained show that;

(a) Retirees who participated in pre-retirement programme did not necessarily adjust more properly to new roles than those who did not. However one may argue that respondents who participated in any form of pre-retirement programme in our sample were too small (5.8%) to make any significant difference.

(b) Respondents who retired voluntarily tended to start new activity faster than those who did not. The difference was however not statistically significant. It is important to note that majority of the respondents (90.9%) retired mandatorily and so, this may have had some effect on the result obtained.

(c) Planning for retirement is an important factor in adjusting properly to retirement. This agrees with the views of Thompson (1958), and Jacobson, (1974).

(d) Contrary to the views expressed by the Hendricks and Hendricks (1981), the findings here, show that there is no relationship between occupational level of respondents and proper adjustment to new roles during retirement.

(e) Female retirees were found to take up new roles faster than their male counterparts even though it was not statistically significant for the study to conclude that

there is a relationship between sex and proper adjustment to new roles. The result however may have been affected by the fewer number of female respondents used in the study.

An attempt by the study to predict future adjustment to new roles shows that Willingness to Retire is the most important contributor in predicting future adjustment to new roles/activities by retirees. This is closely followed by age.

In conclusion therefore, the findings in this study even though not consistent with that obtained by the Western scholars, have shown that socio-cultural factors, level of development and technological growth, may to some extent be an important factor in the issue of retirement and adjustment to new roles/activities.

#### 5:4 RECOMMENDATION

Some of the findings in this study show that there is a need for government and social planners to take the needs of retirees and would-be retirees into consideration when planning. More especially, pre-retirement programmes which will be geared towards averting frustration and discontent among retirees in future should be made a



compulsory aspect of the employment relationship. This will enable workers to become involved in the retirement process well in advance of their actual retirement. Also, adult educational programmes which will help retirees to know the options existing in the society and help them to build alternative social role by utilizing fully their potential abilities in productive roles should be introduced.

Where feasible, the retirement policy of the government should be made more flexible so that some of the older employees who wish to continue working may be able to do so. On the other hand, the government should also set up formal agencies that will be designated with the job of finding partial employment for retirees who may wish to work. These agencies will also be charged with the responsibility of organizing some social activities for retirees from time to time. Also, with the high inflationary rate in Nigeria, the government should as a matter of policy, try to adjust the pension benefits to conform with the inflation rate. More importantly, the gratuity should be paid promptly on retirement so that retirees could carry on with life without any break.

The retirees on their own part, should try to change their negative views towards retirement. Instead of thinking of retirement as the "end of the world", they should rather think of it as a "broad stretch" of opportunity to enjoy one's self and do those things they had to forgo during their working life. They could also come together and help themselves through the formation of cooperative ventures and self-help organisations. In the alternative, they could form pressure groups as suggested by Tibbitts (1954), and urge the government to provide them opportunities where they can serve the government as consultants, members of survey teams, advisory groups or even as committee of elders.

Finally, social gerontologists should try and initiate further studies on the issue of retirement and adjustment so that diverse views and ideas will be generated.

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APPENDIX A  
QUESTIONNAIRE SCHEDULE  
INSTRUCTION

Please carefully go through the questions and alternative answers provided for some of the questions and provide your answers by ticking good (✓) to your answers.

SECTION A: PERSONAL INFORMATION

1. Sex           (1) Male .....
- (2) Female .....
2. Are you currently married, widowed, divorced, separated or single?  
(1) Married ..... (2) Widowed .....
- (3) Divorced ..... (4) Separated .....
- (5) Single .....
3. To which of the following age groups do you belong?  
(1) 45-49 ..... (2) 50-54 ..... (3) 55-59 .....
- (4) 60-64 ..... (5) 65-69 ..... (6) 70-74 .....
- (7) 75-79 ..... (8) 80 +
4. What is your highest level of education?

- (1) No formal Schooling ..... (2) First School Leaving Certificate .....
- (3) School Cert/GCE/TCII .....
- (4) ACE/NCE or Equivalent .....
- (5) University Degree, HND or Above .....
- (0) Can't Say .....

5. In what grade level were you when you retired?

- (1) 1-3 ..... (2) 4-6 ..... (3) 7-9 .....
- (4) 10-12 ..... (5) 13 + ..... (0) Can't Say .....

SECTION B: VIEWS ABOUT RETIREMENT

6. Some people say that retirement is good for a person, some say it is bad. In general, what do you think?

- (1) It is good ..... (2) It is bad .....
- (0) Can't Say .....

7. Could you please give reasons for your answer .....

.....

8. If it were up to you alone to decide, would you have retired when you did?

- (1) Yes ..... (2) No ..... (0) Can't Say .....

9. Could you please give reasons for your answer? .....

.....

10. Do you think that people treat you differently because you are retired?  
(1) Yes ..... (2) No ..... (0) Can't Say .....
11. If Yes could you list some of the ways that you are being treated differently?.....  
.....

SECTION C: PREPARING FOR RETIREMENT

12. How long in advance did you know that you are going to retire before you actually retired?  
(1) No prior Notice ..... (2) Less than 6 months .....  
..... (3) 7-11 months ..... (4) 1-3 years .....  
(5) 4-6 years ..... (6) 7 years and above .....  
(0) Can't Say .....
13. Before you retired, did you receive any new training or counselling from your employers which was aimed at preparing you for retirement?  
(1) Yes ..... (2) No ..... (0) Can't Say .....
14. If Yes, what was the nature of the training or counselling received?  
(1) Workshop ..... (2) Job Retraining .....  
(3) Seminar ..... (4) Excursion to craft or

resettlement centres ..... (5) Any Other (please specify) .....

15. While you were still working, did you at any time look forward to retirement?

(1) Yes ..... (2) No ..... (0) Can't Say .....

16. If Yes, did you have plans of what you will do during retirement?

(1) Yes ..... (2) No ..... (0) Can't Say .....

17. If Yes, could you please mention it/them? .....

.....

18. How many years did you put in service? .....

19. How long ago did you retire?

(1) 1-3 years ..... (2) 4-6 years .....

(3) 7-9 years ..... (4) 10-12 years.....

(5) 13-15 years ..... (6) 16 + .....

(0) Can't Say .....

20. Did you retire on your own accord or did you retire because you have worked for the maximum number of years or reached the maximum age required?

(1) I retired on my own .....

(2) I retired because I was due .....

(3) I was forcibly retired .....

(0) Can't Say .....

SECTION D: ADJUSTMENT TO RETIREMENT AND NEW ROLES

21. Some people say that a retired person should find new activities while others say that retired person should rest completely. What do you think?

(1) Retirees should find new activities .....

(2) Retirees should rest completely .....

(0) Can't Say .....

22. Please give reason(s) for your answer? .....

.....

23. What of you, do you have any new thing that you are doing now?

(1) Yes ..... (2) No ..... (0) .....

24. If Yes, what is the nature of the thing that you are doing now?

(1) Church Activities .....

(2) Political Activities .....

(3) Craftsman ..... (4) Small Scale Agric. ....

(5) Trading (Large Scale) .....

(6) Petty Trading .....

(7) Large Scale Agric .....

- (8) Paid Employment .....
- (9) Any Other (please specify) .....
- (0) Can't Say .....

25. Why did you take up new role/activity?

- (1) To ease boredom .....
- (2) Financial Considerations .....
- (3) For My Self Respect .....
- (4) Service to Others .....
- (5) Hobby ..... (6) Gives me joy .....
- (7) To Exercise the body ..... (0) Can't Say .....

26. How long did it take you to start a new role/activity after retirement?

- (1) 4-6 months ..... (2) 7-9 months .....
- (3) 10-12 months ..... (4) 1-3 years .....
- (5) 4-6 years .....
- (6) I am still not doing anything .....
- (7) Already into new activity before retirement .....
- (0) Can't Say .....

27. It takes some people a little while to get used to not working. About how long would you say it took you to become used to not working?

- (1) 4-6 months ..... (2) 7-9 months .....

- (3) 10-12 months ..... (4) 1-3 years .....
- (5) 4-6 years .....
- (6) I am still not used to it .....
- (7) Got used to it immediately .....
- (0) Can't Say .....

28. How often do you feel that you want to go back to the particular work you were engaged in before you retired?

- (1) Often ..... (2) Occasionally .....
- (3) No time at all ..... (0) Can't Say .....

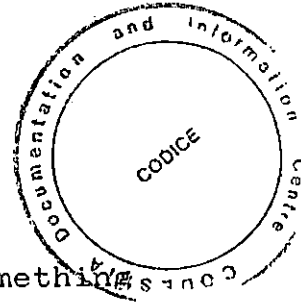
SECTION E: GENERAL

29. Do you consider your monthly pension now, enough to meet your living expenses?

- (1) Yes ..... (2) No ..... (0) Can't Say .....

30. Using 1st, 2nd, 3rd, 4th etc. rank the following statements on how you think they best represent your views about work.

- (1) A means towards earning a living .....
- (2) Something to do to while away time .....
- (3) A source of self respect .....
- (4) A source of recognition from others .....



- (5) A way of making friends .....
- (6) A service to others .....
- (0) Can't Say .....

31. Do you think that the government should do something  
in addition to pension to help the retired?  
(1) Yes ..... (2) No ..... (0) Can't Say .....

32. If Yes, what do you think the government should do?  
.....

33. Do you also think the society at large should do  
something to help the retired elderly?  
(1) Yes ..... (2) No ..... (0) Can't Say .....

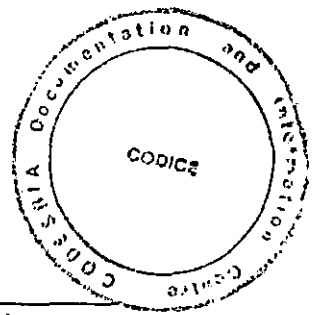
34. If Yes, what do you think the society should do?  
.....  
.....

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APPENDIX B

PENSION AND GRATUITY TABLE



Years of qualifying service	Gratuity as percentage of final total emolument	Pension as percentage total emolument
5	100	-
6	108	-
7	116	-
8	124	-
9	132	-
10	100	30
11	108	32
12	116	34
13	124	36
14	132	38
15	140	40
16	148	42
17	156	44
18	164	46
19	172	48
20	180	50
21	188	52
22	196	54
23	204	56
24	212	58
25	220	60
26	228	62
27	236	64
28	244	66
29	252	68
30	260	70
31	268	72
32	276	74
33	284	76
34	292	78
35	300	80

Source: Ekula, B. (1992).