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**LIVELIHOOD AND LIVING CONDITIONS  
OF FORMAL SECTOR RETIREES IN LAGOS  
STATE, NIGERIA**

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**LIVELIHOOD AND LIVING CONDITIONS OF FORMAL SECTOR RETIREES  
IN LAGOS STATE, NIGERIA**

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**A THESIS SUBMITTED TO THE SCHOOL OF POSTGRADUATE STUDIES,  
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**CERTIFICATION**

This is to certify that the Thesis:

**“LIVELIHOOD AND LIVING CONDITIONS OF FORMAL SECTOR  
RETIREES IN LAGOS STATE, NIGERIA”**

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**DEDICATION**

**To the loving memory of**

**Late Mr. Kehinde Sofola, SAN, CON.**

**For his uncommon fatherly love, investments and wonderful supports.**

**May his gentle soul rest in peace. (Amen).**

**And to the memory of all Nigerian Retirees who died prematurely in the course of claiming their retirement benefits.**

**May the good Lord grant their loved ones the fortitude to bear the irreparable loss (Amen).**

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## **Livelihood and Living Conditions of Formal Sector Retirees in Lagos State, Nigeria**

### **Abstract**

*The study examined gender differences in retirement livelihood and living conditions of formal sector retirees in Lagos State. The relationship between sources of retirement livelihood and living conditions of retirees in the public and organized private sector was essentially examined. The study covered retired men and women from three tiers of government—Federal, State and local Government as well as organized private sector retirees. This involved a cross-sectional survey of 1,321 respondents between December, 2006 and May, 2007 chosen through multi-stage systematic sampling technique and surveyed through the use of questionnaire. This was supplemented by in-depth interviews of 20 purposively selected retirees and 8 focus group discussion sections. Quantitative data was analyzed using Statistical Package for Social Sciences (SPSS) while Content Analysis was used to analyze qualitative data. The results indicate that about two-fifths among retirees (40%) in Lagos State survived on poor pensions of less than N10, 000 per month. A higher proportion among retirees in the public sector depended more on public pensions than on any other source of livelihood with 31.6% among retired men and 28.1% among retired women earning less than N10, 000 as monthly pensions. A higher proportion among retired women (67.9%) compared to 64% among men had no personal houses, with 46.9% among study population living in rented apartments with poor household facilities. In general, organized private sector retirees had access to multiple sources of livelihood and invariably enjoyed better living conditions than their counterparts in the public sector. The study therefore recommends that extensive and staggered pre-retirement training sessions should be organized for all prospective retirees at least two years before retirement while conditions of service in the public sector should be reviewed upward in line with cost of living in the country. Lastly, retirement benefits should be paid promptly and regularly to deserving retirees especially in the public sector.*

**Key concepts: Gender, Livelihood, Retirement, Pension, Living Conditions, Retirees, Formal Sector, Lagos State.**

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## CHAPTER ONE: INTRODUCTION

### SUMMARY STATEMENT:

This chapter provides definitions of various key concepts such as gender, retirement, livelihood, and living conditions and establishes their relevance to the subject matter. It further explains the relationship between these concepts and their impact on the lives of formal sector retirees in Lagos State. The chapter also discusses the research problem addressed by the study as well as states the objectives, significance, rationale, hypotheses and the structure of the Thesis.

### 1.0. Prefatory Remarks

Retirement did not emerge as an issue with social consequences until the end of the Industrial revolution in 18<sup>th</sup> Century. The importance of retirement becomes compelling after breakthroughs recorded in the field of Medicine (biomedical revolution) which resulted in increasing number of people living long enough to enjoy a healthier old age. Subsequently, retirement programmes were designed to address the likely challenges of enhanced life expectancy which ensured that there was no disruption of social equilibrium when older workers exited the work force. The State (in this case the employer of labour, usually, Government) had to engineer a soft-landing platform for older workers by devising means of 'phasing' or 'easing' them out with little or no disruption of the social order, usually through incentives for early retirement or promise of prompt payment of retirement benefits when they retire at a predetermined age. At the end of the Second World War, retirement became widespread with more workers becoming eligible for government pension. But it was not until the early part of 19<sup>th</sup> Century that Prussian Chancellor; Otto von Bismarck first introduced 65 years as the basis for eligibility for government

pension (hence marking the origin of retirement age). Shortly after that and by the early part of 20<sup>th</sup> Century, many European countries institutionalized retirement through the payment of government pensions. By 1935, the United States of America also followed with the introduction of Social Security which made early retirement attractive to many older workers. Therefore, with increased life expectancy, retirement developed as an institutional framework that enabled older workers to deal with the problems of old age and their declining productivity or inability to work without losing face (Phillipson, 1991; Phillipson, 1998).

The discussion of retirement in Nigeria can not be complete without considering its historical development over three major epochs namely, pre-colonial, colonial and post-colonial periods. In the pre-colonial period, the economy was primarily characterized by self-employment and the economy was not yet developed to have formal retirement policy that could grant any person retirement in the real sense of the word. The pre-colonial period can thus be described as 'no retirement' period. Historically, retirement emerged as a social phenomenon during the colonial era. Colonial government established civil service and conditions of service with which the British government consolidated its rule in Nigeria and other commonwealth countries. Most Nigerian civil servants then were British nationals because of limited manpower among Nigerians. Retirement age was then fixed at 55 years to enable British nationals to retire and return to their home country because of the adverse tropical climate that affected their health and productivity. This second phase, the colonial period, was marked by normal retirement. After independence in 1960, the management of the civil service passed from British Colonialists into the hands of Nigerian elites and the period witnessed major changes especially in the hands of military juntas. In the 1960s, retirement was generally rare and in most cases retirement was based on old age or ill health because of small number of trained Nigerians that could fill available positions in the civil service. Shortly after, pension scheme was introduced which was a form of social security

which ensured that workers were entitled to retirement benefits for services rendered to former employers. In Nigeria, experiences have shown that there are two main types of retirement benefits depending on conditions of service and employment category. The first type of retirement benefits is pensions, ideally regular monthly income paid to retirees based on number of service years and occupational level (usually through salary or grade level). The second type is gratuity, which is the lump sum of money paid to retirees at the point of retiring from paid employment. Ideally, a pension scheme should be funded to ensure its sustainability and guarantee continued payment of benefits to deserving retirees. In Nigeria prior to 2004, the government operates 'pay as you go' mode of paying retirement benefits without any concerted efforts to set aside resources to fund pension schemes but payments were made from available revenues. So, most pension schemes operated in Nigeria prior to pension Act, 2004 were largely unfunded and associated with many problems ranging from irregular pensions to untimely death of retirees due to lack of retirement benefits. The pension Act, 2004 is expected to stem this evil tide in pension administration and ensure that Nigerians have access to constant income and enjoy their lives after paid employment (retirement).

From the foregoing, it clear that retirement is a modern day industrial phenomenon and it has been defined as having two main components namely: cessation of full time paid employment and simultaneous entitlement and/or receipt of retirement benefits typically based on previous years of service in the public sector or organized private sector (Cumming and Henry, 1961; Atchley, 1976; 1986; Myles, 1988; Adelowo, 1996; Ogunbameru, 1999; Adelowo, 2000; Akeredolu-Ale and Aribiah, 2001; Price, 2002). Atchley (1982) defines retirement as a formal status in life which involves reduction in roles or withdrawal of employment accompanied by income from a retirement benefit scheme (pension). The latter is usually based on the number of years of service in the formal sector. In most cases, older people are likely to meet either of these

two conditions but rarely meet both. Therefore, most definitions and discussions of retirement tend to dwell more on specific experiences of male retirees in industrialized societies than their female counterparts and that of workers in the formal sector in developing countries (Cowgill, 1974; Richardson, 1999; Price, 2002). In broad terms, retirement represents “the status of a worker who has stopped working usually upon reaching a pre-determined age, when physical conditions do not allow the person to work any more or due to illness or accident or even a personal choice in the presence of an adequate pension” (Wikipedia, ([www.wikipedia.com](http://www.wikipedia.com)) 2007:1). In many economically advanced countries, retirement from paid employment has evolved as a right of older workers and this is usually based “on ideological, socio-cultural and political principles” that guarantee such workers have access to retirement benefits as their inalienable rights” (Wikipedia, [www.wikippedia.com](http://www.wikippedia.com) 2007).

In many cases, retirement is seen as the process of disengaging older workers from the work force so that younger workers can take over their hitherto roles and responsibilities while the retired workers are paid retirement benefits in order to maintain a minimum standard of living in retirement. In Nigeria, evidence has shown that irregular pensions both undermine access to adequate livelihood and has great consequences for living conditions of many public sector pensioners (Ogunbameru, 1987; Akeredolu-Ale and Aribiah, 2001). In this regard, retirement rather than being a period that provides opportunity to harness latent talents, leads to great strains on retirees. This is because retirement often implies disengagement from work-place; probable reduction in the quantum of earned salary or wages, loss of friends and reduction in self-esteem (Cumming and Henry, 1961; Atchley, 1976; Szinovacz, 1983; Akeredolu-Ale and Aribiah, 2001).

The above scenario highlights the importance of socio-economic status of retirees in influencing access to livelihood in retirement. Sources of livelihood in retirement include public pensions, private pensions, assets or investments and informal social supports (income remittance

and co-residence) as well as salaries and wages from income-generating activities. Generally, it has been documented that older people without alternative sources of livelihood will experience poverty and precarious living conditions in retirement (Calasanti, 1991; Moen, 2001, Akeredolu-Ale and Aribiah, 2001). In other words, retirees with little or no material resources, apart from public pensions, are often constrained to depend on irregular State pensions and consequently have poor living conditions in later years. The need to examine these and other retirement challenges motivated the researcher to embark on this study, that is looking at the relationship between retirement livelihood and living conditions of formal sector retirees in Lagos State.

Retirement is not merely a modern phenomenon but existed in different forms in most societies. This is because people certainly retired in pre-industrial African societies. But this happened only, if they (older people) could generate income through productive activities or if they owned enough property or assets that ensured constant income. Even older people that were too weak or too old to work were catered for by adult children and extended family members (even the larger community was not left out in providing care and support to older people). The discharge of filial duty in pre-industrial societies was so strong that no member of the family especially older member was allowed to go to bed hungry! For instance, among the agricultural Abkhazians, in a mountainous region within Georgian Republic of the former Soviet Union, retirement is relatively unknown even today (Henslin, 1993). This compared fairly well with the situations of older people in traditional African societies when older people were held in high esteem, and they controlled enormous power and resources which relatively ensured that their welfare needs were not only met but sustained in later years. Under such circumstances, retirement was either unknown or a rare occurrence except ill-health or death forced older people to take a 'graceful bow'.

In essence, we can deduce from the foregoing is that the meaning of retirement changes as societies modernize with concomitant implications for the well-being of older people (Cowgill, 1972). The importance of retirement livelihood to living standard has been demonstrated extensively in literature. There are at least three patterns or pathways available to retirees through which they can choose their retirement livelihood. The first trend is when older people receive retirement benefits (gratuity and pensions) and are also simultaneously engaged in income-generating activities to complement their meager income and meet their basic needs in retirement. For example in Nigeria, contract or part-time employment is emerging as an alternative source of income (livelihood) for a number of retired but relatively 'active' and 'productive' older people especially from Higher institutions of learning and Corporate World .

The reason for this is not far-fetched. Contract employment is often embraced by employers of labour for three main reasons among others. First, it provides access to wealth of experiences and expertise of retired persons, especially when it is clear that their disengagement will lead to a 'vacuum' in their organizations. Secondly, this temporary employment also places fewer burdens on employers of labour to meet 'unionized' demands for better working conditions as it is applicable to full-time employees. Thirdly, the terms and conditions of such contract employments are often fixed and subject to little or no change that can favour part-time workers or improve their situations in terms of responding or adjusting wages and salaries to meet the cost of living in the country. Nevertheless, retirees still embraced part-time employment because of the opportunity of staying active and relevant in society.

The second trend involves older people aged 65 years and above who have access to retirement benefits (gratuity and pension) but are unwilling to fully disengage (retire) from the workforce. These are relatively active older workers who receive pensions and are also involved in activities such as leisure work or volunteering as past-time activities primarily to keep 'busy' and

stay active. The third trend involves retirees that are 65 years and above but who must work in order to secure their livelihood and maintain a minimum living standard in retirement (Waslander, 2007). This third category includes older workers who have access to neither regular public pensions nor adequate private assets (personal income). Most Nigerian retirees are concentrated in the first and the third categories rather than in the second group. This is in sharp contrast to situations in many advanced countries like the United States of America where age based (mandatory) retirement is not only abolished but older people are given opportunity to remain active, albeit with more flexible work schedule. Retired senior citizens in most of these advanced countries are also involved in extensive volunteering services to their communities and the society at large.

Besides these three trends, there are many routes to retirement which may result in different definitions being adopted by researchers and respondents. For example, some older people considered as 'self-declared retirees' include those who had worked at some point in their lives but who are not presently working. It may also include those who did not work during a particular year, as well as older people who retired from paid employment but are currently self-employed. Although there is no consensus among scholars on the exact meaning of retirement because it varies significantly depending on the nature of employment and level of societal development, this study adopted popular definitions cited in literature (Cumming and Henry, 1961; Atchley, 1967; Lemon et al. 1976; Ogunbameru, 1991; Adelowo, 2000; Akeredolu-Ale and Aribiah, 2001).

Essentially, retirement is defined as a process that describes the withdrawal of persons aged 60 years and above from paid employment after a minimum of 10 years of service either in the public or private sector regardless of their current sources of livelihood or coping strategies such as pensions and income-generating activities. Retirement is also seen as a stage in the life



course that focuses on the socio-economic well-being of retirees, their access to sources of livelihood which assists them in maintaining their living conditions in retirement. The minimum retirement age is to conform to the statutory retirement age in the Nigerian public sector which is 60 years. We are not oblivious of the fact that retirement age in the organized private sector varies considerably from the standard in the public sector where workers can even retire before 50 years or work beyond the statutory retirement age, 60 years. There are also gender differences in retirement experiences.

Gender is an important factor in studying the 'lived' experiences of retirees in the formal sector of Nigerian economy. This is because gender is a key determinant of life chances of men and women throughout their life course. As previously noted, research on retirement tends to focus on retirement experiences, behaviours and life course events of men because it is generally believed that retirement in the strictest sense of leaving paid employment permanently, especially after pursuing a chosen career for some years, is relatively a new phenomenon among women. Goldin (1990) opined that as far back as 1940, only a small minority of young, working and career women in the United States of America who exited the labour force upon marriage ever returned to continue their jobs or pursue their careers. But this is changing with more women entering the labour force and remaining there to pursue life term careers all over the world especially in developed countries.

According to a study by Gendell (1998), men and women in advanced countries had started to show similar work history patterns and this is further buttressed by the fact that the average retirement age from the labour force for men and women in the United States of America was virtually identical between 1965 and 1995. Despite giant strides made by women in the workplace, it has been documented that women tend to occupy lower paying jobs and have less access to independent sources of livelihood compared to men. Women also have heavy domestic

responsibilities and care giving roles or demands that often disrupt their work histories. Women are also likely to depend on State pension or inadequate material resources from informal supports hence undermining their standard of living in retirement. Men, on the other hand, have access to more opportunities and material resources than women, which often translate into adequate livelihood and better standard of living in retirement. From the foregoing, is it not misleading to assume the same patterns of work histories and retirement experiences for men and women in retirement? (Szinovacz, 1983; Arber and Ginn, 1999).

If this assumption is inaccurate, then it is important to examine gender differences in accessing retirement livelihood and improving living conditions of formal sector retirees in Lagos State. Since the end of World War II, the participation of both married and single women in the labour force has increased considerably. In economically advanced countries, the ratios of men and women in the labour force appear to be negligible! Nevertheless, gender remains an important factor in understanding lived experiences of men and women in terms of livelihood, socio-economic status, employment opportunities and living conditions in retirement. Gender can therefore be defined as “*socially constructed relations between men and women, and to changeable and culturally variable rules and norms that shape people’s behaviours and cultural expectations*” (Kalabamu, Matseliso and Schlyter, 2005: 3).

Gender perspective also prescribes the values and behaviour expected of individuals at different stages with the recognition that men and women have distinct social roles, statuses and life chances which are continually being negotiated and redefined throughout their life course (Kalabamu, et al 2005). There is no stage in the life course when these gender differences are most noticeable than in later life especially after disengagement from socio-economic roles and statuses due to retirement.

Gender is also the “*socially constructed roles, behaviours, activities and attributes that society considers appropriate for men and women*” whereas sex refers to “*the biological and physiological characteristics that define men and women*” in any particular society (WHO, 2007:1). The above definitions clearly differentiate between what is meant to be a ‘male’ or a ‘female’ which are sex categories and to be ‘masculine’ and ‘feminine’ which refer to gender specific categories, with social and cultural expectations that can either make or mar individuals’ life chances. Essentially, sex categories are similar in all societies while gender roles and expectations vary significantly from one society to the other. It is against this backdrop that we argue that factors that influence retirement experiences of men are quite different from those that determine the retirement experiences of women (Lawton, 1983; Seccombe, 1986; Arber and Ginn, 1991; Whiting, 1998). This is because the life experiences and work history of men and women are significantly different, hence the need to treat each gender category as having distinct life course experiences, with unique features. This informs the need for a more localized study on the relationship between retirement livelihood and living conditions of retired men and women in Lagos State.

At this juncture, a brief discussion of the Yoruba worldview on work is apt. The word, work which is closely related to livelihood is called “ise” by the Yoruba and it is generally believed that hard work is an antidote for poverty, “ise ni ogun ise”. Hence, every one is enjoined to work very hard in order to break away from poverty. Therefore, anyone who fails to work to earn a living among the Yoruba is seen as a lazy person who is bound to associate with thieves (Olurode, 2007). Work is also believed to be a life long process that individuals are expected to engage in from childhood till death or ill-health dictates otherwise. Even older people, as custodians of values and traditions, also strongly believe in the efficacy of hard work and are willing to engage in diverse economic and social activities as long as they have strength to

discharge the assignment. Success or failure in the world of work is also believed to be dependent on the intervention of God, 'Olodumare' and the individual's 'ori', (Olurode, 2007) and by extension individual's destiny. This partly explains why successful individuals are often celebrated when they decide to take up less demanding roles or disengage from the world of work. This is because full-term retirement in the strictest sense is seldom practiced among the Yoruba ethnic group in Nigeria because of high premium attached to hard work, often seen as legitimate means of seeking a living (access to material resources and livelihood).

Livelihood has been variously defined by scholars and development experts to mean different things (Rennie and Singh, 1996; Davies, 1996 in Carney, 1998; Carney, 1998). Carney (1998) gives a definition of livelihood that is generally accepted in research circle, that livelihood *"comprises the capabilities, assets (including both material and social resources) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resources base"* (Carney,1998:4). This means that the various sources and compositions of people's livelihood change albeit rapidly over time. To Rennie and Singh (1996), livelihood is a measurable concept. According to the duo, *"livelihood is a more tangible concept than 'development' because it is easier to discuss, observe, describe and even quantify"* (Rennie and Singh, 1996:6). Generally, we can deduce from the foregoing that livelihood comprises of legitimate and socially approved ways and means of supporting, maintaining and sustaining people's subsistence or acceptable level of material comfort at different stages in the life course especially after paid employment. It also includes how retired workers seek access to material and non-material resources through which they live and maintain a socially acceptable minimum standard of living in retirement.

For the purpose of this study, retirement livelihood is defined as socially approved means adopted by retirees to meet their basic needs and support themselves financially or otherwise (vocationally) in retirement. Essentially, the quantum of people's livelihood in retirement will also be determined by their gender, socio-economic status, previous work history and employment category (either in the public or private sector) and occupational status among other factors. The relationship between access to sources of post-retirement livelihood (material and non-material resources) and living conditions of formal sector retirees in Lagos State was explored in this study. Since livelihood sources are dynamic and complex, people's livelihood strategies will also not remain static. Therefore, this study focuses on how formal sector retired workers seek access to livelihood (means of earning a living) and how these various sources of livelihood define and affect their everyday life experiences.

This is important because retired people are actively and consciously making decisions about how best to maximize their assets and resources on one hand and minimize their shocks and risks on the other hand so that they can improve their living conditions in retirement. This is important because studies have shown that retirees with regular or multiple sources of livelihood enjoy better standard of living in retirement than retirees that depend on only a source usually irregular public pension or inadequate informal support (Soltow, 1961; Ogunbameru, 1987; 1991; Adelowo, 2000; Akeredolu-Ale and Aribiah, 2001).

In other words, older retirees with little or no alternative sources of livelihood suffer serious deprivations and live in precarious conditions in retirement. The implication of above assertion lies in the fact that at the critical stage in the life course (retirement), people's lack of access to both material and non-material resources greatly undermines their living conditions and life satisfaction in retirement.

This suggests therefore that livelihood and living conditions of people in retirement are intricately linked, in that access to adequate sources of livelihood enhances living conditions and vice-versa. We seek to examine this linkage in order to ascertain the impact of retirement livelihood on living conditions of formal sector retirees in Lagos State. Closely linked to above submission is the assertion that living conditions of public sector retirees in Nigeria are poor because of certain reasons. Firstly, many of them depend heavily on inadequate State pensions (Ogunbameru, 1987; Akeredolu-Ale and Aribiah, 2001; Ajiboye, 2004, Amaike, 2005). Secondly, as many retirees approach the end of their life or occupational cycle, they have less capabilities and assets to cope with stresses and shocks that they had conveniently handled when younger. Thirdly, with the weakening of filial piety, that is, the notion that children will care and support their parents in old age, many older people experience excruciating poverty and experience a drop in their living standards in retirement (Akeredolu-Ale and Aribiah, 2001). In essence, experiences have shown that the informal support system has become grossly inadequate in meeting basic needs of older people or significantly improving their socio-economic situations in Africa. This is further compounded by the preference of younger generations for nuclear family in which members of the extended family, usually older people are seldom welcome.

The reasons for this negative trend have been linked to certain factors. These include the influence of negative foreign or Western culture and values on African culture which encourages negative appraisal of elders and the ageing process. A second factor is the mass exodus of young able-bodied youths to urban centers and more developed parts of the World in search of greener pastures which deprives older people access to their valued care and support. Lastly, the increasing involvement of women, the traditional care givers, in wage employment outside the home, translates into a substantial reduction in the quality of informal social supports available to older

people. The implication of above scenario is that living conditions of older people are often undermined in retirement.

In discussing living conditions of retirees, it is often important to use material comfort and household facilities as indicators of living conditions. Other factors include social life, social integration, relevance, leisure and cultural resources which also impinge on standard of living of people. Interestingly, the importance of these factors varies from one country to the other even among countries with similar levels of material comfort. This is because certain countries may be more attractive to certain persons or group of people based on personal or political reasons. In other words, definition of living conditions just like poverty measurement is value laden and can be problematic. It is therefore not uncommon for a country with a small proportion of high upper class and many poor people to have a high mean income (high standard of living) whereas majority of the people in the country may actually live in poverty with low standard of living.

Living conditions is defined as how people live and it captures a compendium of basic necessities, comforts or luxuries considered essential to maintaining a person or group of persons in customary or proper social status or circumstances. It is also the level of material comfort measured by the quality and quantity of goods, services and luxuries available to an individual, group or nation which make life meaningful. This study therefore adopts the definition of living conditions as a relative term which captures the material comfort, material resources, health status, social relevance, life satisfaction, adequacy of material resources and household facilities as relevant indicators of socio-economic well-being of formal sector retirees in Lagos State, Nigeria.

### **1.1. Statement of Problem**

The problem of delay pension or poor pension management is one of the most embarrassing situations in Nigeria with millions of retired workers living in abject poverty and

destitution because of lack of prompt and regular pensions. Ideally, retirement should be a period of rest after years of meritorious service which is in line with the motto of Nigeria Union of Pensioners that states that, "Rest is sweet after labour". However, workers' prospect of rest after retirement is often challenged because of government's failure to meet its financial obligations to retired citizens. This is evidently seen in huge pension arrears and precarious living conditions of many retirees in the public sector.

This is because retirement benefits remain unpaid months or even years after disengagement. Unfortunately, many pensioners in Nigeria are either too frail or old to seek alternative sources of income in retirement hence drawing the curtain on any hope of accessing material resources to meet their basic needs. Therefore, whenever retirement benefits are even paid, it is not uncommon for pensioners to be subjected to dehumanizing treatments in a bid to collect their meager and irregular pensions with many cases of death and exhaustion reported from such exercises. The contention is that the ideal of rest after paid employment can only be achieved if pension schemes are properly managed, fully funded and indexed (adjusted to meet the prevailing cost of living in the country) to ensure that pensions are paid promptly and regularly.

This will ensure that pensioners are financially empowered to meet their basic needs and enjoy minimum standard of living. It is against this background that people have expressed hope that the new pension reform Act, 2004 will not only improve living conditions of retired workers but it will significantly boost the morale of current workers and encourage them that life after paid employment can be less dehumanizing. But the reality however is that many Nigerian retirees, especially in the public sector, suffer untold hardship and groan under unpaid and irregular pensions which have made abject poverty in retirement inevitable. Cases of old pensioners, hungry and frustrated, protesting against pensions arrears abound in Nigeria, with no tier of government spared this embarrassing debacle. For example, the Tell of 20<sup>th</sup> February, 2006



focused on 'The sorrowful song of senior citizens'. According to one retired person, Kolawole Adepetu who had not received his gratuity six years after retirement said as follows, "You will be surprised that many of us who retired in 1999 have not collected our gratuity till date. They keep telling us the government is not making enough to pay us. But, it is a lie" (Tell, February 20, 2006).

The experience of Mrs. Juliana Bello, an official of the Nigeria Union of Pensioners, Lagos State Chapter is similar to Mr. Adepetu. She claimed that the State Government had refused to effect 142 percent increment in the pension of pre-2004 retirees as directed by the Federal Government. In her words, "The governor has refused to effect 142 percent increment in our wages (pension) as directed by the Federal Government in 2000.....Also those of us that retired in 2000 have not received our gratuity" (Tell February 20, 2006). Other newspaper headlines captured the agony and frustration of Nigerian retirees such as "U.I. Pensioners and the rough edge of justice (Sunday Guardian, 12, 2000). The import of this lies in the fact that among Yoruba people, it is generally believed that "ki ojo ale le dara la se fi oworu se ise", meaning that people work earlier in life in order to secure their old age or ensure better living conditions in old age. Unfortunately, this expectation is gradually being eroded in Nigeria!

Despite prior years of meritorious service, many public sector retirees are denied access to their retirement benefits (main source of livelihood for majority) with many pensioners living in abject poverty and under precarious conditions. Surprisingly, there is no definite State's response to these retirement challenges. Therefore, the plight of retirees in the country often go unattended to because of the erroneous belief that most older people are too old to 'demonstrate' and hold the government to ransom like younger generation (current workforce). The State is also complacent with regards to its obligation under the pretence that the family should be primarily responsible for the care and support of older people. This expectation of filial duty has been largely undermined

overtime due to unemployment and economic recession which have incapacitated prospective care givers. The only State's policy on retirement administration which fell within the time frame of this study is the recent Pension Act introduced in June 2004 under General Olusegun Obasanjo. The Act introduced contributory pension scheme in the public sector with the hope of merging it with the different independent pension schemes in the private sector. Essentially, the Pension Act 2004 introduced a uniform pension scheme in the formal sector with the hope of ensuring prompt and regular payment of pensions and subsequently, improving the living conditions of retirees in the future (Amaike, 2006b). The Act also repeals the Pension Act of 1979 (CAP 345 Laws of the Federation of Nigeria, 1990) and subsequently amends the Nigeria Social Insurance Trust Fund Act (NSITF) of 1993. These earlier pension policies were introduced during the military interregnum.

Prior to the introduction of New Pension Act, 2004, pension plans were generally optional in the private sector and largely unfunded in the public sector. In both the private and public sector, huge pension deficit and non-payment of retirement benefits were reported with concomitant poor quality of life of many workers after paid employment. Without doubt, the living conditions of retirees will definitely be compromised if they do not have regular livelihood and adequate material resources in retirement (Moen, 2001, Calasanti, 1991; 1999; Price, 2002; Amaike, 2005).

The above scenario portends great consequences for the quality of life of retirees, because lack of material resources does not only hamper the ability of many retirees to meet their basic needs but compromises their living conditions in retirement and denies them the opportunity of enjoying their lives in retirement (Szinovacz, 1996). It therefore follows that with inadequate livelihood or irregular pensions, living conditions of most pensioners in Nigeria cannot but be precarious. Consequently, retirees with poor socio-economic status have few or no alternative

sources of income and therefore experience poor living conditions. This is because people's life course experiences greatly influence their choice of coping strategies and livelihood in retirement. The relationship between previous socio-economic status and living conditions of workers in retirement was aptly captured by Johnson and Falkingham (1992: 65-66) as follows:

*it is clear that differentials in later life with regard to income are strongly correlated with factors acquired during the working life. Payments of premiums for higher pensions are clearly related to the income and employment history of the individual. Unemployment, part-time work, and early retirement may well preclude the building-up of non-state pension contributions for certain groups especially women.*

Incidentally, some of these retirement challenges can easily be overcome by few healthy and active retirees but this will not be the experiences of frail, fragile and physically challenged older pensioners who are often forced to depend solely on irregular State pensions or informal support or resort to alms solicitation to meet their basic needs in retirement. These among others, motivated the need for this study to examine the relationship between retirement livelihood and living conditions of retired older people in the formal sector in Lagos State, Nigeria. This becomes more compelling when the impact of retirement livelihood on living conditions is compared along gender, occupational status and employment category.

Without doubt, lack of access to regular retirement livelihood definitely undermines living conditions of older people. Secondly, employment category (either in the public or private sector) as well as occupational status of workers prior to retirement does not only influence quantum of livelihood but also quality of life (living conditions) of older people in retirement. Thirdly, disadvantaged status in terms of gender, socio-economic status, occupational status, educational attainment, perceived health status, life satisfaction, social relationships and income level, among others, are potent factors that influence living conditions of many Nigerian retirees. Disadvantages

in any of these factors make Nigerian retirees most vulnerable and susceptible to poverty and multiple deprivations than their counterparts in developed countries.

Based on the points alluded to above, it is pertinent to ask the following questions, namely is it not misleading to assume the same retirement experiences and life chances for men and women in retirement since men and women do not have the same patterns of work histories and sources of livelihood? (O'Rand and Henretta, 1982b; Arber and Ginn 1991) Is it not erroneous to assume the same life experiences (specifically, retirement livelihood and living conditions) for public sector retirees and organized private sector retirees since the conditions of service and retirement benefits in the sector are significantly different? Is it not also erroneous to assume that the Nigerian State will fulfil its social contract to retired older workers bearing in mind its perennial and colossal failure to satisfy the yearnings of most citizens including older people?

More importantly in discussing the importance of livelihood to living conditions, it is pertinent to consider the following questions: Will mere financial resources translate to better standard of living for retirees? Will mere access to multiple sources of retirement livelihood enhance the standard of living of retirees? What is the effect of occupational status on access, availability and adequacy of retirement livelihood? Will organized private sector retirees be more satisfied than public sector retirees in retirement? This is because it has been argued that the opportunity to engage in meaningful activities tend to boost the standard of living of retirees. If these assumptions are inaccurate, then it is important to examine differences in retirement livelihood and the effect of these on living conditions of different categories of retirees in the formal sector.

## 1.2. Objectives of Study

The main objective is to examine the relationship between retirement livelihood and living conditions of formal sector retirees in Lagos State, Nigeria.

The specific objectives of the study are to:

1. Examine the relationship between employment category (either in the public sector or organized private sector) and access to multiple sources of livelihood in retirement.
2. Determine the association between employment category (either in the public sector or organized private sector) and living conditions of formal sector retirees in Lagos State.
3. Examine the relationship between access to multiple (more) sources of retirement livelihood and living conditions of formal sector retirees in Lagos State.
4. Examine the relationship between occupational status and access to multiple sources of livelihood in retirement.
5. Determine the relationship between gender of retirees and access to multiple (more) sources of retirement livelihood.
6. Determine the relationship between gender of retirees and living conditions of formal sector retirees in Lagos State.
7. Develop a general profile of formal sector retirees in Lagos State.

## 1.3. The Research Questions:

The following questions are important in addressing the subject matter of retirement livelihood and living conditions of formal sector retirees:

1. What is the relationship between employment category (either in the public sector or organized private sector) and access to multiple sources of livelihood in retirement?
2. What is the association between employment category (either in the public sector or organized private sector) and living conditions of formal sector retirees in Lagos State?
3. What is the relationship between access to multiple (more) sources of retirement livelihood and living conditions of formal sector retirees in Lagos State?
4. What is the relationship between occupational status and access to multiple sources of livelihood in retirement?

5. What is the relationship between gender of retirees and access to multiple (more) sources of retirement livelihood?
6. What is the relationship between gender of retirees and living conditions of formal sector retirees in Lagos State?
7. What is the general profile of formal sector retirees in Lagos?

#### **1.4. Statement of hypotheses**

1. Organized private sector retirees are likely to have access to more (multiple) sources of retirement livelihood than public sector retirees.
2. Organized private sector retirees are likely to have better living conditions than public sector retirees.
3. Retirees with multiple sources of retirement livelihood are likely to have better living conditions than retirees with only a source of retirement livelihood.
4. Occupational status is directly related to access to multiple (more) sources of retirement livelihood.
5. Retired men are likely to have access to multiple (more) sources of retirement livelihood than retired women.
6. Retired men are more likely to have better living conditions than retired women.

#### **1.5. Assumptions**

These are the assumptions that guided this study:

1. Retirees from the organized private sector are likely to have access to multiple sources of retirement livelihood than their public sector counterparts because organized private sector retirees will have access to bulk retirement benefits which if wisely invested can translate to sustainable sources of livelihood through long term projects and income yielding businesses.

2. With access to multiple sources of retirement livelihood, retirees from the organized private sector are likely to enjoy better standard of living in retirement. This will not be the experiences of public sector retirees whose benefits are often inadequate and irregular; hence the latter group will experience a drop in their standard of living in retirement.
3. Retirees with higher occupational status will have access to better retirement benefits (pensions) in retirement. This means that retired senior or management staffs will enjoy better living conditions. In essence, occupational level or grade level is an important factor that influences availability, access and adequacy of livelihood in retirement.
4. Retirees with higher occupational status will have access to multiple (more) sources of livelihood which will adequately sustain and maintain their living standards in retirement. Whereas the rank and file (junior staff) will not have adequate replacement for their former income or have alternative sources of livelihood other than public pensions which will be grossly inadequate to meet their basic needs in retirement
5. With multiple and sustainable sources of retirement livelihood, management and senior staff retirees will have better living conditions in retirement compared to their junior staff counterparts. This is because they will have more opportunities for income-generating activities prior to retirement and after retirement which will enhance their livelihood and living conditions.
6. Retirees with multiple sources of retirement livelihood will maintain or improve upon their pre-retirement standard of living than retirees with only one source usually public pension who tend to depend on irregular retirement benefits to meet their basic needs in retirement.
7. Retired men will have access to more sources of livelihood in retirement than their female counterparts because of their unbroken work histories. Women's work histories on the

other hand are likely to be disrupted by domestic and family demands with little or no alternative sources of livelihood to fall back on in retirement.

8. It is hoped that retired men's access to more sources of livelihood will translate to better standard of living whereas retired women will have limited access to sources of retirement livelihood and live in precarious conditions. However, women will enjoy more patronage from informal social support networks than men. This informal support is expected to improve the standard of living of women despite the fact that it is often irregular and "less tangible".

### **1.6. Significance of study**

It has been established in literature that old age support systems are under tremendous pressure because of myriad of social forces and economic recession that are taking place in the globalized World (Akeredolu-Ale and Aribiah, 2001; Moody, 2002; Amaike, 2005). In many developing countries, social security is either absent or informal social supports are grossly inadequate to meet basic needs in old age. Even in more developed countries, economic recession and dwindling labour force are posing great challenges to sustainability of social security in old age. The implication of this is that there is growing evidence around the World that social security benefits may no longer guarantee income security and maintain living conditions of people in old age (Atchley, 1982a; Moen, 2001). Therefore, many national governments are moving away from defined benefits pension scheme to defined contribution pension scheme in order to reduce pension liability. For example in Nigeria, the Federal Government is confronted with huge pension liabilities, conservatively estimated at 2.56 trillion Naira (as at 2005), which partly necessitated the introduction of contributory pension scheme in Nigeria, the pension Act in June, 2004 ([www.npc.com](http://www.npc.com)).



This study is critical because it will generate and contribute data on retirement experiences and living conditions of formal sector retirees. It will also fill the gap in knowledge on the implications of different life course events for livelihood and living conditions in retirement especially on how to minimize stresses and strains that can jeopardize the resources of workers in later years. Another importance of this study lies in the fact that it will encourage a critical appraisal of the adequacy and sustainability of different sources of retirement livelihood in meeting basic needs of retirees in Lagos State. This examination will bring to the fore the importance of retirement livelihood to living conditions of retirees with the hope of strengthening informal social supports identified by many female retirees as viable sources of support in old age. This study will also help in proffering 'effective' indigenous solutions to address perennial problems, plights, deprivations and penury associated with life in retirement in Nigeria. The data from this study will also provide a platform for empowering advocacy groups and other groups working in the area of improving living conditions of older people in Nigeria.

It is hoped that the findings of this study will assist in reducing the high incidence and prevalence of poverty among retired older people in Nigeria by suggesting policies and programmes that can meet the welfare needs of retired elders in Nigeria. Awareness will also be created among policy makers to appreciate the importance of pre-retirement training as an integral part of occupational development. It has been established in literature that pre-retirement education encourages and equips workers with coping strategies and skills that can ensure that their living conditions in retirement are not compromised (Atchley, 1961; Atchley, 1982; Ogunbameru, 1999; Akeredolu-Ale and Aribiah, 2001). When workers and employers (especially government) are well informed about the importance of retirement livelihood and its impact on standard of living of retired people, this information will guide programmes which will help to reduce the level of despondency and poverty among retired persons.

Pension staff and other relevant agencies can use the findings of this study to design appropriate retirement programmes on livelihood strategies which can assist workers and retirees to cope better with challenges of life after paid employment. This is because livelihood after paid employment is critical to socio-economic well-being of pensioners which if precarious, will not only reduce their life satisfaction but dampen the morale of current workers, who may engage in unethical means to ensure income security in retirement. Most importantly, it is hoped that the findings of this study will help policy makers, programme managers, scholars and government to fill the lacuna in planning, training, implementation and ensure critical appraisal of pension administration, retirement policies and welfare services for older people (retired persons) in Nigeria. Finally, it is hoped that the study will stimulate further research in the area of social gerontology, especially in the area of coping with life after paid employment in Nigeria.

### **1.7. Scope and Limitation of the Study**

This study examined the relationship between retirement livelihood and living conditions of formal sector retirees in Lagos State on one hand and the effect of employment category and gender on access to retirement livelihood and living conditions on the other hand. This exploratory study focused on one thousand, three hundred and twenty-one (1321) formal sector retirees. The sample size is relatively small compared to the total populations of retirees in the study location. But, the sample, which ranged between ten and twenty percents of specific populations, is believed to be adequate to shed light on retirement challenges and living conditions of formal sector retirees in Lagos State. There are many factors that can influence or affect living conditions of formal sector retirees in Lagos State, but this study only considered retirement livelihood, employment category, occupational status, socio-economic status and gender of retirees. Factors such as type of retirement, retirement age, informal social supports and marital status are likely to

affect retirement livelihood and living conditions in retirement but this study did not consider them. The study did not cover the specific sources of livelihood in detail and their impact on quality of life of retired people. A study that considers these specific sources will be able to ascertain the relative importance of formal and informal social support systems in improving living conditions of formal sector retirees in later years.

The study did not consider other forms of employment outside the formal sector such as self-employment and small and medium scale entrepreneurships. It is possible to find different patterns or trends in the choice of retirement livelihood in the 'unorganized private sector' that was not covered in this study. This will help to ascertain the veracity of the notion of "*no retirement syndrome*" in the 'unorganized' private sector of the Nigerian economy. This study compared male and female retirees on one hand and organized private sector and public sector retirees on the other hand to ascertain their retirement livelihood and standard of living. It is possible to focus on any level of government and compare the differences between and among ministries or departments at the State or Federal level. Lastly, since the study is based on a sample of retirees in Lagos State, a study that focuses on more public institutions and private companies in the six geo-political zones in Nigeria will show more variations in findings which can be generalized to the entire country (larger population).

### **1.8. The Rationale of Study**

Retirement is an important stage in the occupational life course of individuals because it provides explanation about factors that influence sources of livelihood and standard of living of retirees. Gender determines a number of things such as socio-economic status, sources of livelihood, educational status, employment category, occupational status and work history of individuals prior to and after retirement. These experiences affect the standard of living of men

and women in retirement differently. There are a number of assumptions about retirement experiences of men and women that only empirical studies of this nature can either confirm or reject. For example, it is assumed that high educational attainment will lead to high occupational status which will translate to high income jobs and sustainable retirement livelihood. It is generally believed that organized private sector in Nigeria has better conditions of service and therefore its workers will have access to more material resources with which they can improve their living conditions. This study established a statistically significant relationship between employment category and access to multiple sources of livelihood on one hand and employment category and living conditions in retirement. It is generally believed that women who depend on their own material resources are more likely to be poor and vulnerable in old age compared to women who receive social support from spouses and adult children. These assumptions among others documented in literature motivated the researcher to examine the relationship between retirement livelihood and living conditions of formal sector retirees in Nigeria.

### 1.9. Operational definitions of Terms

- **Gender:** this is the socially constructed meaning attached to being a male or a female in any society and it is an important determinant of life chances and opportunities available to individuals throughout their life course. It is used to capture how men and women differ in terms of access to opportunities, roles, and statuses as well as work trajectories which also affect their post-retirement experiences, livelihood and living conditions.
- **Retirees:** These are otherwise called pensioners in the public sector because workers become 'pensionable' or eligible for pensions after ten years of service and after reaching a minimum age of 45 years under the old pension scheme. Under the pension Act, 2004, 50 years is the minimum age for eligibility for pension, except in case of unemployment for

more than six months. In this study, we define retirees as former employees, usually older, at least 60 years old who retired from either the public sector or organized private sector and who are less likely to engage in full-time paid employment, although many are actively involved in income-generating activities or social roles to supplement their pensions or support family members respectively.

- **Retirement:** This is otherwise called disengagement. This study defines retirement as a condition in which an individual ceases to engage in full-time paid employment either voluntarily or statutorily usually after working for a period of time, at least ten years in the public sector and after reaching a minimum retirement age. It also defines retirement as a process in the life course, with unique challenges and sometimes opportunities to engage in meaningful activities. Retirement can be in three main forms namely; voluntary, statutory or mandatory (compulsory) retirement. Voluntary retirement means that the decision to retire before the statutory retirement age comes from workers, usually due to search for greener pasture, health reasons or family demands. Statutory retirement on the other hand stipulates that workers disengage (retire) at specific age such as 60 or 65 or 70 years (in the civil service, academia and judiciary respectively) or after 35 years of service in the public service.

Compulsory retirement which otherwise means retrenchment, is a situation where workers are “forced” to disengage or are laid off as a result of administrative directives or military fiat or policy change. In traditional African societies and in modern informal sector, retirement is relatively unknown or may be delayed, depending on individuals’ preferences, or till death or ill-health forces the individuals to disengage, hence the notion of *no retirement syndrome* (Akeredolu-Ale and Aribiah, 2001). Generally, retirement signals the end of occupational cycle of most workers while retirement benefits are paid in

forms of gratuity and pensions drawn from either contributory or non-contributory pension scheme.

- **Retirement benefits:** these include pension, gratuity and annuity. These benefits can be drawn from either Defined Contribution Scheme, which is Contributory pension scheme, where workers and/or their employers save a percentage of the worker's basic emolument towards retirement. In Nigeria, the New Pension Act, 2004 stipulates a minimum contribution of 7.5 percent by both workers and their employers. But, members of the armed forces only contribute 2.5 percent while the government contributes the balance of 12.5 percent into their retirement saving account. The second type of pension scheme is non-contributory that is the Defined Benefits Scheme which means there are no definite and deliberate efforts by employees and employers to save towards retirement. The old pension scheme in Nigeria, a form of non-contributory pension scheme, was largely unfunded and grossly inadequate to meet basic needs of retired workers.
- **Gratuity:** this is the lump sum of money or bulk financial benefits paid to pensioners (retirees) shortly before their disengagement from paid employment. It is a proportion of last salary/ wages of retirees usually based on years of service and their salary level. Under the old pension scheme, Nigerians who had worked for five years and above were entitled to gratuity without prior contributions. For instance, 10 years of service attracted 100 percent of last salary while 35 years attracted 300 percent of last salary as gratuity. The old pension scheme regime which was largely unfunded has since been changed to a contributory pension scheme, the New Pension Act, 2004. The need for pension reform Act was informed by myriad of problems associated with the defined benefits pension scheme in the public sector. Expectations are high that the new pension Reform Act (2004)

will address perennial problems associated with pension administration in Nigeria and ensure acceptable minimum standards of living for retired workers.

- **Pension:** ideally, it means the monthly allowance or stipend paid to former employees of public institutions or private companies and calculated as a percentage of last salary of retirees. In Nigeria, the old pension scheme stipulated that a worker should serve for a minimum of ten years and be at least 45 years old before being eligible for pension of about 30 per cent of last salary. With the Pension Reform Act (2004), contributions of both the retiree and his/her employer prior to retirement are managed by the Pension Fund Administrators chosen by the worker. The funds in individual Retirement Saving Account (RSA) of a worker will then be used, in consultation with the retiree, to map out a plan of programmed withdrawals for the worker based on estimated life expectancy in the country.
- **Livelihood:** this is defined as all legitimate and socially approved means of ensuring access to material and non-material resources, supports and sustenance for individuals at any stage in the life course. In its simplest form, it comprises all legitimate means and ways of obtaining sustenance for living by retired workers in the formal sector in Lagos State. It is also the sum total of socially approved ways and means of gaining access to resources by retirees to meet their basic needs with the aim of improving their living conditions in retirement.
- **Living conditions:** this is defined as the level of consumption or degree of material comfort measured by goods, services and resources available to an individual retiree or a group of retired people. In this Thesis, standard of living is used interchangeably with living conditions. This study also measures living conditions in terms of access to and quality of housing, household facilities and health status of retirees. Other indicators include social relationships, social relevance, hygienic environment (physical conditions)

and availability of other social services that can improve the quality of life of workers in retirement.

- **Formal Sector:** This is the segment of the Nigerian economy that is governed by rules and regulations as contained in the Federal Republic of Nigeria's Constitution, governmental gazettes and other relevant statutes such as Company and Allied Matters Act, 1990 setting up the public institutions and private companies. It has two main components, namely the public sector, that is the governmental segment and the organized private sector which includes the organized segment of private companies, comprising usually companies with ten or more employees. These companies are also mostly members of the umbrella organization of employers in the organized private sector, Nigeria Employers Consultative Association (NECA).

#### **1.1.0. The Structure of the Thesis**

This Thesis consists of five chapters. The first chapter covers the introduction, states the research problem and outlines the study objectives. It also includes the hypotheses, the rationale for the study and the definitions of terms used in the study. The second chapter presents the review of relevant literature and theoretical orientations on the subject matter. The chapter concludes with the conceptual framework of the study. Research Methodology is the focus of chapter three. This discusses methods used in carrying out the research such as sampling technique and the instrument of data collection and methods of data analysis. The fourth chapter is on data presentation and discussion of findings. It also presents socio-economic characteristics of various categories of respondents such as their educational attainment, occupational status and demographic characteristics of respondents such as age, sex and family size. Sources of livelihood of retirees in Lagos State are also discussed in relations to their effects on living conditions of Nigerian retirees.



The chapter also compares sources of livelihood and living conditions of public sector retirees with that of their counterparts in the organized private sector. It presents brief profiles and experiences of some participants involved in in-depth interviews and focus group discussion sessions. The fourth chapter also covers the test of study hypotheses as well as the discussion of major findings. The fifth chapter presents a summary of the study, its major findings, conclusion, contributions to knowledge and recommendations

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## CHAPTER TWO: REVIEW OF THE RELEVANT LITERATURE

*All the World's a stage*

*And all the men and women merely players;*

*They have their exits and entrances;*

*And one man in his time plays many parts,*

*His acts being seven ages.*

*(Shakespeare: As You like it, Act 2, Scene 7).*

### SUMMARY STATEMENT

*This chapter gives a review of relevant literature in the area of social gerontology and examines explanations of various schools of thought for differentials in living conditions of older people after paid employment. It presents theoretical perspectives in social gerontology as they relate to socio-economic determinants of retirement livelihood as well as the relationship between livelihood and living conditions in retirement. The chapter also considers the relevance and applicability of these schools of thought to explain living conditions of Nigerian retirees. It concludes with a presentation of the theoretical framework and conceptual framework of the study.*

### 2.1. Literature Review

Retirement is an important stage in the occupational life cycle of every worker. It is also a period that is often characterized by simultaneous reduction in income and opportunity to engage in income-generating activities for active retirees. Therefore at this stage, there is need for adequate or multiple sources of income, as people grow older, more than at any other stage in the life course. Generally, sources of retirement livelihood include public or State pensions, private

pension and income from current employment as well as assets or income remittances from family members, among others. Studies have shown that the quantum and quality of retirement livelihood are key determinants of standard of living of retirees (Moen, 2001; Akeredolu-Ale and Aribiah, 2001; Moody, 2002). Literature further shows that retirement livelihood does not just determine availability of material resources but it also affects every aspect of a retiree's life. Therefore, a retiree without adequate income or retirement livelihood will be poor, unhealthy and live below poverty level. This is against the backdrop that retirement is not just an event in the life course of an individual but also a process that ends the occupational life of an older worker and sets in motion different experiences that can either make or mar later life. Essentially, the main determinants of life in retirement are actually results of various life course events that individuals have passed through long before they experience retirement.

From the life course perspective, various opportunities and disadvantages people experience over the years are accumulated in such a way to determine their lives in later years. Historically, studies on life after paid employment focus more on experiences and work trajectories of men than women with less emphasis on the impact of retirement livelihood on living conditions of even male retirees. The fact that men and women also do not have the same or similar experiences also calls for inclusion of gender in studying retirement experiences and living conditions of older people. This gap necessitated the present study on the relationship between retirement livelihood and quality of life of retired men and women in Lagos State. The situation of retired older people in Nigeria is further exacerbated by little or no focus on their unique challenges and how to improve their living conditions in retirement. This seeming neglect is largely based on the assumption that older people will be catered for by their immediate family members or extended family. This is seldom the experiences of most older people in Nigeria (Akeredolu-Ale and Aribiah, 2001; Amaike, 2005). Nevertheless, we are not oblivious of the fact

that it is possible for older people to be supported by State pensions or returns on past investments. Experiences in recent years have shown that the notion of filial duty in Nigeria is under tremendous strain with cases of abandonment, elder abuse and poverty in old age common features in modern societies despite support from the informal social support systems (Akeredolu-Ale and Aribiah, 2001; Amaike, 2005). Studies and events in recent years also indicate that African traditional support systems are beginning to show signs of weakness and are grossly inadequate to meet the increasing demands and basic needs of older people (Akeredolu-Ale and Aribiah, 2001; Ajiboye, 2004; Amaike, 2005). Literature on retirement livelihood and its impact on the standard of living of retirees are considered on a thematic basis with emphasis on relevant literature. First, we shall discuss the relationship among work, retirement livelihood and living conditions.

## **2.2. Work, Retirement livelihood and Socio-economic well-being**

Generally, the issue of transition from work role to retirement is often resisted and avoided by older workers. This is because most societies are work-oriented and paid employment is often seen as the principal if not the only source of identity for most people especially men (Moen, 1996). Commonly, the work roles define the totality of many workers' existence and relevance in the society. Most people spend the greatest part of their adult years working in the labour force; hence a life without work, usually after retirement, is unimaginable and dreaded! This probably explains the anxiety and stresses associated with retirement as well as problems experienced by older workers after disengagement from the labour force (Adelowo, 1996; 2000; Akeredolu-Ale and Aribiah, 2001). Many older people are also confused about what retirement has in store for them and dread the challenge of work- retirement role transition. Apart from reduced income, retirees are also confronted with the challenge of coping with disengagement from certain work

related roles. This is because occupational role or work role provides more than economic security in terms of salary or wages to the retirees. Work also gives workers the opportunity to develop their social networks and maximize the accumulation of intangible social benefits that are helpful in dealing with life challenges especially in later years. Retirement only offers limited opportunity to engage in meaningful roles or activities.

The centrality of work role to man's existence was aptly captured by the classic book, *Meaning of work and retirement* by Friedmann and Havighurst (1954). The duo developed a five points schema to define what work means to individuals. These are:

1. Work as a source of income.
2. Work as a life routine that structures the use of time.
3. Work as a source of personal identity and status.
4. Work provides a context for social interaction.
5. Work affords the opportunity to have meaningful experiences that provide a sense of fulfilment and accomplishment in later life (Friedmann and Havighurst, 1954; Moen, 1995).

These functions of work are not only important but they are critical to socio-economic well-being of retirees. This also explains why older people that have left or about to leave the work force experience or nurse fear, anxiety, apprehension, stress and sometimes experience a drop in their socio-economic well-being as a result of challenges and changes associated with retirement. This is because the loss of work does not only affect income; it also impinges on the health status of retirees and their living conditions. Although, the loss of work has been linked to poor health and low standard of living, the exact relationship between the two variables remains inconclusive (Moen, 1992, 1995; Elder, 1995). The link between retirement and poor health was explored in a number of studies which equated retirement with a marked deterioration in mental well-being of

retirees due partly to loss of work role and status (Tunstall, 1966 in Phillipson, 1998; Ekerdt, 1987; Rushing, Ritter and Burton, 1992; Moen, 1995; 2001).

Further research also established that retirement has an initial negative impact on lives of pensioners by increasing anxiety but this gets resolved after the initial transition. Thus, disengagement from work role does not only impact the health status of workers but their access to material resources which subsequently affect their living standards. Richardson's study of 244 men in Britain suggested that *"the extremes of complete contentment and bitter dissatisfaction with retirement were easily discerned but majority of statements revealed mixed feelings, that attitude to retirement was the product of a number of variables – state of health, meaning of former jobs, length of retirement, use made of retirement, the relationship with family and wider social groups – all of these in varying degrees and diverse ways affected the replies"* (of respondents) (Richardson 1956:385 in Phillipson, 1998:37).

From Richardson's study we gather that people's situations in retirement are by-products of certain socio-economic and demographic factors such as socio-economic status, occupational positions, health status, gender, length of years in retirement and social relationships, among others. Subsequently, the quality of life of older people in retirement is greatly influenced by the quality of their previous years and sources of retirement livelihood. For instance, Phillipson (1998) in his study on old age income in Britain found out that there are at least four cardinal pillars of old age income namely: basic pension provided by the State; secondly, supplementary pension (including occupational pension, personal or private pension or a combination of the two); personal savings and finally, income from employment or investment.

Suffice it to say that the net resources from these different sources of livelihood and rules governing access to them are changing; however they affect material resources and living conditions of older people (retirees) in United Kingdom. Interestingly, experiences of retirees in

many parts of the world are slightly similar to above findings (Phillipson, 1998:72). Closely related to this is the fact that retired persons also attach varying degree of significance to these sources of livelihood and respondents' order of preference is arranged in descending order as follows occupational pension, savings, investment and continued employment (Phillipson, 1998). In Nigeria, people's sources of livelihood are more diverse and difficult to determine or describe because of their irregularity and diversities. For instance, some retired persons who receive government pensions may also be engaged in income-generating activities (continued employment) which are seldom reported as alternative sources of income in retirement. Due to ill-health or old age, frail retirees can be supported through income remittance and returns on investment, which may not be reported by some older people as viable sources of livelihood in retirement.

It is also possible for organized private sector retirees to invest a substantial part of their prompt retirement benefits on business concerns or property which can provide additional resources or means of earning a living irrespective of their current employment status. In most cases, many retirees will only report their main source(s) of income usually public pensions while other complementary sources, sometimes irregular are rarely reported. This underscores the importance of pre-retirement education (PRE) to smooth role transition. This type of education equips retirees with skills to cope with retirement challenges through well packed information on investment opportunities, challenges and role transition to expect in retirement. Since retirement connotes stoppage of a job an individual has been used to for a number of years with the opportunity of being eligible or entitled to receive retirement benefits. The transition from this work role to retirement has generally been associated with anxiety and stress. This is because many workers are ill-prepared or do not have adequate pre-retirement education or planning that

can ensure that they face retirement challenges and role changes squarely (Ogunbameru, 1987; Adelowo, 2000).

### **2.3. Retirement Livelihood and Standard of Living of Retirees**

Retirement livelihood can be defined as a means of earning a living or a way of supporting life and meeting individual or a group of people's needs after paid employment (Help Age International, 2006). It can also be defined as the means by which a retiree earns income to provide the necessities of life (Asong, et al. 2000). Generally, livelihood captures the various socially accepted and legitimate means and activities carried out to earn a living or the process of earning a living by retired workers. Poverty and livelihood are related concepts because livelihood is one of the safety nests in alleviating poverty and addressing problems associated with population and development issues (Asong, et al. 2000). Livelihood is also used as a key predictor of living conditions of retirees as members of a particular society.

Livelihood has been a source of extensive debate among scholars and development experts because of its impact on socio-economic well-being of individuals and groups (Ellis, 1998; Carney, 1998; Francis, 2000). Generally, it is accepted that livelihood comprises all legitimate ways and means through which a person or a group of persons makes a living or earns a living to survive. Ellis (1998) defines livelihood as comprising various activities, assets and access that jointly determine living gained by an individual or household. In this study, we adopt the definition of livelihood by Chambers and Conway, (1992) that it includes "*the capabilities, assets, (stores, resources, claims and access) and activities required for a means of living*" (Chambers and Conway, 1992:7-8). Older people's sources of livelihood, especially personal income plays a significant role in determining their living standard. This means that inadequate retirement



livelihood (for instance, public pensions) will grossly undermine life chances and situations of retired older people in general.

Using the United States of America as a reference point, there are at least three main sources of retirement income (livelihood), often described as the 'three legged stool' (Moody, 2002). The three sources are Social Security, private pension and individual saving as well as other assets capable of yielding income in retirement. Initially, contribution from income earning activities in the 1960s was substantial for people aged 65 years and above until its drastic decline in the mid-1970s. By 1976, Social security surpassed earnings from post-retirement employment (Moody, 2002) and shortly after this, income from assets and private savings also increased significantly from 18 percent to 27 percent of older people's income while pensions moved slightly from 14 percent to 16 percent (US Social Security Administration, 1994 in Moody, 2002). Generally in the United States of America, sources of retirement income are distributed as follows: pension accounts for 19 percent; earning 21 percent; assets 20 percent while Social Security contributes 38 percent with other sources accounting for only 2 percent (US Social Security Administration, 1994 in Moody, 2002).

More importantly, the quantum and quality of retirement livelihood (usually adequacy of retirement livelihood) available to retirees are influenced by a number of factors such as socio-economic status, gender, age, access to alternative resources, ownership of property or assets and retirement age among others (Heslop, 1999). For example, men are generally believed to have access to more sources of retirement livelihood (income, employment opportunities, property and assets) than women, which probably translates to better standard of living for men in retirement. On the other hand, women are often without such access, opportunities and valuable assets in retirement. This means that women will experience poverty and poor standard of living in retirement. It has also been shown that continued engagement in productive activities

(employment) which favours men more than women is also helpful in improving socio-economic well-being of black older men aged between 50 and 70 years in the United States of America (Rushing, Ritter and Burton, 1992). Men are also likely to continue their career jobs after retirement while women are more likely to provide care and support to sick spouses or relations in retirement.

Generally from the literature, the following sources of retirement livelihood can be identified.

### **Public or State Sources**

- Social Security or Pensions from Government or former employers, including gratuity.
- Annuities – fixed annual allowance. This is more established in advanced countries.
- Public Social welfare services or supplementary income for indigent older people.

### **➤ Private Sources**

- Private Pensions or Supplementary Pensions.
- Earnings from paid employment e.g. Resources and Income from current activities.
- Resources from self-employment or personal business enterprises.
- Supplementary income from second career or third career.
- Supports from public spirited institutions or individuals through social welfare services e.g. material resources or allowances given to elders by Non-Governmental Organizations or religious organizations aimed at ameliorating old age problems and poverty.
- Instrumental Support or aid in kind e.g. goods and services given to older people without payment. For example, gifts, food items, assistance with housekeeping or domestic chores, among others.

### **➤ Previous Investments**

- Interests or dividends from accumulated stocks.
- Returns on investments in property and assets (e.g. rents).

- Union pension or Cooperative's Contributions.
- Income remittance or financial supports from adult-children, spouses and family members.
- Liquidation of previously accumulated savings and/ or capital investments.

It is pertinent to note that livelihood of Nigerian retirees can be linked to five main sources which include public pension, usually the main source of income for most retirees in the public sector. Secondly, returns on previous investment or liquidation of investment. Third source is individual savings and investment. The fourth source is income from current activities or income-generating activities. The last source includes informal supports from family members especially income remittance from adult children, spouses and other relations. Similarly, socio-economic status of retirees such as educational attainment, occupational status, income also affects the quantum and quality of retirement livelihood available to retirees to meet their basic needs in retirement. For instance, educated retirees will likely occupy higher occupational positions and be well-paid, adequately prepared and equipped to adjust to life in retirement.

In most cases, many educated retirees take advantage of opportunities to stay active after paid employment which helps to supplement their retirement livelihood rather than being forced to depend on a source of income (irregular public pensions). On the other hand, retirees with lower educational attainment will occupy low occupational positions with little or no opportunity for alternative sources of income in retirement. These junior staff (rank and file) retirees will depend on public pensions or informal social support in order to survive if they do not have skills or crafts to provide additional resources. Subsequently, living conditions of retirees with poor socio-economic status will be seriously undermined and precarious indeed. Secondly, disadvantaged groups such as minority groups and women are less likely to have jobs that can give them the opportunity of building up their retirement benefits. This is partly because they are confined to peripheral or support jobs which make them most vulnerable. This study argues that access to

retirement livelihood, especially material resources, will affect living conditions of retirees in Lagos State whether in the public or organized private sector. It is also assumed that with access to multiple and/or adequate sources of livelihood in retirement, the standard of living of retirees will be enhanced irrespective of their current employment status.

Nevertheless, gender differentials in retirement livelihood in terms of access to government pensions, private pension, savings, financial support (income remittance), current employment, and investment, among others, are also crucial factors that will affect standard of living of retired men and women in Lagos State. The general impoverishment of many public sector retirees in Nigeria reflects structural problems in pension management. More importantly, it is a social challenge. At individual level, sole dependence on public pensions is a manifestation of more deep-seated problems. This clearly reveals problems and disadvantages people have experienced earlier in life such as inadequate planning, inappropriate/careless lifestyle, tragedy, and series of misfortune that could have wasted accumulated resources among others. Secondly, it reflects the fragile nature of African social support networks that hitherto provided for needs of elders in pre-industrialized societies. Lastly, the frustration, penury and poor living conditions of retirees who depend on irregular public pension clearly shows that Nigerian State has reneged on its social contract with the citizens of the country.

In any case, the era of expecting only family members to meet the basic needs of older people is fast disappearing. Global economic recession and high rates of unemployment and inflation have significantly dis-empowered many potential care givers in the family. The government must therefore rise to the occasion and ensure that pensions are indexed (controlled for inflation and cost of living) and paid regularly and promptly to deserving citizens to reduce old age destitution and frustration. The government should also move a step forward by introducing old age pensions that will cover all Nigerians aged 60 years and above irrespective of their

previous employment status as it is done in some African countries like South Africa and Botswana.

Another major challenge to sustainability of retirement livelihood is the issue of accumulated pension's arrears which have greatly undermined standards of living of retirees and depreciated their quality of life. Apart from indigent retirees who need Social Security or retirement benefits to survive, even older people who are financially comfortable in retirement also need opportunities to stay active and socially relevant. Essentially, three categories of retirees can clearly be discerned in terms of access to livelihood. The first category comprises active retirees who are relatively young, active and are able to engage in income-generating activities in order to sustain or improve their living conditions after paid employment. The second group includes retirees who have started to notice or experience appreciable decline in their hitherto capabilities and assets to seek their livelihood as before. At this stage, retirees will begin to experience difficulty in maintaining their pre-retirement standard of living. Retirees in this category also begin to notice a gradual decline in their assets with increased consumption of whatever resources they might have accumulated earlier in life, prior to retirement.

The third and last set of retirees includes people whose resources and assets accumulated over the years are greatly exhausted in retirement. Most retired people in this category have reached a point where they are forced to depend on other people or public pensions for their livelihood and daily existence. For the third group, life without the usual 'dole', or pension or Social Security or goodwill of others is tantamount to untimely death. Sadly, many of these people are either physically handicapped or too frail to earn a living or fend for themselves hence drawing the curtain on any hope of changing their living situations for the better. But in Nigeria, the traditional methods of supporting older people such as income remittance and co-residence,

though fragile have been found to be useful in ameliorating the living conditions of vulnerable members of the society.

Apart from these trends above, three models of income inequality in later life can be discerned. These are the rising tide or transfer redistribution model; the status maintenance model and cumulative disadvantage/advantage status divergence model (Prus, 2000 in Moody, 2002). The first model, *the rising tide or transfer redistribution model* of economic well-being in later life sees public welfare as a mechanism for redistributing wealth. This redistribution is from the rich to the poor, it also serves as a means of arresting or correcting the earlier tide of income inequality in the labour force (Myles, 1989; Myles and Quadagno, 1994). The idea behind this is that since every citizen is equal before the State, (following the tenets of social contract) the State is more likely to ensure the well-being of all citizens irrespective of their socio-economic status unlike the capitalist employers of labour. This model thus perceives a relatively equitable pension system serving as a main source of income in retirement and reducing the general level of income inequality and poverty in later life (Prus, 2000 in Moody, 2002). Studies have found evidence to support this first model in some developed countries such as Canada and the United States of America because public pension has brought about a reduction in rates of absolute and relative poverty among older citizens across the different socio-economic status (Myles, 1984; Hurd and Shoven, 1985).

It is also believed that the tax system strives to reduce differentials in income distribution among workers while still in paid employment through transfer system (Prus, 2000 in Moody, 2002). This is done by ensuring that higher income group pays more taxes than lower income group, thereby taking more from the rich and little or nothing from the poor. The State then redistributes the resources at its disposal to all citizens according to their needs rather than according to what have been contributed. Nevertheless, the effectiveness of public welfare system

in reducing income inequality in retirement is still inconclusive. Scholars have pointed out the fact that the much celebrated equalizing effects of public welfare packages are often diminished by previous income inequality, unequal distribution of independent or alternative sources of livelihood in later life such as private pension, savings, and investment (Moody, 2002). More importantly, access to public pension is still dependent on previous work histories and occupational positions of individuals which tend to favour members of upper class or higher income group. The main criticism against this first model is lack of focus on the impact of private pension on well-being of individuals in later life. The above criticism was addressed by the second and third models.

The second model, *status maintenance model* proposes that the various social welfare packages are grossly inadequate to change the effects of previous years of income inequality or drastically reshape the income inequality in later life. In other words, public pension systems are only merely reinforcing pre-retirement income inequalities, which mean public welfare services only maintain the status quo. This also agrees with the main proposition of life course perspective of ageing which states that advantages or disadvantages in earlier years are merely transferred and consolidated in later years. For example, retirees with higher socio-economic status (occupational status also) will make higher contributions towards their retirement account-Social Security in the United States of America and Retirement Saving Account in Nigeria. With higher contributions made over the occupational life course, pensions of such categories of workers will be higher than that of workers without such enhanced status or life advantages and opportunities.

The inadequacy of public pension scheme in meeting basic needs of older people is also attested to by governments' encouragement and support for private pensions through tax incentives and subsidies to supplement "meager" public pensions (Esping-Andersen, 1990; Prus, 2000 in Moody, 2002). This second model captures the huge income differentials among Nigerian retirees

and points out the income challenges faced by low income workers after paid employment. In other words, income differences between the different socio-economic strata before retirement are often maintained after retirement (Henretta and Campbell, 1976). This means that the basic determinants of income or livelihood before retirement remain potent factors influencing retirement livelihood and living conditions in retirement. For example, educational attainment influences socio-economic status of people before and after retirement.

The third model is *cumulative disadvantage/ advantage status divergence model* which argues that income inequality in later life is a result of cumulative advantages or disadvantages that have dotted the life course of older people, (retirees inclusive) prior to retirement (Pampell and Hardy, 1994a, Prus, 2000 in Moody, 2002). In contrast to earlier two models, the third model suggests that public pension systems neither have equalizing effect nor maintain previous status. But, that the public welfare services actually reproduce more cases of income inequality compared to the labour market period. This is because disadvantages and advantages accumulate and increase in impact over the years. In essence, people with relatively higher socio-economic status are likely to be more comfortable before and after retirement, have good education, better jobs and salaries which translate to enhanced retirement income and better living conditions. The reverse is true for those with poor socio-economic status, that is, those with status disadvantages who will be constrained in life and more susceptible to experience difficulty before and after retirement (Pampell and Hardy, 1994b; O'Rand, 1996). This particularly disadvantaged group will likely depend solely on public welfare services for their basic needs and many of them will barely survive around the poverty line, living from hand to mouth! This third model enjoys more empirical support than the other two models because the incidence and prevalence of poverty increase as people get to the later end of their life course (Pampell and Hardy, 1994a). It is also common for disadvantages suffered earlier in life to intensify its impact in later years.



#### **2.4. Socio-economic Status, Livelihood and Living Conditions in Retirement**

Apart from gender; socio-economic status such as formal education, income, social class and occupational position are factors that greatly influence individual's life chances and experiences in later life. In other words, socio-economic status and living conditions of people in later years are closely linked to the extent that the latter is a by-product (results) of the former (previous experiences). This is because retirement is a gradual process that reflects the experiences of all other stages of life before it! Generally, the relationship between socio-economic status and well-being in retirement is well established in literature (Myles, 1981; Hurd and Shoven, 1985; Akeredolu-Ale and Aribiah, 2001; Amaike, 2005). It is a well-known fact that people's educational attainment is directly related to their socio-economic status and family background. This is because educational status will influence income and occupational status which also affects health status and social status throughout the life course especially after retirement. Some studies have established positive relationship between retirement and standard of living while others report that retirement has deleterious effects on standard of living of retirees (Atchley, 1985; Myles, 1989; Myles and Quadagno, 1994; Akeredolu-Ale and Aribiah, 2001).

One central problem with most of these studies is that researchers tend to ignore the heterogeneity of older population and the fact that older people do not experience the same life situations and challenges. Secondly, these studies also compare indicators of well-being of retired people with their pre-retirement living standard as well as with living conditions of those still working. Hence, the impact of retirement transition on the subjective well-being of retirees remains generally uncovered. Basically, three factors affect well-being in retirement; these are economic resources, social relationships and personal resources (Kim and Moen, 2001). The implication of this is that people with adequate retirement livelihood, especially material resources, and good social networks will express satisfaction with retirement.

Incidentally, access to adequate livelihood (material resources) in retirement is also an indicator that an individual is well-adjusted to life after paid employment (Kim and Moen, 1999). Secondly, research has shown that marital status and social relationships with family members and community are predictors of good and successful life in retirement. Retirees with robust social networks of family and friends will enjoy better living conditions. For example, the presence of spouses in retirement reduces the uncertainty and anxiety associated with life after paid work. Studies have also shown that marital quality, rather than just marital status, is positively related to retirement (Moen, 1992; Kim and Moen, 1999; Prus, 2000). Retirement is also found to promote health status and marital harmony because the role transition associated with disengagement reduces competition from other sources of conflicting interests such as work roles, thereby enhancing satisfaction with life in retirement.

On the other hand, retirement means a reduction in income and a change in the routine of retirees and their family members which can be equally stressful, a source of friction and conflict especially between couples. In essence, marital quality and its impact on well-being of retirees vary for different types of family. For instance, the experiences of families in which both spouses are retired will be quite different from families where only one spouse is retired. The gender of the couple whose is working also determines the quality of marital status and satisfaction in retirement. The gender implication of this is that women's decision to retire, often early, may be due to their husbands' retirement or in response to needs of other family members while men's retirement decision, often late, is seldom influenced by their wives!

In a longitudinal study of married workers in United States of America aged 50 -74 years by Moen, Kim and Hofmeister, (2001), marital status is found to be positively related to marital quality for both men and women. But there is a twist to this; marital quality reduces, in the short-term, after retirement (Moen, Kim and Hofmeister, 2001). Secondly, men with non-employed

wives (wives that are not engaged in paid employment) enjoy higher marital quality irrespective of their employment status whereas working women with retired husbands reported the greatest frustration and lowest marital quality at home (Szinovacz, 1982; Moen, Kim and Hofmeister, 2001). Women's lower marital satisfaction is positively linked to decreased morale at home after retirement. The import of these differences is that women's work roles and retirement are generally perceived as secondary to their family based roles as wives, mothers and care givers. This is evidently demonstrated in poor marital satisfaction in families where retired men have wives that were still working.

Thirdly, personal resources which include socio-economic status, education, and demographic characteristics (marital status, family size, type of marriage etc.) also affect well-being of older people in retirement. Retirees with higher educational qualification or attainment tend to get well-paid jobs that get translated into better retirement income and good standard of living (George, Fillenbaum and Palmore, 1984). Closely linked to this is the fact that health status of retirees is directly related to adjustment in retirement (social integration and relevance) while personality characteristics also play a significant role in influencing standard of living of retirees. In a study conducted on standard of living of Americans by Moore and Hanna (1999), 46 percent of Americans said they would not be able to sustain or maintain their standard of living in retirement. Only 54 percent said they would be able to maintain a standard of living consistent with their pre-retirement income. It is expected that the above percentage would have increased as a result of global economic recession. The above study also buttresses the importance of retirement livelihood to socio-economic well-being of older people as well as demonstrates the importance of early pre-retirement planning and retirement age as factors that affect standard of living of older people. The study concludes that the keys to successful retirement and satisfaction in old age as "defined benefit retirement plan, investing wisely, and building up home equity all

help, but not as much as good spending habits and a planned retirement age” (Moore and Hanna, 1999:2). In essence, the study buttresses the importance of pre-retirement planning and regular income in maintaining living conditions of retirees at the same level as pre-retirement period or slightly above it.

It can be argued that the absence of a combination of sources of retirement livelihood will lead to deplorable and precarious standards of living for retirees in Nigeria (Heslop, 1999; Adelowo, 2000; Akeredolu-Ale & Aribiah, 2001). This is because people are significantly worse off in retirement in terms of their spending on food and other necessities than they were before retirement. For instance, 40 percent of American men who retired before 65 years felt they were forced to do so because of ill-health or redundancy (Smith, 2006). This, they claimed, also affected their levels of preparedness and sources of livelihood. In other words, type of retirement (either voluntary or mandatory) also impact upon the standard of living of pensioners in terms of access to resources required to maintain minimum standards of living in retirement. The experiences of statutory and compulsory pensioners (many of whom depend on inadequate public retirement benefits) are in sharp contrast to that of voluntary retirees whose food spending and invariably their standards of living were maintained at pre-retirement levels in retirement (Smith, 2006). It is also pertinent to state that sources of livelihood of many retirees in Nigeria are based on a variety of activities, income and social networks outside the formal sector of the economy.

The above fact has been alluded to by the World Bank. In 1994, the World Bank estimated that more than 70 percent of World’s older population especially in developing countries relies on “informal” social security to meet their basic needs in old age (Heslop, 1999:26). The proportion of Nigerians who depend on informal support systems for their livelihoods and sustenance in old age will definitely be higher than the World Bank’s estimate because of lack of comprehensive national old age social security in the country. With the advent of modernization and urbanization,

the role of extended family system in meeting needs of its older members has been curtailed. Nevertheless, there are still families where members support and ensure that basic needs of their elders are adequately met. Apart from countries like South Africa and Botswana where national governments pay old age income to older citizens, irrespective of their previous employment status, many African elders are without public social support (Help age International, 2006).

Where old age pension is provided, it has been found to have positive impact on lives of older people and their family, serving essentially as a major source of income for many households and as an agent of development. It also fosters developmental initiatives such as education of grandchildren (younger generations) and development of business enterprises (le Roux 1995). The importance of socio-economic characteristics of older people in retirement lies in the fact that retired people with appreciable resources (material and non-material) will enjoy better living conditions. With high socio-economic status, retirees will have access to material resources and opportunities to engage in income-generating activities which will reduce the negative impact of retirement. In conclusion, poor living conditions of Nigerian pensioners as exemplified in penury and deprivation of many retired men and women in Lagos State reflect years of disadvantages, poor pre-retirement planning, and lack of funded pension scheme and inadequate livelihood needed for successful adjustment in retirement.

## **2.5. Education, Occupational Status and Living conditions of retirees**

Education is defined as the process of transforming the totality of human life to a state that makes the individual both responsible and relevant to his or her immediate social environment (Amaike, 2006a). Education can also be seen as the sum total of all processes and means by which members of a particular society develop abilities, special skills, attributes and other forms of behaviour which are inherently cherished by the society in which they live as well as empower

them to actualize their goals in life. Education can also be defined as “the life long formal, informal and non-formal process of preparing human beings to adapt themselves to and transform their environment for the better. It involves teaching, learning, emulating, imitating and imbibing skills, ideas, information and other cultural forms” (Nwabueze, 1999a:123). In essence, education involves both formal and informal modes of transforming and moulding individuals to conform to certain social and cultural norms and expectations. It also involves the act of equipping them with skills that will enable them to discharge their social and economic roles throughout their life course.

The importance of educational attainment lies in the fact that it greatly determines individuals' life chances, opportunities and aspirations in life. Educational attainment is also a predictor of individuals' occupational positions. High educational attainment and occupational status have been associated with positive subjective health appraisals and better living conditions in retirement (Ekerdt, 1983; Moore and Hayward, 1990; Ogunbameru, 1993; Akeredolu-Ale and Aribiah, 2001). One can therefore deduce that well-educated retirees will have adequate income which will translate to better living standard in retirement. On the other hand, poorly educated individuals will engage in menial and manual jobs, without pensions and adequate income. In other words, previous socio-economic status does not only affect people's lives while in service but it also impinges on their livelihood and living conditions in retirement.

This means that experiences of people, at one stage (retirement) of their lives should be situated within the context of their earlier (previous) experiences. Therefore, a consideration of work trajectories of individuals is important because they affect their sense of achievement, retirement benefits and standard of living in retirement. In this study, we argue that previous occupational status does not only influence income of workers but significantly determines their retirement livelihood and standard of living in retirement. This is because occupational positions

influence people's opportunities and their coping strategies which help them to adjust to any major change in life. Hayward, Hardy and Grady (1990) found out that older people that are well-educated and in professional jobs tend to keep their jobs and retire later, hence they often have financial resources to meet their basic needs. For the disadvantaged group, retirement often reflects the culmination of previous life experiences of job insecurity and lack of material resources (Wilson, 1987; Siegel, 1993). For example, manual labourers or blue collar workers will be eager to retire early from stressful, demanding and unpleasant jobs.

Gender is a factor that influences incidence and duration of employment which is also relevant in establishing the link between occupational status and living conditions of older people in retirement. Employed women are likely to make the decision to retire early in order to take care of ailing husbands, sick children or relations. Similarly, the nature, type of job and work patterns of male and female workers will be different which have implications for their health status and living conditions in retirement. Health status of manual workers will be lower than those of professional or managerial workers which suggest that career patterns play an important role in determining health status and living conditions of retired persons (Moore and Hayward, 1990). Most studies on the link between occupational position and retirement have focused on men. The retirement experiences of women, which are seldom studied, are likely to be a different kettle of fishes altogether based on their different historical experiences in the life course.

From literature, women often engaged in low paying jobs, part-time employment with greater disruption because of family and domestic demands. Women are often without retirement benefits in old age and those covered have pensions that are far below that of men in meeting their basic needs at the most critical stage in their lives. In Pieper's study (1977) of older Americans, he found that "many aged persons especially as from age 65 years were still either employed or looking for employment. Ten respondents out of every 100 male were in the labour force" (Pieper,

1977:17). Literature also indicates that the proportion of Americans who are interested in and are actually working after retirement has since increased (Atchley, 1986; Moddy, 2002). Among this group, it is interesting to note that “retirement is later for the self-employed, the better educated and those in higher job levels (Carp, (1997:284)”.

A study in Quebec, Canada also found out that men in both public and private sector with indexed pensions, (that is pensions that incorporate inflationary trends and prevailing cost of living), had a positive attitude towards retirement and that more than half of higher-level workers look forward to retirement (Novak 1988). The main motivation of these workers was found to be the good income which gave them a chance of being satisfied in retirement. Among other factors, their standard of living was also found to be maintained after retirement.

## **2.6. Social Support and Socio-Economic Wellbeing of retirees**

It is generally established that availability of social support enhances health status and socio-economic well-being of older people (Ekerdt, 1983; Ogunbameru, 1993; Akeredolu-Ale and Aribiah, 2001). The type and dimension of these support systems are also crucial in shaping health status and socio-economic well-being of people in retirement (Moen, 2001, Moody; 2002). There is therefore the need to distinguish between anticipated support and actual support in discussing old age support. Anticipated support is defined as the belief that significant others will provide the desired assistance and help if the need arises (Wethington and Kessler, 1986; Akeredolu-Ale and Aribiah, 2001). This is the case with the State's retirement benefits that older people hope will assist them in meeting their basic needs in retirement as well as filial duty (the belief that children of older people will provide the necessary support in old age). But more often than not, the Nigerian government has consistently failed to discharge its social contract to older members of the society while adult children are financially handicapped to discharge their filial duty. On the



other hand, actual support means that the desired goods and services are provided to meet basic needs of older people whenever the need arises. The actual support is symbolized by filial responsibility or duty that a child has and actually discharges towards his or her elders usually parents. This second type of support is often characterized by obligation, reciprocity, acceptance and effective assistance or help to older people. In essence, availability of social support system plays a significant role in determining daily activities, health status and living conditions of older people.

Social support systems also help retirees to cope with the stress and negative effects associated with retirement. Some people turn to social networks to cope with stress and other life challenges when their personal resources become ineffective and material resources become inadequate to meet their basic needs (Wethington and Kessler, 1986). This is clearly evident in this study with retired women's access to informal social support found to have significantly improved their well-being compared to their male counterparts. Access to social support is positively related to well-being because of the fact that significant others are willing and ready to meet basic needs of older people which serves as a safety net in retirement. For example, Akeredolu-Ale and Aribiah (2001) found out that Nigerian youths have a positive sense of obligation towards their elders but they seldom discharge these expected social or filial responsibilities because of unemployment, financial difficulty or harsh economic conditions prevalent in the country. It is also possible for social support systems to break down and become fragile to the extent that care givers become overburdened by demand for care or the incessant calls for assistance by the receiving relations.

## 2.7. Retirement, Health Status and Living Conditions of Retirees

Retirement and health status are closely linked in such a way that a worker who retires due to poor health is likely to report an improved subjective health. The improved health can be linked to the new freedom he or she enjoys after leaving (disengaging from) the physical and psychological demands and strains associated with the work role (McGoldrick and Copper, 1988; Moen, 1992). On the other hand, older workers who retire as a result of poor health will also report deterioration in health status in retirement. This gives the impression that retirement causes poor health rather than failing health leading to retirement. The term, health is defined “as total well-being which comprises of physical, social and mental well-being and not only the absence of disease and infirmity” (Moen, 1996:1; WHO, 2007). General well-being also includes spiritual well-being. Health is an important component of standard of living because the prospect of enjoying later life in retirement can be destroyed by long-term sickness and chronic diseases.

Poor health also reduces or denies retirees any opportunity of seeking alternative sources of livelihood to complement retirement livelihood. The cost implication of ill-health is that bulk (most) of sick people’s resources can be diverted towards purchase of prescription drugs and to service medical bills. It is expected that retirement will impact on health status of retirees hence the need to study the relationship between retirement and health status of retirees in social gerontology. The general idea that people’s health and standard of living decline as a result of retirement has been contested in literature. The Cornell Longitudinal Study of occupational retirement carried out between 1952 and 1962 provided some insights into the relationship between retirement and health status of older people (Streib and Schneider, 1971; Atchley, 1976; Ekerdt, 1987; Moody, 2002). The Study found no significant evidence to support the idea that retirement has a negative effect on people’s health. Neither does retirement lead to a feeling of worthiness among retirees. Although the study noticed a drop in retirement income, most retirees

reported adequate retirement income and 25 percent of the sample felt their standard of living actually improved in retirement! (Ekerdt, 1976; Moody, 2002). Barfield and Morgan's (1968) study of automobile workers also found no evidence to support a decline in health status after retirement but actually reported that early retirees are more likely to report an improvement in their health status compared to those who planned to retire later, who tended to have a drop in their health status. Another study in United Kingdom affirmed that more than half of workers studied reported improved health as a major benefit of retirement with more than 25 percent reporting improved health status as their major benefit in retirement (McGoldrick and Cooper, 1988).

Essentially, gender differences in health status and socio-economic well-being only reflect age-long and gender based inequities that dot the life cycle of men and women. Specifically, they reflect gender-based roles, statuses, relationships that men and women play in the society. Secondly, people's health status also shows historical gendered contexts under which social roles and relationships are experienced with concomitant effects on available resources and living conditions of older people in retirement (Moen, 2001). For example, men and women differ in terms of their health care options and health care providers they mostly use. Women are more likely than men to use cheaper sources of medical treatment when sick such as self-treatment, traditional methods and local herbs than use orthodox methods or modern medicine considered expensive and less 'effective'. The linkage between health status and retirement is presented diagrammatically in fig.1 below.

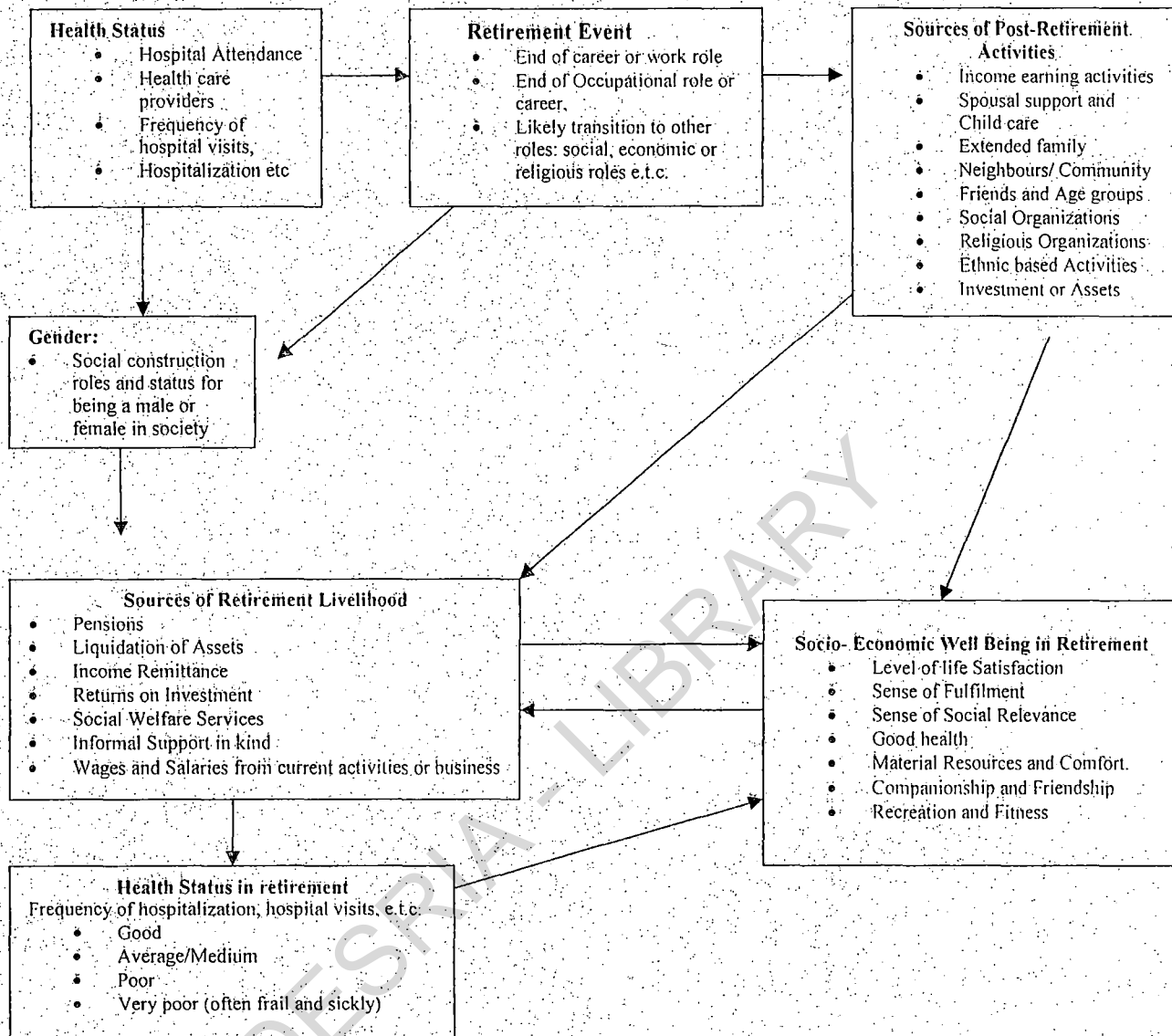


Fig.2.1: Analytical framework of health status and socio-economic well-being in retirement.

It is pertinent to state that retirement is not always synonymous with health deterioration and frailty because some retired people are also healthy and actively engaged in meaningful activities. As indicated earlier, there is a general notion that retirement is generally harmful to health status of retirees because the process is often associated with loss of roles and statuses, stress and adjustment problems. In reality however, poor health is more likely to force older people to retire earlier than the statutory retirement age which indicates a one-way relationship. A

number of studies has shown that retirement is not directly related to health decline or untimely death (Ekerdt, 1987; Bound, 1991; Moen, 1996). Poor health in retirement can be a result of people's general poor state of health or age-long disability that becomes exacerbated in retirement. Some other studies on the other hand established that some retirees are more satisfied and even reported an improvement in their health status after retirement (Atchley, 1976; Moen, 1996). Generally, retirement is found to be less stressful when retirees have alternative activities or greater roles to substitute for work roles which help to maintain their identity and sense of relevance. So, retirees that have other roles to compensate for the ones lost upon retirement enjoy better health status and well-being in retirement.

This is in line with the proposition of activity theory of ageing that active retirees are more likely to enjoy higher life satisfaction in old age. In order to reduce the problems of retirement, activity theory proposes that the loss of work roles should be substituted with other social roles that are of interest to retirees. People who retired with a feeling that they have no other options in retirement, especially mandatory retirees tend to report poor health status and low socio-economic well-being compared to those who retired voluntarily, that is early retirees (Smith, 2006). In other words, the timing of retirement and the number of opportunities available to retired people influence health status and socio-economic well-being in retirement. Of course, there are gender differences in health status which underscores the fact that difference in women's constitution, resources and coping strategies will determine whether women experience depression and poor health in retirement than men. Marriage, among other things, improves health status and living conditions of retirees whereas widowhood and divorce have negative effects on health status and well-being of older people especially women. But in most industrialized societies, many elders experience retirement as a positive stage in their life course because they have opportunity to expand their leisure time. Unfortunately, this is a luxury only few older workers in Nigeria can

enjoy or even dream about especially in the face of pension arrears and lack of comprehensive old age pensions. Nigerian older people, irrespective of their past occupational status or activities are also confronted with enormous problems which greatly challenge their health status and living conditions in retirement.

## **2.8. Gender, Livelihood and Living Conditions in Retirement**

Although, being a male or a female is a biological fact, gender based distinctions and differentials experienced by men and women are socially constructed. Gender has direct impact on the allocation of roles, statuses and resources, with great consequences for life situations of both men and women. There are at least two key status characteristics that affect life course events; they are gender and occupational status of individuals. Gender is an important factor that shapes the nature, timing and duration of people's engagement in labour force. Gender and occupation interact in such a way that they determine the barriers, constraints, opportunities that shape standard of living of people throughout their life course.

Generally, men are likely to engage in income-generating activities in retirement which gives them financial independence while women are likely to care for sick spouses, children or relations, with more likelihood of depending on irregular public pensions or informal support. Gender, no doubt, has an impact on timing of retirement and resources available to individuals after paid employment. This explains why men and women in the same jobs and with access to similar social relationships have distinct retirement experiences in later life. For example, two University alumni, male and female, will have access to different job opportunities and career mobility in the course of their career development. At the end of their careers, the male worker will be at the peak of his career, occupying a higher position than his female counterpart (O'Rand and Henretta, 1999) while his female counterpart may be out of job due to spousal demands or

care giving responsibilities. Subsequently, since retirement benefits are calculated based on number of years of continuous service and occupational status, men will be better off than women in terms of retirement benefits and invariably, living conditions. Apart from retirement livelihood, post-retirement opportunities often depend on years of service and previous employment status of retirees as workers. Men are more likely to benefit from such post-retirement employment than women (Moen, 2001). In fact in the 1990s, 16.5 percent of men aged 65 years and above and 8.6 percent of women in the same age group were in the labour force in the United States of America (U.S. Census Bureau, 1999). In other words, occupational positions and career pathways shape the opportunities and constraints that men and women face in the social structure which also affect the range of livelihood available to them in retirement (Moen, Kim and Hofmeister, 2001).

Given the changes associated with work histories, men and women will experience greater differences in retirement as a social group. There are also gender differentials in terms of access to occupation, career opportunities and resources which also lead to greater variations in their life situations in retirement. This disparity in life experiences of men and women means that the transition to retirement will have different impact on living conditions of both genders (Cumming and Henry, 1961; Atchley, 1976; Amaike, 2005). For instance, older women are likely to experience a reduction in social relationships (often leading to loneliness) in retirement; especially when their children leave home (empty nest), or when widowed, (this is because women tend to marry men that are fairly older than them in age) or when divorced. Therefore, the impact of these events on standard of living of women will be far greater than that of men.

Atchley (1982b:159) suggested that there are differentials in patterns of retirement for men and women and that men, more often than women, planned to retire at a specific age, while women were more likely than men to plan to retire before the statutory retirement age of 60 years or after age 70 years (Novak 1988:198). In a study by Health and Welfare Canada (1979), 38

percent of retired men and 41 percent of retired women indicated their preference for part-time transition to retirement. Whereas 35 percent of working men and 47 percent of working women said they preferred the same option. This part-time arrangement gives workers the opportunity of 'easing' out of paid employment into retirement which also affords them a better chance to make a successful shift to full retirement. It has been established that women's decision to retire is never solely their own decision! Women retire in response to spousal demands or family needs. Two problems are noticed with this option, one is the fact that it is expensive for governments to foot the bills of post-retirement employment and pensions. Secondly, there are marked differences in retirement experiences and opportunities of older people based on their gender, occupational status and level of education.

The gender dimension of retirement is seen in the fact that women who tend to work in the peripheral sector of the economy, marked with low wages and few, if any fringe benefits, are more likely to be without retirement benefits. In other words, women are disadvantaged or denied access to substantial pensions (due to domestic and social responsibilities) which greatly undermine their standard of living in retirement (Robinson, Coberly, and Paul, 1985 in Novak, 1988:210). With lower incomes and poorer pensions, women are often forced to stay in the labour force and they keep working until death or ill-health forces them to disengage. A study by Statistics Canada (1986:104) shows that high income families worked "well beyond the normal age of retirement" in their career jobs. These people often work primarily for leisure rather than survival or financial considerations. Even at ages 75 years and above, about 50 percent of high income men and more than 10 percent of high income women still work. The emerging trend is that with continued employment of older people, they maintain their high income status, and their choice of work allows them to ease out of work at their own pace. Some of these people also work as independent consultants or professionals or they own their own businesses or companies. Often times, good



income encourages retirement, but for the independent professionals however, good income may not discourage them from continuing to work (Novak, 1988:210). Specifically, Connidis (1982) found that women follow career paths different from that of men. For instance, some women take up careers after raising a family, others work during their childrearing years, while some never enter the labour force, while many single women show unbroken work records (Keating and Jeffrey 1983 in Novak, 1988). These various paths that women take to retirement play crucial roles in their choice of livelihood which also impinge on their standards of living in retirement compared to their male counterparts. This also makes it hard to describe a typical pattern of retirement for women.

This partly explains why few studies have looked at how women adjust to retirement or what retirement means to them. Atchley (1982) opines that different factors shape male and female attitudes to retirement, and different factors lead to life-satisfaction for each group. He concludes by saying that “women’s retirement is indeed a separate issue compared to men’s (retirement)” (1982:165). This probably explains the less research focus on the retirement experiences, retirement livelihood and quality of life of female workers in retirement. Hence, this study examined the relationship between retirement livelihood and living conditions of retired men and women in Lagos State. The impact of previous socio-economic factors on retirement experiences (livelihood and living standard) of retirees is presented in fig.2.2. below.

From the figure below, the gender of an individual affects his or her life chances and opportunities in life. The socio-economic status of retirees is also greatly influenced by their experiences earlier in life, prior to retirement. Generally, the life experiences of older people after retirement are by-products of accumulation of earlier years’ experiences (either advantages or disadvantages). Fig.2.2. seeks to show that living conditions of older retirees are determined by

certain factors such as gender, socio-economic status and work history among others that they have acquired prior to retirement.

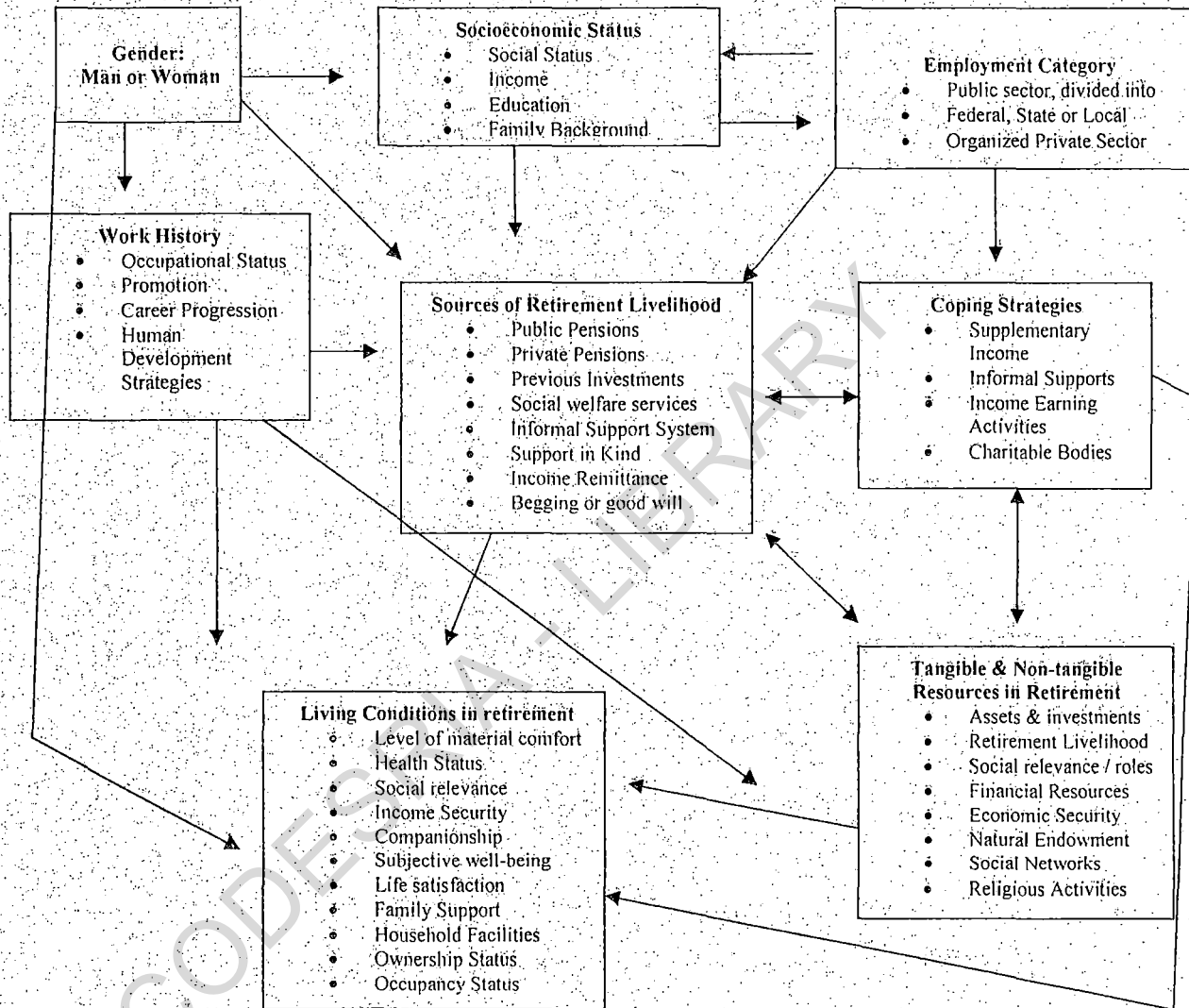


Fig.2.2. Framework of Gender, Socio-economic status and Living Conditions in retirement

## 2.9. The Nigerian State, Social Contract and Welfare needs of Older Citizens

In this section, we argue that the State plays a pivotal role in structuring the existential realities of its citizenry because of its monopolistic control over valued social and economic

resources. It is also contended that perennial problems of poor pension administration and pension arrears especially in the public sector in Nigeria are actually symptomatic of more fundamental structural lapses in the Nigerian peripheral State. More importantly, it portrays the Nigerian State as 'insensitive' or 'irresponsible' because it fails to fulfill its side of social contract to older citizens. Social contract is a theory of social order, an unwritten agreement between the State and the citizens on the rights and obligations of the parties involved in the social pact which is expected to be mutually beneficial to interacting parties. The social contract theory became prominent in the seventeenth and eighteenth centuries to address the social problems of England and France at different periods.

To Thomas Hobbes (1588-1679), social order and security can be achieved if all rational citizens would choose to give up their individual rights and powers to a central power, otherwise known as the Sovereign and in return, the State (Sovereign) ensures protection of life and property of all citizens (Gordon, 2006). John Locke (1632-1704), on the other hand, suggested a social contract theory that is slightly different from the Hobbesian state of Nature where life was short, nasty and brutish. Locke's social contract is grounded in 'natural laws' of acquisitiveness and self-interest in which the government gains legitimacy by willingness of citizens to vest their collective power and authority in it for the protection of people's property and well-being (Gordon, 2006). In other words, the State is empowered by the collective authority to cater for the needs of all citizens.

Jean-Jacques Rousseau (1712-1778) structured his own social contract theory along fundamental belief in complete equality and democratic participation of individuals based on the expression of a 'General Will'. To him, the sovereign authority and power of the State derive from the voluntary contributions of individuals' authority and power into a central power for the protection and preservation of life and property in the society. This involves submission of

particular wills to general will usually with the consent of all free and equal members of the society. In general, the social contract theory stipulates the rights and obligations of the State and citizens (members of the society and the civil society) as well as their reciprocal duties. The citizens of the State are expected to obey the laws of the land, pay their taxes and participate in any civic activities or duties as enunciated in the relevant legal documents or codes of the country. The State, on the other hand, is expected to be impartial and benevolent arbiter in dealing with all categories of people in the society: the strong, the weak and the vulnerable members of the society.

From the foregoing, we can deduce that the provision of social welfare services and payment of retirement benefits are within the purview of social contract. The contract, stipulates that, among other things, certain categories of citizens should be entitled to State's welfare services, financial support or allowance (subsidies) to cushion the effects of vicissitudes of life such as old age, retirement, disability, unemployment among others (Amaike, 2005). Apart from occupational pensions, some countries have introduced old age pension which provides financial resource to older people to meet their basic needs in later life. Social contract is also reflected in socio-economic empowerment of citizens which involves the provision of social welfare services and promotion of possibilities for people to fulfill their basic needs for housing, nutrition, transportation, health care and education among others.

The role of the State in terms of popular empowerment becomes imperative in this regards and as Ninalowo (1999:111) aptly captures *inter alia* 'part of the social contract between the state and the citizenry is for the former to provide the enabling environment and instrumentality for a range of cultural expressions. These would include liberal provision of educational, recreational and aesthetic facilities'. It is within this context that the payment of retirement benefits in the public sector can be seen as parts of the inalienable rights of older

workers who had served their country earlier in life. Therefore, since retired people have served their country (employer) meritoriously, the onus is on the State to fulfill its side of the social contract through prompt and regular payment of retirement benefits. But the reverse is the case in Nigeria as evidently seen in problems associated with retirement and the challenge of pension administration in the country. Undoubtedly, the living conditions of many Nigerian citizens are precarious which has made some scholars to label Nigerian peripheral state 'a failed state' which has consistently reneged on its obligation to most vulnerable members of the society. Specifically, the failure of the Nigerian State is also evident in its consistent failure to live up to the historical expectation of fulfilling its social contract to its citizens by ameliorating their living conditions.

At this juncture, it is important to discuss some of the characteristics or features of a failed State. Before this, some definitions of the State will be apt. Essentially, any definition of the State needs to recognize its complexity, because its boundaries are constantly being changed and redefined. The State can be defined as "*a distinct set of institutions that has the authority to make the rules which govern society*" (Gordon, 2006: 635). It is also "*a set of institutions which describe the terrain and parameters of political conflicts between various interests over the use of resources and direction of public policy*" (Gordon, 2006:635).

The character of the Nigerian State cannot be discussed without recourse to its peripheral location in world capitalist system which makes it a 'compromised' or a 'failed State' due to its heavy dependence on international capitalist institutions and apparatuses for its existential reality. Secondly, this compromised position also leads to historical division of its people into classes of dominant and the dominated groups. In most cases, major public institutions and interests are dominated by the ruling class and their hegemonic forces. In other words, the Nigerian State is a 'class State' that promotes and safeguards the interests of the dominant class. This class bias also informs State's attitude towards the welfare needs of vulnerable members of the society such as

older people. In essence, the Nigerian State can be said to be less concerned about social welfare services or not responsible for the welfare needs of older citizens who are mostly members of the working class (subaltern class) often considered inconsequential to the State. Incidentally, these same categories of people are in dire need of State's welfare services to break away from poverty trap and enjoy minimal quality of life in later years.

Based on the foregoing, there are conflicts and contests between the interests of the elites and that of the citizens. In most cases, State resources are diverted to finance elite's interests while State policies are formulated to favour the dominant class - the ruling elites and this is often at the expense of the working class. The elites also use these class-based interests to influence public policies and seek access to and control over scarce State's resources with which they seek to improve their life chances. It is within this context that the provision of social welfare services for vulnerable members of the society is often seen as mere palliatives given by the State to Nigerian masses to assuage them against mass protest and ensure their continued domination by the capitalist class. As mentioned earlier, the character of the Nigeria State as a peripheral State also influences its attitudes, roles, policy thrust and programmes towards its vulnerable members, which makes ameliorative social change a mirage in the country.

This also raises an important issue about the autonomy of the State. The pluralists opine that the State promotes and acts in the interests of certain groups in the society, these interests evolve especially through conflicts and group pressures. This agrees with the Marxist proposition that the role of the State is largely determined by its location within the capitalist system, with the general belief that the State rules, on the long run, in the interest of capital. This is achieved by ensuring that State actors are elites from the same social class with the capitalists. The alternative proposition, the liberal school of thought, argues that the State does not act or patronize certain interests or specific social class (Poulantzas, 1974; Ore, 1990). The latter school rejects the

instrumentalist role of the State but insists that the State exists for the good of all by sustaining the overall institutional order within which capitalist systems operate (Ekekwe, 1986). The latter position is in line with the tenets of social contract earlier discussed. In other words, the State mediates between class antagonisms and conflicts rather than being primarily concerned about the reproduction of capital and promotion of interests of the dominant ruling class.

So, what do we mean by a failed State? Taking a cue from Robert Rotberg (2004), this study argues that a failed State is a State that has abandoned its social responsibility to its citizens and has failed to meet up with major aspirations of the generality of the population. In any case, a failed State is a reoccurring decimal in many developing countries because the various national leaders (States) have consistently failed to deliver a whole range of high quality political goods (improved human conditions) to their citizenry. For instance, the Nigerian State does not only provide very limited quantities of essential goods and services that can ameliorate human suffering but has also failed to perform the fundamental tasks of welfare provisioning as we have in more advanced nation-states (Rotberg, 2004). According to Fund for peace, (2007), a failed state is *“one in which the government (state) does not have effective control of its territory, is not perceived as legitimate by a significant portion of its population, does not provide domestic security or basic public service to its citizens, and lacks a monopoly on the use of force”*. The government is used here as a component of the state.

From the list provided by the organization on 28 countries that have failed or are at the risk of experiencing failure, Nigeria occupied an unenviable 17<sup>th</sup> position ([www.fundforpeace.org](http://www.fundforpeace.org)). Even states that at the brink of experiencing failure have all the symptoms of failed state but differ in terms of degree of failure and impact on well-being of citizens. The experiences of people in Nigeria show that social welfare services in Nigeria are grossly ineffective and moribund. Hence, Human development Index indicates declining standard

of living and excruciating poverty in the midst of plenty which buttresses the fact that the State has failed to provide the desired conducive environment through which the basic needs of its citizenry can be met (Rotberg, 2002). The most vulnerable members of the society under this scenario include older people or retired elders without any form of social support, who are the worst hit. In practical terms, it is not uncommon for individuals and families in Nigeria to source and provide facilities and services that should ordinarily be provided by the State. These services include bore-hole water, generating set, education, security, maintenance of community roads and health care among others.

Under these circumstances, the living conditions of Nigerians especially retirees who seldom have access to adequate material resources can not but be precarious. From the foregoing, we can deduce that the Nigerian State has indeed failed to meet up with the yearnings of its citizens for improved living conditions. Corruption, policy summersault, ineffective leadership, bureaucratic bottlenecks and political instability are some of the problems identified as contributory factors. Due to corruption, retirement benefits remain unpaid months and even years after retirement in the public sector! For example in October, 2008, many Nigeria Railway and NIPOST pensioners protested against unpaid retirement benefits claiming that many of them are groaning under yoke of unpaid gratuity and more than thirty months pension arrears with many pensioners dying in their droves due to failure of Federal Government to pay their retirement benefits. In most cases, resources that should have been used to settle these accumulated pensions are often embezzled or diverted by Nigerian elites and their collaborators to private pockets while the poor masses are denied access to their benefits and social welfare services. Poverty becomes excruciating and more elders are found among the poorest of the poor and those denied access to basic material resources without which their situations become life threatening (Heslop, 1999; Amaike, 2005).



With global economic recession, high inflationary rates/trends and global food shortage, poverty and hunger prevail in the land with retired older people usually without alternative sources of livelihood being the most vulnerable. This present study found out that pensions in the public sector were both irregular and inadequate to meet the basic needs of public sector retirees while many of them claimed they barely survived on goodwill of others (irregular informal social support). Many of the retirees also claimed they had been abandoned to suffer at the most critical period in their lives, with majority living at the mercy of the society and unwilling family members. Expectedly, living conditions of many older retirees become precarious and life expectancy begins a steady decline due to lack of social welfare services and inadequate health care facilities.

Under these prevailing circumstances, older citizens are forced to live under deplorable conditions largely because the State has consistently failed to provide the desired safety nets for its most vulnerable citizens. The situations become more pathetic when we consider the negative impact of globalization on welfare service provisioning in the peripheral State such as Nigeria. Globalization can be seen as primarily concerned with internationalization of linkages and exchanges between or among different States and societies. It also involves economic integration of nation-States into regional or international markets supported extensively by modern technologies (ICT age). It also implies political and cultural integration among others.

Globalization exhibits characteristics and trends that attempt to de-emphasize the importance of traditional values while celebrating the ascendancy of world class values and tendencies (Wormer, 1996; Aina, 2003). Nigeria being a peripheral State in the global capitalist system is often worst hit by the demands of globalizing forces. Globalization also involves cultural interactions between different cultural and social groups. Since culture embodies the totality of the way of life of a group of people, with globalization, the values and cultures of the West (the Core)

are often diffused to Nigeria (the Periphery) which portends negative consequences for the social values and systems in the peripheral society. Some of these foreign values may have dysfunctional effects in the recipient society. For instance, the well-celebrated tradition among Africans that prescribes deference and respect for older people is gradually being eroded as a result of modernization and globalization. The import of this is that social deference for elders and filial piety or duty which can likely enhance the living conditions of older people in the society are trampled upon as obsolete cultural heritage.

Secondly, positive attitude and appraisal of old age and ageing process will not only enhance the material resources of older people but also improve their living conditions are also neglected. Without doubt, certain aspects of globalization may bring about improvement in living conditions of older citizens, such as improved health care services, but there are also cases of national and international powers that pursue interests that are detrimental to the aspirations and living conditions of members of their society. Some of these interests are dictated by capitalist hegemonic forces which are often detrimental to the welfare needs of local citizens. For example, the Structural Adjustment Programme in Nigeria led to commercialization and privatization of some basic social services in the country which took certain services out of the reach of poor masses. In essence, globalization and the provision of social welfare services can be said to be inversely related to the extent that investment in social welfare services is often seen as being opposed to the logic of structural adjustment or economic reform. This is because internationalization of trade often involves rationalization of social welfare services because they are classified as unprofitable enterprises and a drain on State's resources. There are indications to suggest that the Nigerian government will likely implement the Brett wood policy suggestions without recourse to its citizenry, their historical peculiarities and daily challenges.

In other words, globalization can be said not to be favourably disposed to the provision of people-oriented welfare services which is often seen as a social burden and a way of depleting State's scarce resources. With the integration of Nigerian economy into the capitalist economy, the Nigerian State often succumbs to the dictates of international institutions and bows to pressure to conform to 'global or western prototype' which limits the capacity of the peripheral State to cater for the needs of its citizens and meet their yearnings for improved living conditions. In summary, the implication of Nigeria's compromised peripheral position in the capitalist global system is evident in its lack of capacity to promote people-centered programmes and provide social welfare services that are geared towards improving the living conditions of its citizens, especially the retired older citizens.

#### **2.1.0. Theoretical Orientations**

There are several theoretical perspectives that can explain the relationship between retirement and socio-economic well-being of retirees. One of these theories is political theory of ageing.

##### **1. Political Economy theory of Ageing**

As expected, political economy perspective has its classic origins in Marxism, conflict theory and critical theory (Bengtson, et al. 1997). It actually developed as a reaction to the mainstream structural functionalist school of thought. It attempts "to explain how the interaction of economic and political forces determines how social resources are allocated. It also argues that the treatment and status of men and women of working class (as well as retired population) can be understood by examining public policies, economic trends and social structural factors". (Bengtson, et al. 1997:S82). This perspective holds the view that socio-economic and political constraints influence retirement experiences of men and women from paid employment. These socio-economic policies also result in loss of power, influence and autonomy for people especially in later years. For

example, the institutionalization of retirement paved the way for the withdrawal of older people from paid employment (usually the main schemes of society) thereby leading to loss of economic resources, social relevance as well as promoting isolation. This is because people's life experiences are, to a great extent, shaped by some of these structural factors often institutionalized or reinforced by both economic and public policies. These public policies also constrain or limit opportunities that are available to retired people to have access to meaningful sources of livelihood and subsequently improve their living conditions in retirement.

Apart from this, the life chances and experiences of people in later life are influenced not only by their age but also by government's policies and programmes aimed at ensuring that their peculiar needs are considered and met by relevant agents of the State. In Nigeria, the pension reform Act 2004 repeals the old pension Scheme that stipulated the payment of gratuity to pensioners in the public sector without prior contributions. This singular policy change will not only affect prospective retirees but it portends great consequences for living conditions of pensioners who retired under the old pension scheme which was not contributory (Amaike, 2006b). This is against the backdrop that there is no comprehensive and definite plan in the new pension Act that can ensure continued payment of pensions to workers that retired prior to the introduction of pension Act 2004.

Therefore, it is possible for us to talk about structural constraints that retired people (which also vary for both men and women because of age long traditions and gender biases) will likely face, such as lack of access to social resources (pensions) leading eventually to marginalization and precarious living conditions. This is because working class employees (public sector retirees) tend to bear the brunt of social and economic policies of government. These people are also less likely to have access to adequate material resources in retirement because of age long

disadvantages that have dotted their life course from cradle to old age. From this theory, we can deduce that the priority of the Nigerian State is geared towards less responsibility for workers' welfare but profit maximization as evident in its consistent neglect of vulnerable members of the Nigerian society.

For example, people's access to basic amenities like health care facilities in retirement and old age income (pension) are determined by elitist policy thrust, economic rules and bureaucratic activities that generally emphasize profit maximization. Within this economic and political hegemonic structure, the economic control of retirees becomes inevitable because of their dependence on the largesse of the State (where there was no contributory Pension Scheme and with the new Act, fears are being nursed in some quarters about the sincerity of Government to allow the funds to be properly managed for maximum benefits to prospective retirees). Generally, some subgroups such as older people, working class employees, women, the poor and minorities who are classified as disadvantaged groups merely exist at the mercy of a capitalist economic structure. Retirement benefits over the years have therefore become "politicized" to an extent that the social and economic contexts within which the improvement of the status and treatment of workers can be discussed are relegated to the background at the most critical period in their lives.

The relevance of this theory lies in the fact that it helps to explain changes in socio-economic status and its impact on life chances and sources of livelihood of retirees in Lagos State, Nigeria. The political economy of ageing has been applied in studies that examined retirement, pensions, care giving and nursing home industry (Minkler and Estes, 1991). In essence, political economy of ageing focuses on ways in which structural forces manage and control the social meanings attached to retirement as well as how old age is experienced within different socio-economic milieu. Political economists are of the view that structure plays a vital role in determining the standard of living of older people such as pensioners. For instance, older people

who live in countries without institutionalized retirement schemes are more likely to continue working even when they are not physically capable, be dependent on fragile social networks of family, siblings and others (informal supports) or they can be left in the 'cold' without any means of livelihood in later years (retirement).

Criticisms of political economy of ageing include the fact that it relies too much on social structure and economic determinism to explain roles, status and living conditions of older people in the society. Political economists are of the view that conflict exists between the elderly and economic and political institutions resulting in dominance, control and marginalization of the working class. This relationship is not always one-way and negative on the long run. The theory also fails to recognize the importance of individual agency in this equation but rather it emphasizes individuals as passive reactors to structural forces (Bengtson, et al. 1997). Another criticism is that the theory does not recognize individual variations in meanings attached to age and levels of dependence in different social structures. We must realize that not all states of dependency can be considered negative and subservient. In some countries, the care and support of older people are well-planned and coordinated for comprehensive welfare services either by the formal or informal support system. According to a "moral economy of ageing" approach, political economy is too pre-occupied with economics and social control than the real issues that have to do with the ageing process (Bengtson, et al. 1997:883).

## **2. The role theory**

The role theory has two opposing paradigms. The first one is role-enhancement perspective; which proposes that men and women who have experienced disengagement (lost their jobs as a result of retirement) feel that they have lost an important role. This feeling of loss makes retirees more vulnerable to experience psychological distress and poor socio-economic well-being

(Kim and Moen, 2001). On the other hand, the role-strain perspective suggests that retirement is a positive stage in the life course because it gives retired persons freedom from the stress and demands associated with their jobs. This is mostly applicable to people who have had difficulty in managing their occupational demands. Hence, they will experience enhanced socio-economic well-being in retirement. From the two paradigms above, it is clear that the transition from work role to retirement has different effects on older people, because it is greatly influenced by previous life experiences in terms of social, economic and occupational status of men and women. From this paradigm, it can be deduced that life situations in retirement are results of cumulative life experiences of individuals (advantages or disadvantages) which also affect their material resources and living conditions in retirement. The above explanations are closely linked to propositions of life course theory and Activity theory of ageing which is the next theory to be discussed.

### **3. Activity theory of ageing**

Closely linked to role theory is the activity theory of ageing. Activity theory is one of the earliest sociological theories that attempts to explain factors responsible for successful adaptation and ageing in later life. The development of the theory has been associated with the writings of American Sociologist, E.W. Burgess, (1960). His proposition followed on the heel of his argument that old age should be viewed as a "role less" role and the individuals should be challenged or encouraged to replace lost roles with new ones in order to adapt to the transition (Matras, 1990). The theory proposes that active retirees, especially those that are engaged in meaningful social and economic activities, tend to be more satisfied in life and have better living conditions. In essence, the theory links continued activity with higher socio-economic well-being in retirement. Studies have also shown that active older people (retired people) that are successful at substituting lost roles with new roles or activities are more satisfied with life in retirement than those that are fully

disengaged (Lemon, Bengtson, and Peterson, 1972). The theory submits that high level of activity is likely to lead to favourable self-concept and high satisfaction in later years (Matras, 1990).

Activity theory actually developed to challenge some propositions of disengagement theory. Disengagement theory is perhaps the best known theory in social gerontology and it has its root in psychological theory (developmental idea) and sociological theory (structural-functionalist approach). The theory developed partly as an attack on some of the assumptions of activity theory on continuing activities and involvement of middle age years, without interruption, in old age (Matras, 1990). Since death is inevitable and declining abilities in later years can not be wished away, therefore in order to ensure the smooth running of the society, disengagement of both the individual and society becomes imperative. Following from above, retirement is seen as a stage when both the retirees and the society mutually separate (disengage) from further interaction as a prelude to eventual disengagement of older people through death.

The duo, Cumming and Henry, (1961) opined that this process of disengagement is universal, mutual, beneficial and inevitable because it is in line with the biological rhythm (biological ageing) and that as people grow older, their levels of activity and productivity begin to decline. Therefore, older workers prepare themselves for their eventual disengagement by relinquishing the social functions and roles they hitherto performed in the society. This also allows younger members of the society to enter functional roles which facilitate smooth transition from one generation to the other without any conflict or disruption. The end results of this smooth transition of roles include social equilibrium, stability and harmonious intergenerational relationships.

Activity theory, on the other hand, suggests that the best way of ensuring optimal well-being in old age is to encourage retirees to remain as active as possible after paid employment. The theory focuses on continued activity (engagement) for retired persons as a prerequisite for



satisfaction in retirement. In other words, continued activity helps to maintain the living conditions of older people in retirement. It argues that older people should continue with the roles and life activities of earlier years (usually middle age) because they are more likely to have the same needs and values even in retirement. For instance, retirees' roles as fathers/mothers, wives/husbands, neighbours and friends are still relevant to them despite retirement. In essence, the more the retirees retain their earlier roles and activities the greater their life satisfaction in retirement (Atchley, 1976b). The theory also assumes that in order to adjust to retirement successfully, the loss of an individual's job should be substituted with other interesting social roles to the individual, which is in sharp contrast to the assumptions of disengagement theory. The only exception when decrease in social interaction is expected and seen to be functional for older people is in case of poor health or disability (Havighurst, Neugarten and Tobin, 1968). Research findings have confirmed some aspects of activity theory. From literature, engagement in income-earning activities, social integration and continued exercise positively influence health status and life satisfaction of older people in retirement (Lemon, et al. 1972; Atchley, 1985; Moody, 2002). On the other hand, Longino and Kart, (1982) in Szinovacz, 1996, observed that informal activities, attitude and expectation about activities are more important determinants of socio-economic well-being in retirement than mere engagement in activities. This study adopts activity theory to explain the importance of continued engagement (social, economic or religious engagements) by retirees in enhancing their living conditions.

Limitations of theory are that it fails to explain the motivating factors behind pensioners' engagement in new or substituted roles. What are the activities that constitute relevant activities to retirees? This depends on people's perception and their interpretation of their everyday life situations (Moody, 2002). Continued activities or engagement in income-generating activities for older workers in the face of high rates of unemployment of younger generations can be a serious

challenge and a daunting task. There are also criticisms about the benefits inherent in continued activities for older worker bearing in mind declining ability and productivity as people grow older. It is also doubtful that there is widespread availability of economic, social and interpersonal resources and relationships for replacement of lost roles and activities or opportunity to take advantage of the activities.

#### **4. Life Course theory of ageing.**

Life course theory emphasizes the importance of historical contexts (previous life events) to proper understanding of ageing issue. This perspective also stresses how time, process and social context impinge on life chances and socio-economic well-being of men and women with concomitant effects on their living conditions throughout the life course (Elder, 1992; Riley, Kahn and Foner, 1994; Moen, 1995). It further argues that the effects of life course events on people's lives in retirement are significantly different for individuals because of their different life cycles, gender, work history, occupational status, and employment category among others (Elder, 1996; 1998). Therefore, the experiences of retired people are not necessarily results of a fixed stage in the life course (retirement) but a reflection of their accumulated experiences earlier in life (Moen, 2001). Retirement is essentially seen as a phase in the life course (continuum) which starts from birth and continues till old age or when death terminates the process (Minois, 1989; Markson and Hollis-Sawyer, 2000) and this means that the living conditions of retired people are results of events of earlier years, prior to retirement (Simpson, Kurt and McKinney, 1966; Barry and Wingrove, 1977; Elder, 1998). These structural factors also set boundaries and constraints which influence the meanings and experiences of men and women throughout the life course. For instance, a girl-child is likely to be denied access to good education which translates to poor

employment opportunities and low pay in adult life and ultimately little or no pension coverage in retirement (Simpson, et al. 1968 in Barry and Wingrove, 1977:164).

According to life course perspective, the orderly movement of individuals through the various life stages is ensured by motivating individuals to fulfill the roles associated with each position. The same values are also reflected in socio-cultural expectations that affect life chances and sources of livelihood of people before and after paid employment. The life course theory also suggests that some of the problems, constraints and deprivations associated with retirement are mostly by-products of past life experiences, especially before retirement. Simpson, et al. (1966) provides evidence that social participation (involvement) among retired workers is directly related to their participation in earlier stages of the life cycle. Inequality in personal income experienced earlier in life, influenced by social class and gender, also translates into major differences in income and pensions (Arber and Ginn 1991; Ginn and Arber, 1995).

In other words, these previous life advantages and disadvantages become veritable factors that influence living conditions of people in later years such as life in retirement. Poverty among women is a well established phenomenon because of women's work histories and cultural constraints that follow them from the cradle to the grave (Arber and Ginn, 1991). Therefore, it is clear that life histories and work trajectory of individuals provide them with the platform upon which they can both negotiate their livelihood and improve their living conditions in retirement. With this theory, we can infer that the poor living conditions of Nigerian retirees can be linked to their previous life experiences in terms of socio-economic status, educational attainment, employment category and occupational status among others. From this theory, retirees' cumulative life experiences are merely transferred and consolidated in retirement. One major criticism against this theory is that it is broad and it may be difficult to incorporate it into a single analysis of the diverse variables associated with later years and the ageing process (Bengtson, et al. 1997). Hence,

this study adopted an eclectic theoretical approach to address some identified shortcomings of the theories.

## 5. Modernization Theory

The quest to understand and explain the contradictory images of old age in modern society contributed to the emergence of modernization theory of ageing. For example, socio-economic status of older people was relatively low in hunting and gathering societies because of high mobility of band societies but it improved drastically in stable agricultural societies where land ownership was vested in family heads usually the oldest members of the family. With the advent of industrialization in the 18<sup>th</sup> Century, roles and statuses of older people have become consistently streamlined and devalued. Factors such as urbanization, industrialization, the changing nature of work, health advances, nature of the economy, and demographic transition combine to erode the position of honour, power, prestige and respect accorded older people in traditional societies. Hence, the basic premise of modernization theory is that the role and status of older people will decline as society modernizes. With increasing modernization of society, it is expected that social roles and status of older people will decline because their skills, knowledge and wisdom are often considered obsolete and irrelevant in modern society (Cowgill, 1974).

Some tenets of modernization theory have been confirmed in some societies where elders experienced a drastic drop in their social status and power as the society industrialized (Burgess, 1960; Cowgill and Holmes, 1972; Cowgill, 1974; Palmore and Manton, 1974; Riley and Riley, 1986). In any case, retirement is a global phenomenon that captures how roles and work are organized in modern societies based on the needs of the society. Therefore, the institutionalization of retirement serves as a means of phasing out relatively older workers from the workforce while creating opportunity for younger workers to assume the mantle of economic and social leaderships. With modernization of society, the relevance of older people diminishes and

subsequently, their roles are transferred to younger workers in preparation for their eventual disengagement through death. This is in sharp contrast to what was obtainable in pre-industrial societies where elders were revered and socially relevant till death. In pre-industrial societies, the needs of older people were seen and accepted as the collective responsibilities of extended family and the community at large.

Retirement was then a rare occurrence, which means minimal disruption of the lives of older people and fewer cases of acute deprivation and poverty in old age. For example, some problems associated with retirement livelihoods reflect the socio-economic changes that have occurred in the Nigerian society. The transition of the Nigerian society from an agrarian society to an industrializing society means that social roles and relevance of older people will be streamlined. The quality of care and supports provided by the extended family has also declined as a result of preference of younger generations for nuclear family, urban migration and engagement of women in paid employment outside the home.

In terms of criticisms, modernization theory fails to demonstrate convincingly the aspects of pre-industrial societies that are considered as the 'golden age' for older people that have been lost as a result of modernization. The assertion that older people had high status in pre-modern society has been widely criticized and questioned. It also fails to explain the specific meanings attached to old age in different societies and epochs. Similarly, it has been accused of oversimplification of concepts such as modernization and status of older people. Generally, people's experiences in old age vary considerably depending on the influence of a number of intervening variables such as gender, race, ethnicity and social class which shape the various meanings attached to old age. Despite the loss of economic roles, social and religious roles can equally be fulfilling for older people. The provision of social welfare services in some advanced societies has also helped tremendously in improving the living conditions of older people in modern society.

Modernization theory has also been accused of being Eurocentric in its orientation because it uses the experiences of Western Europe as a yard stick for other countries. This is true to a greater extent because some industrializing countries like Nigeria have not experienced similar devaluation of older people.

Some tenets of Modernization theory have been supported in other parts of the World. Nevertheless, it is possible for a society to experience modernization or industrialization without relegation of older people to the background as we have in many industrializing societies like Nigeria. Older people in Africa and Asia still enjoy relatively high degree of respect and relevance in their communities. Lastly, the impact of ageing varies in term of its chronological, physiological, psychological, and social dimensions with different implications for the individual. This means that one variable (age) cannot be sufficiently used to explain the ageing process. Therefore, this study adopts an eclectic theoretical approach in discussing differentials in retirement livelihood and standard of living of formal sector retirees in Lagos State, Nigeria.

### **2.1.1. Theoretical framework**

Many theories are considered relevant to the subject matter, but space constraint only allows a discussion of five theories. Specifically, the study takes a cue from three theories discussed earlier to explain particular aspects of this study. Essentially, the life course perspective, activity and modernization theories shall constitute the theoretical framework of this study. In order to address some of the shortcomings of these theories, this study adopts an eclectic approach which aims at understanding the relationship between livelihood and living conditions of older people in retirement. With life course perspective, the effect of life course events (either cumulative advantages or disadvantages) in influencing retirement livelihood and living conditions of retirees in Lagos State can be explained. The theory is also useful in establishing the

influence of previous life experiences, socio-economic status, occupational status and employment category on retirement livelihood and living conditions which provides the basis for explaining variations in people's life chances in retirement. The life-course perspective also provides the basis for understanding problems, challenges, experiences and strategies adopted by men and women in coping with life after retirement. Activity theory helps to explain that retirees' engagement in social and economic activities enhances their access to adequate material resources which invariably improves their living conditions in retirement. Studies have shown that active older people are more satisfied with life in retirement than retirees that are fully disengaged from the society.

Modernization theory enables the researcher to ascertain the impact of social change and structural factors on the choice of retirement livelihood and living conditions of formal sector retirees in Lagos State. This theory provides basis for understanding the plight of retired older people in a society that is in transition. The transition of Nigerian society from an agrarian society to a modernizing society means that roles and activities of older people will be streamlined which will significantly influence their life course experiences. For example, formidable age-long traditional social supports systems have been eroded leaving many retirees with no alternative source (s) of meeting their basic needs. Also, the level and extent of engagement of older people in meaningful activities in retirement are determined by societal appraisal of older people and the ageing process. Some factors influence retirement livelihood and quality of life of retirees in general. For instance, the mass migration of able-bodied young adults from rural areas to urban areas translates to reduced care and support from these youths. Secondly, the enhanced socio-economic status of women, the traditional caregivers and their engagement in the formal sector of the economy also drastically reduce the quantum and quality of supports available to improve the living conditions of older people. The unique problems, challenges, experiences and the different

strategies adopted by men and women in coping with life in retirement are better understood through these three theories. The next section discusses the conceptual framework of the study which shows the relationship among concepts used in the study.

### **2.1.2. Conceptual Framework**

Literature review shows that gender, socio-economic status and retirement livelihood of retirees are factors that influence living conditions of male and female retirees. From the theoretical framework, it is also clear that previous social and economic factors partly explain why organized private sector retirees, rather than public sector retirees, are likely to have access to multiple source of livelihood and enjoy better living conditions in retirement. These include the fact that members of the former group tend to be more educated and by implication, they occupy higher paying jobs that translates to better pay before retirement and adequate material resources in retirement. Public sector retirees are less likely to have property and assets that can enhance their sources of retirement livelihood on one hand and improve their living conditions on the other hand. In essence, organized private sector retirees are likely to have more investment opportunities or financial resources (or both), which become useful resources in maintaining their standard of living at comparable level as pre-retirement period.

The main concern of this study is to show that occupational status, employment category and gender of retirees influence availability, access and adequacy of retirement livelihood and subsequently, the standard of living of older people in retirement. This is because retirees' access to adequate sources of retirement livelihood that can meet their basic needs is greatly influenced by their previous socio-economic status and work trajectory. The type and quality of retirement livelihood available to retirees also impinge directly on their life satisfaction and standard of living in retirement. Closely linked to above assertion is the fact that standard of living of retirees



is greatly influenced by the presence of alternative 'support' sources or independent retirement livelihood. This is the premise on which the analytical framework on employment category, retirement livelihood and standard of living in retirement (fig: 2.3) is based. The essence of the framework is to show that previous socio-economic status and employment category influence access to retirement livelihood and standard of living of older people in retirement. This means that advantages and disadvantages of earlier years are accumulated and transferred to later years. In other words, people with low occupational status are likely to have low socio-economic status as a result of poor incomes and less life opportunities. Specifically, living conditions of public sector retirees will also be precarious because of history of poor conditions of service (poor pay and retirement benefits) which translates to limited or no access to adequate sources of livelihood in retirement.

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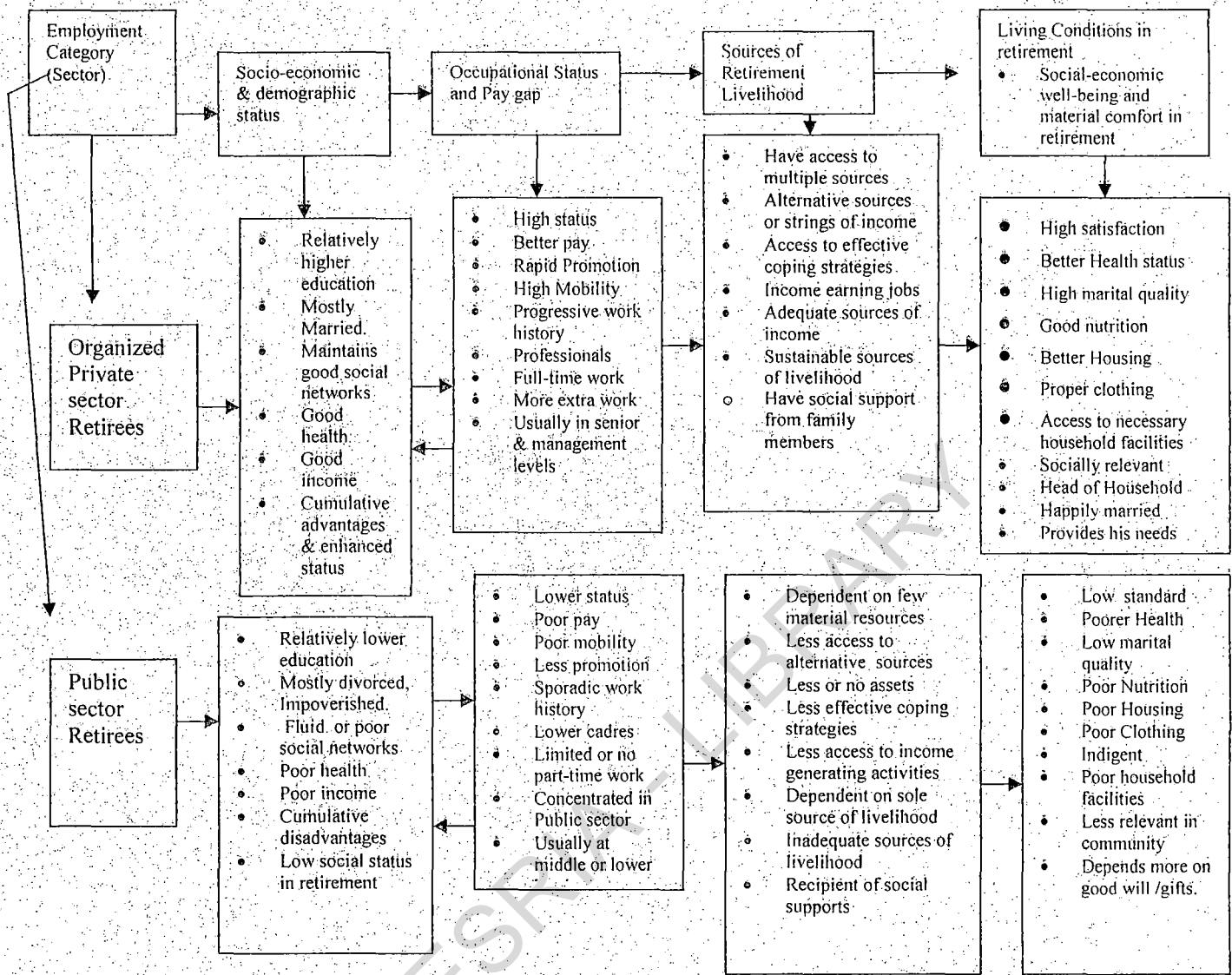


Figure 2.3: Analytical framework of Employment category (Sector), Retirement Livelihood and Living Conditions of formal sector Retirees in Lagos State.

## CHAPTER THREE: RESEARCH METHODOLOGY

### **SUMMARY STATEMENT:**

*This chapter presents the various steps used in carrying out the study. In other words, it answers the questions about what, why, where and how the various research exercises were carried out. Specifically, the chapter discusses the aims and objectives of the study and gives detailed information on the study location, nature of data, sampling technique and the selection process. Lastly, it describes how data was collected and analyzed as well as discusses fieldwork problems.*

### **3.1. Prefatory Remarks**

This chapter describes the processes through which the data was collected and analyzed in order to achieve the research objectives and answer the research questions. The study established the relationship between retirement livelihood and living conditions of formal sector retirees in Lagos State. The independent variables include employment category, retirement livelihood, gender, occupational status of retirees while the living conditions constitute the dependent variable. Specifically, sources of retirement livelihood such as pensions, assets, incomes from current employment, savings, income remittances and returns on investment are among independent variables. The study also examines the influence of intervening variables such as age, nature of last employment, last monthly salary, and educational attainment on the relationship between the two major study variables. More specifically, it examines how socio-economic status, occupational status, educational status, employment category of men and women affect their sources of livelihood in retirement. Independent variable is defined as “the possible candidate causing changes in the dependent variable” (Garner, 2005:41). It is also described as the

“autonomous” or causal variable. Independent Variable (IV) does not depend or rely on any other variable for what happens to it. It actually causes a change in other variable (s).

Generally, the social expectations associated with lives of men and women affect their life chances and opportunities, which invariably influence their living conditions in retirement. This study seeks to examine the relationship between independent and dependent variables as well as how some intervening variables affect the relationship between retirement livelihood and the material well-being or socio-economic well-being of formal sector retirees.

The relationship among the key variables is presented in figure 3.1.

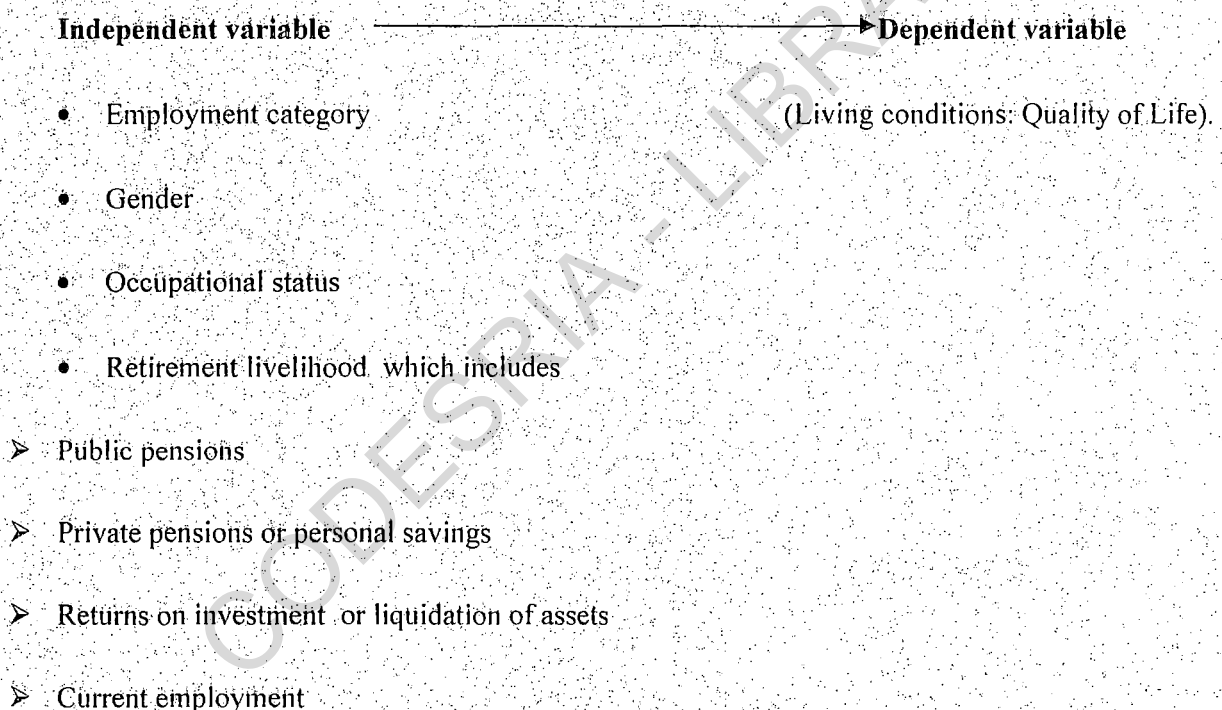


Fig. 3.1. Linkage between research variables

This present study used both qualitative and quantitative methods to gather its data. Quantitative data was collected by survey research through the use of questionnaire. The survey instrument was administered on retirees of the three tiers of government and the organized private

sector in Lagos State. At the Federal level, two institutions were chosen through stratified random sampling. These were Federal Radio Corporation of Nigeria (FRCN), Ikoyi, (a Federal parastatal) and University of Lagos, Akoka (a Federal educational Institution). University of Lagos retirees were interviewed in their respective homes and at their Union Secretariat at the University of Lagos shopping complex or during their monthly meetings. These meetings were held at the main auditorium foyer on first Tuesday of every month. The Federal Radio Corporation Nigeria retirees were also interviewed during their monthly meetings on first Thursday of every month at FRCN, Radio House Car Park. Some FRCN retirees were also interviewed at their respective homes or at the venue of their Union meetings or in their Union secretariat within the Radio House in Ikoyi, Lagos State.

Lagos State Civil Service Commission and Lagos State Teaching Commission pensioners were selected for inclusion at the State level. The teaching Commission retirees usually collect their monthly pension slips at the Old Secretariat, Oba Akinjobi Road, Ikeja. Prior to the pay day, teachers who retired between 1990 and 2005 were identified from the pay roll, stratified along the major variables and later interviewed at the pay points, banks, union houses, Alausa or their respective homes. In order to get access to as many selected pensioners as possible, the pay points were 'manned' by many trained research assistants who administered the instrument (questionnaire) to the selected retirees after they have collected their pension cheques or withdrawn their pensions. In some instances, some pensioners were followed up to their homes if they did not wait at pay points or sent their proxies to collect cheques. Proxies are allowed to collect pension slips or money on behalf of retirees in cases of ill-health, old age, paralysis or relocation outside Lagos State. Pensioners from the Civil Service Commission were also covered during their monthly meetings at Union House, Alausa, at homes or whenever they had emergency meetings. Incidentally during the fieldwork, the union had two main issues or grouses with the

Tinubu-led administration in Lagos State between 2006 and 2007, namely implementation of a favourable court judgement and payment of pension arrears which accounted for more regular meetings which were mostly held weekly, with many pensioners in attendance because of the seriousness of the issues and likely financial benefits that was expected to accrue to retired workers. Local Government area pensioners from one rural area: (Ojo Local Government area) and one urban area: (Shomolu Local Government area) were selected through stratified random sampling method and studied at their respective local government secretariats (Shomolu and Ojo Local Government secretariats respectively). Some other selected pensioners were also studied at their general or combined meetings held at Islanders Hotels, Idi-Oro, Mushin or at their respective homes if they did not attend the meetings.

Retirees from the organized private sector were purposively sampled based on the list provided by Nigerian Employers Consultative Association at Elephant House, Ikeja, Lagos State which was also complimented by snowball approach. From the list of members who retired within the time frame of the study (1990-2005), calls were made to book appointments for interviews for selected retirees that met the study criteria and were willing to be parts of the study. The identified individuals were willing to be parts of the study because they believed the study objectives were relevant to their daily challenges and persuaded by the researcher that their unique views and experiences would enrich the study. The interview and administration of questionnaire took place at the respective homes of those that were “fully disengaged”, that is organized private sector retirees that were not engaged in full-time paid employment and had lighter schedules while the ‘busy’ or actively engaged retirees were interviewed at their new offices or business centers. It is hoped that employment category either in the public sector or organized private sector will affect pre-retirement experiences of the different categories of retirees as well as their retirement livelihood and living conditions in retirement. For the qualitative segment of the research, in-depth

interviews and focus group discussions were used. In-depth interviews were conducted for two sets of respondents namely the executive officers of retirees under the aegis of Nigeria Union of Pensioners, using the relevant local chapters in study's specific locations in Lagos State as well as pension staff or managers in the State. This was considered necessary because these various categories of individuals will highlight a diversity of opinions on the various factors that can affect retirement livelihood and living conditions of formal sector retirees in Lagos State.

In summary, the points of entry in the public sector were the various pay points (usually monthly or quarterly or during verification exercise); banks, homes and offices and pensioners' meeting venues among others. Organized private sector retirees were contacted through their former employers' association, Nigeria Employers' Consultative Association (NECA) office and they were subsequently interviewed at their homes or offices/ business centers.

A schematic representation of the groups studied is presented in the chart below.

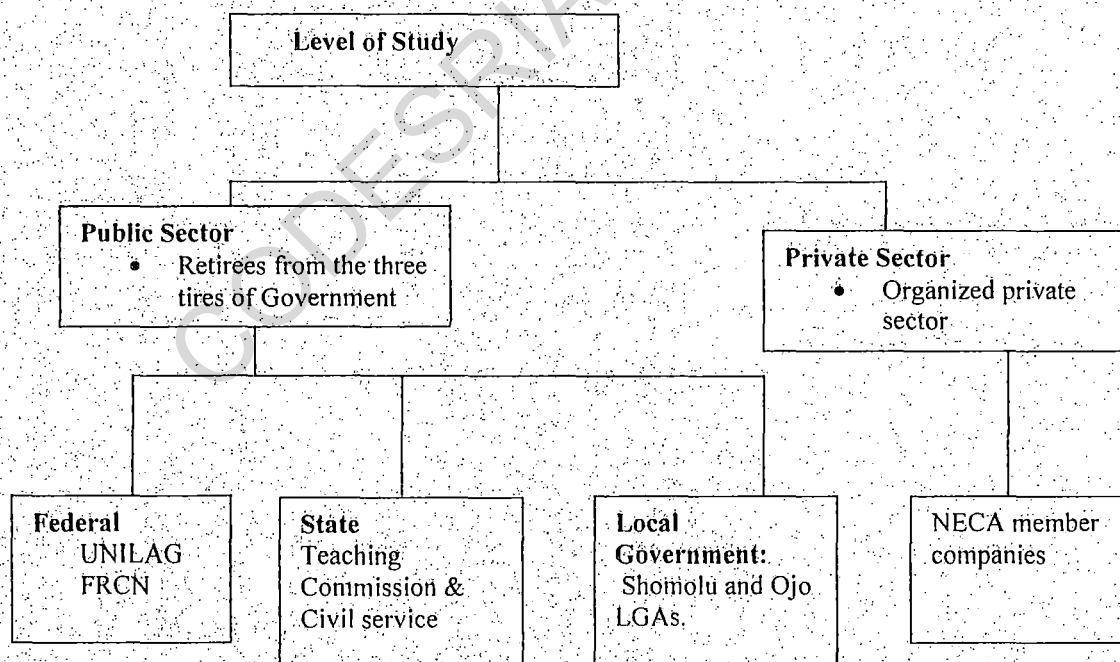


Fig.3.2. Levels of Study

### 3.2. The Study location

This section briefly describes the location of the study, Lagos State. Lagos State is one of the 36 States that make up the Federal Republic of Nigeria, created on May 27, 1967. This was a result of the State Creation and Transitional Provisions Decree No.14 of 1967 which restructured the Nigeria's Federation into 12 States ([www.lagosgov.org](http://www.lagosgov.org) 2005). The State, located in the South-Western part of Nigeria, took off as an administrative entity on April 11, 1969 with Lagos State Island as its capital. The State administrative capital was later moved to Alausa, Ikeja in 1976. Presently, Lagos State has 20 constitutionally recognized local Government Areas based on the 1999 constitution of the Federal Republic of Nigeria and 37 'controversial' local council development areas. The geographical area of the State spans 3,475.1km<sup>2</sup>, as at 2006, and it has a population density of 2,594/km<sup>2</sup> ([www.congress.org/FGN](http://www.congress.org/FGN)). Lagos State was chosen because of its uniqueness and diversity. The selection of Lagos State as the study location was both deliberate and instructive. First, Lagos State has diverse population and it is a host to many public institutions and private companies. Despite the fact that the State is no longer the Federal Capital of Nigeria since 1986, it is undoubtedly the life wire of Nigerian economy.

The State still remains the economic and commercial life wire of the Nigerian economy and continues to attract mass exodus of immigrants and prospective workers in search of greener pasture in both the formal sector and informal sector of the economy. As a result of its large population size and migration, the State has consistently remained an "attractive center" for cheap labour especially in the formal sector of the economy. Hence, a good concentration of public institutions and private organizations (enterprises) are well represented in the State. This is significant because the study covers pensioners from both public sector and organized private sector who worked in Lagos State and are still resident in the State.



In a number of ways, the State is a microscopic reflection of the Nigerian federation in terms of cultural and economic diversity. It is generally believed that all Nigerian ethnic groups are fairly represented in the State. Many people come from the hinterlands in search of employment opportunity in the State and it is generally believed that a member of any ethnic nationality in Nigeria will likely have at least a relation or a town man or woman in Lagos State! The State has 9, 013,534 inhabitants out of a national population of 140, 003, 542 million people. Lagos State population thus represents about 15.6 percent of the National population (NPC, 2006). Although Lagos State is the smallest state in Nigeria in terms of geographic size, it has the second highest population after Kano State which has slightly over 9 million people. The reported 2006 population figure for Lagos State was less than what was anticipated and Lagos State Government has consistently challenged the figures as being unacceptable and unfair representation of the people resident in the State. The population of the State has thus been projected to be as high as 12 million people in 2000 or 15 million inhabitants in 2006 ([www.lagosgov.org](http://www.lagosgov.org)). According to a UN study in 1999, Lagos was estimated to become one of the World's mega Cities reaching a population of 24.5 Million population mark by 2015 (Palen, 2002 in [www.un.org](http://www.un.org)). This figure may be revised downward to reflect the recent 2006 Population Census. In terms of ethnic composition, majority of the State inhabitants are from Yoruba ethnic group who constitutes about two-thirds of the population, which is about 65 per cent. Nevertheless, virtually all other ethnic groups in Nigeria are represented in the State ([www.lagosgov.org](http://www.lagosgov.org)).

### **3.3. The Study population**

There is no study that can conveniently cover all the elements that are relevant to the study. This underscores the importance of a sample which serves as the study population. A population is "all cases, all the units of analysis, in which a researcher is interested. It is the entire set" (Garner,

2005:45). Whereas a sample is the subset that a researcher draws from the whole population in order to reach a conclusion that will reflect all the elements in the larger population. This is done because it is not feasible to study the whole population at a time (Garner, 2005:45).

In this study, the composition of the target population is complex. It comprised all male and female employees in the formal sector; both public and organized private sector, who retired between 1990 and 2005 and are at least fifty-five years old. This minimum age is to allow the researcher to capture early retirees in the public sector and organized private sector who may have disengaged before the statutory retirement age. The minimum statutory retirement age in the public sector is 60 years or 35 years of service (whichever comes first), but it is not uncommon for people to retire earlier than this age. Secondly, the retirement age in the organized private sector is very flexible and it may be difficult to compare the two sectors if the age gaps or differences are too wide. This study examined the retirement experiences of young and active retirees in early old age or in transition to old age.

There were many retirees that met the above criteria, but it is definitely impossible to study every retiree that meets the set criteria in the study population. Hence, the focus was on only a subset of the population. The inability to survey all eligible retirees results from constraints of time, finances and the quest to get the desired information from a relatively manageable sample. This manageable group of retirees that was used constituted the sample, the study population. The study population for the public sector was first stratified and randomly selected, although the samples (units of analysis) for the respective institutions and companies were chosen through multi-stage systematic sampling method covering the three tiers of government. Systematic sampling technique was used in a way that ensured that every  $n$ th element in the total list was chosen (systematically) for inclusion in the sample. In order to avoid possible human bias, the 1<sup>st</sup> element was chosen at random from one to ten, the study started with five and subsequent

elements (units) of the sample were then chosen systematically thereafter until the last element was selected. At the Federal level, 419 respondents were selected from 1,550 Pensioners of the University of Lagos (Wages and Salary, University of Lagos, June 2006) and 450 retirees of FRCN, Ikoyi who retired between 1990 and 2005. At the State level, a sample of 748 respondents was selected from 8,000 pensioners of Lagos State (Lagos State pensions Office, Lagos State Secretariat, May, 2006). While at the local level, 41 respondents were sampled from local government pensioners with the combined membership of the two local government areas chosen estimated as 420 pensioners to constitute the sample of the study. Purposive sampling technique was used to select respondents from the list of available private companies to represent the organized private sector based on the list of 379 member companies registered with Nigeria Employers' Consultative Association (NECA), the umbrella body for organized private sector in Nigeria (NECA Yearbook, 2007).

### **3.4. Specific Study Populations**

#### **University of Lagos**

University of Lagos, popularly known as UNILAG, is a Federal tertiary educational institution established by an Act of the Federal Parliament in April, 1962. The proposal for University of Lagos was first contained in the Report of the Ashby Commission on Post-School Certificate and Higher Education in Nigeria. The Report was further supported by the Report of Advisory Commission of UNESCO for the establishment of higher Institution in September, 1960 ([www.unilag.edu](http://www.unilag.edu)). The institution has two campuses, the main administrative campus at Akoka, Yaba and the second campus, the College of Medicine in Idi-Araba, Surulere. Both campuses are in Mainland Local Government of Lagos State; the commercial nerve center of Nigeria. Lagos State as previously indicated is located in the Western part of Nigeria with slightly over 9 million

people, second largest after Kano State (National Population Commission, 2006). The University of Lagos has a student population of over 39,000 and a total staff strength of 3,365 made up of Academic staff (813), administrative and technical staff (1,386) and junior staff (1,164) on its payroll ([www.unilag.edu.ng](http://www.unilag.edu.ng)). The Registrar's office, through the Appointments and Promotions Board or Committees, handles all appointments, promotion, discipline, on the job training, and the retirement of all categories of staff of the University.

The University has nine faculties and a college of Medicine with about 3,500 pensioners from the two campuses. The vision of University of Lagos is to "*be a top-class institution for the pursuit of excellence in knowledge through learning and research, as well as in character and service to humanity*" ([www.unilag.edu](http://www.unilag.edu)). This vision guides all activities of all faculties, college and administrative units. The faculties are Arts, Social Sciences, Environmental Sciences, Pharmacy, Law, Engineering, Science, Business Administration and Education. It is hoped that University of Lagos retirees will afford the study the opportunity of comparing the retirement experiences of different categories of University staff with one another: academic, administrative or technical and junior staff.

- **Federal Radio Corporation of Nigeria (FRCN)**

Federal Radio Corporation of Nigeria (FRCN) is one of the Federal parastatals located in Ikoyi, Lagos State. The FRCN is a pioneer broadcast station in Nigeria, which dates back to 1933 when the colonial government introduced radio broadcasting to Nigeria. At inception, the station called Radio Diffusion System (RDS) merely relayed the overseas radio service of the British Broadcasting Corporation (BBC) through wired system and loudspeakers. In April, 1950, RDS metamorphosed to become Nigeria Broadcasting Service (NBS) and later changed to the Nigerian Broadcasting Corporation (NBC) in April, 1957 following the Act of Parliament No. 39 of 1956. In 1978, Nigerian Broadcasting Corporation was re-organized and re-named Federal Radio

Corporation of Nigeria, (FRCN). Since then, the organization has consistently maintained rich track record of achievements and excellence in broadcasting and it prides itself as a World class station with the motto to truly *“Uplift the People and unite the Nation”* ([www.radionigeriaonline.org](http://www.radionigeriaonline.org)). Federal Radio Corporation of Nigeria affords the study the opportunity of gathering information about retirement and its impact on sources of livelihood and standard of living of pensioners in a Federal parastatal.

- **Lagos State Civil and Teaching Commissions**

Lagos State civil servants are generally grouped under these two main commissions which informed the use of the civil service commission to capture retirees from the various ministries and parastatals and teaching commission to cover retired teachers from State owned schools. Most of the respondents from Lagos State claimed to have served the State for upward of twenty years in different capacities. Lagos State is the commercial nerve center of Nigeria and the former capital of Nigeria. The State is unique in both in its ethnic configuration and economic diversity.

- **Shomolu and Ojo Local Government areas.**

These two local government areas are parts of the 20 constitutionally recognized Local government areas (LGAs) in Lagos State. Shomolu local government area is an urban based LGA located in the Mainland of the State while Ojo local government area is a semi-rural LGA located towards the outskirts of the State. Shomolu LGA was carved out of the defunct Mushin Town council in 1976. Out of the old Shomolu local government area, Kosofe local government area was also carved out in 1996 and Bariga local council development area (LCDA) in 2003. The administrative headquarter of Shomolu local government area is located at 2, Durosinni Street, off Oguntolu Street, Shomolu. The LGA has 120 wards with 867,000 people (Shomolu official document, 2007). The local government area has many political offices under the leadership of

chairman and deputy- chairman of the council. The administrative structure of Ojo local government is similar to that of Shomolu except that Ojo local area has high concentration of commercial activities especially in Ojo Alaba market and its environs. Lagos State University is also located in Ojo local government area.

- **ORGANISED PRIVATE SECTOR**

The umbrella body for organized private sector in Nigeria is the Nigeria Employers' Consultative Association (NECA). The Organization is not a trade union but a professional body registered under the Companies and Allied Matters Act of 1990. Its primary objective is to *"provide a platform for private sector employers to interact with the government, labour and other relevant institutions in Nigeria for the purpose of promoting industrial harmony which is an essential factor in the creation of an enabling environment"* ([www.necang.org](http://www.necang.org)).

Presently, the Nigeria Employers' Consultative Association has three types of membership which are grouped on the basis of common interests and sectoral similarity. The first is the ordinary members which include individual companies or organizations that employ at least five workers. These are entrepreneurs who form the bulk of NECA membership. The second level is the Associate members drawn from statutory government corporations whose activities are similar to those of industry and trading companies. The third level is the affiliate members that include employers' associations or trade unions that are registered under the Trade Union (Amendment) Act of 1978.

The names of organized private sector retirees with Lagos State contact addresses and their phone numbers were generated by NECA officials and this list was used to track the respondents. About 40 individuals were initially contacted by phone for interview appointments. Interestingly, this initial population (organized private sector retirees) further suggested and linked the

researcher with other colleagues and contemporaries who retired around the same period from their organizations or other private companies. This method is known as Snow ball approach and was used for this category of respondents only. Companies whose retirees were sampled include Cadbury, GlaxoWellcome, United Bank for Africa, Union Bank of Nigeria, First Bank of Nigeria, Nestles, Julius Berger Construction Company, Nigerite, Seven-up Bottling Company, Berger Paints, Nigerian Bottling Company, and Oluwa Glass Company, among others.

### **3.5. Sampling Technique**

This involves the process of selecting the sample. The technique used was a multi-stage systematic sampling. This comparative study involved a cross-sectional survey of 1321 respondents through the use of questionnaire. Qualitative research involved twenty (20) in-depth interviews and eight (8) focus group discussion sessions with six (6) participants in each session. The respondents (retirees) were selected through multi-stage systematic sampling method as indicated earlier. The first stage was to divide the study population, which is the formal sector of the Nigerian economy into public sector and organized private sector. This involves the use of clusters of institutions at the different levels in Lagos State (public sector) and the NECA Member companies for Organized Private sector.

The second stage was to stratify the public sector into Federal, State and Local Government Area. University of Lagos and Federal Radio Corporation of Nigeria were subsequently selected from the clusters through stratified random sampling technique. At the State level, Lagos State Civil Service and the teaching commission pensioners were purposively chosen to capture the two categories of retired workers in Lagos State. Shomolu (Urban) and Ojo (Rural) local government areas' retirees were randomly selected after stratifying the 20 Local government areas into rural and urban areas. The points of entry at the three levels of the public sector were the

secretariats of the Nigeria Union of Pensioners or meeting points or pay points or homes of selected respondents. Access to randomly selected Federal institutions was further enhanced by the researcher's contact, knowledge and willingness of systematically selected respondents to be parts of the study usually on the commendation of their executive officers.

The third stage is to stratify the respondents on the basis of sex, occupational status, type of retirement and nature of last employment before selecting the respondents from the payroll through systematic random sampling method. The fourth stage was to select the units of analysis (respondents) from the payroll of previously selected public institutions in the State. The respondents were selected systematically, starting from a selected point in the pay roll (nth point), until the last element of the sample was chosen. For example, using Lagos State Civil Service as a reference point, respondents were selected, after stratifying on the basis of sex and grade level among others, beginning with the first retiree that met these criteria and thereafter every fifth retiree was selected until the last name on the list was selected. Specific percentage of the target population either ten or twenty percentage was chosen to ensure representativeness of all relevant elements and fairness to all elements in the population. The importance of the sampling technique is to ensure that every element of the population is given equal chance and opportunity to be selected.

Considering the choice of entry points in this study, the rationale for covering the respondents at the pay points, homes, secretariats and/or meeting venues was to ensure that we had access to as many retirees as possible. Those who seldom attended union meetings were compelled to be at the pay points or banks to collect their cheques or to be verified as the case may be. While in the union secretariat (group settings), many retirees were encouraged by their respective union leaders to cooperate with the researcher and her assistants in filling the questionnaire. This particularly made it easier for the researcher to reach many retirees because the



consent and approval of pensioners' executive members and pension staff had earlier been sought and given. This made the study less cumbersome and many issues were freely discussed especially during focus group discussion (FGD) sessions. Many participants also discussed freely their experiences and living conditions with their contemporaries. Some retirees also learnt from the experiences of other retired people in handling both personal and retirement challenges. This is believed would have helped some retirees to address personal challenges and deal with bottled-up emotions and frustration resulting from unpaid pension arrears and perceived neglect by their respective former employers.

Non-probability sampling method (purposive sampling method) was used to select respondents for in-depth interviews and FGD sessions. Members of FGD groups were homogeneous in terms of sex, marital status, age, social class, and educational status. In-depth interview sessions were conducted for executive members of the Nigeria Union of Pensioners at the Federal, State and Local Government levels. This was to ascertain if the retirement experiences and living conditions of executive officers differ significantly from the people they lead (general population) or not. Secondly, to ascertain if there are major differences in gaining access to adequate livelihood in retirement and its effect on the living conditions of retirees in Lagos State. The study set out to interrogate these among other differentials in the study population.

The interview sessions with pension officers or managers sought to know their opinions on the factors responsible for poverty and general precarious living conditions of Nigerians in retirement. The researcher was not able to conduct an in-depth interview for any Union leaders of organized private sector retirees because they do not have any 'visible' union or an umbrella body that articulates their positions. This is partly because of the way retirement benefits are paid in the organized private sector, that is retirees are often paid their retirement benefits in bulk, in which case all or substantial part of the terminal benefits of retirees are paid as a lump sum (in bulk) to

retirees without any further financial commitment from the employers which also minimizes further contact with the former companies after retirement. Nevertheless, some retired individuals from the organized private sector were identified and interviewed to ascertain their opinions on retirement livelihood and living conditions.

### **3.6. Sample Size**

This study covered a total of One thousand, three hundred and twenty-one respondents (1,321). The sample size for federal sub-sample was 419 (31.7 percent), State had 748 (56.6 percent), and local Government had 41 respondents (3.1 percent) while organized Private Sector had 113 (8.6 percent). The respective sample sizes for specific populations were based on the estimated populations of pensioners on the pay roll of various selected institutions in Lagos State. At the Federal level, the combined populations of University of Lagos (UNILAG) retirees (1,550) and Federal Radio Corporation of Nigeria (FRCN) (550) were 2,100 pensioners that fell within the target period. So, the study targeted 20 percent out of retirees from these two Federal Institutions.

The total sample targeted was 420 respondents but the study achieved 419 (99.7 percent out of initial target). At the State Level, the estimated population of pensioners in the two categories (Civil and Teaching Commissions) was 8,000 pensioners and we targeted at least ten percent of the population which is 800 retirees. The total sample size achieved at the State level was 749 pensioners (93.6 percent). At the local Government, it was difficult to get a good estimate but the average population for the rural LGAs was between 100 and 150 and the urban areas ranged between 200 and 270 pensioners. When we put the two extreme estimates for the rural and urban areas together: 150 and 270, we had 420. So, the study targeted 10 percent of this population, 42 respondents but covered 41 respondents representing 97.6% of target population. Twenty executive members of Nigeria Union of Pensioners and pension staffs were covered for

in-depth interviews while eight focus group discussion sessions were conducted with retirees from the three tiers of government: Federal, State and local Government area.

There were at least six participants in each group for the focus group discussion sessions.

**The Federal Level:**

Group 1: Male (married and older participants) in Federal Radio Corporation of Nigeria (FRCN).

Group 2: Male (married and younger participants) in Federal Radio Corporation of Nigeria (FRCN).

Group 3: Male (married) participants in University of Lagos, Akoka.

Group 4: Female (married) participants in University of Lagos, Akoka.

**State level:**

Group 5: Female (married) participants from Lagos State Civil Service, Alausa.

Group 6: Male (married) participants from Lagos State Civil Service, Alausa.

Group 7: Female (married) participants from Lagos State Teaching Commission, Alausa

**Local Government level:**

Group 8: Male (married) participants from Shomolu and Ojo local Government areas.

**Table 3.1. Percentage of completed sample in relation to the study population**

Questionnaire	Targeted or Proposed Sample Size	Completed Sample	Percentage of Sample in the study population
	1500	1321 (88.1%)	
Public Sector : Federal	420 retirees	419 (99.7%)	31.7%
State	800 retirees	748 (93%)	56.6%
Local	42 retirees	41 (97.6%)	3.1%
Govt.			
Org. Private Sector	120	113 (94%)	8.6%
In-depth Interview	25	20 (80%)	
Focus Group	10	8 (80%)	

**3.7. Research Instrument**

A triangulation of research methods: questionnaire, in-depth interview and focus group discussion were used. The retirees' questionnaire was the instrument administered on the four

categories of retirees in Lagos State (Federal, State, Local government area and organized private sector). The instrument had 124 questions divided into nine (9) sections. Section A covered questions on the socio-demographic factors such as sex, age, marital status, family size, religion, educational qualification, income and ethnic group. Section B was on Occupation and Activities before retirement. The section had questions on age at first employment, nature of employment, reason for retirement, occupational level and professional qualification as well as alternative sources of livelihood and duration of service. The third session, Section C asked questions on income and expenditure. Information relating to monthly income, sources of livelihood, regularity of livelihood and adequacy of the sources in meeting basic needs was targeted in this third session.

Section D was on expenditure and the questions aimed at ascertaining the amount of money spent by retirees on their basic needs per month. Estimates of amount spent on food and drink, housing, health care services, relaxation and recreation, clothing and educational support to children and grandchildren as well as other financial obligations and expenses were targeted. The economic and financial status of the retirees was covered in Section E. The questions asked included house ownership status, property owned at retirement and preparation for economic security in retirement. The next session, F was on companionship and recreation which focused on friendship networks, recreation exercise, level of religious participation and community engagement in retirement.

Section G sought information on standard of living of retirees. The questions included ownership of basic household facilities such as source of water, toilet facilities, means of garbage disposal, source of energy, health status and physical well-being of respondents among others. Section H focused on respondents' perceptions on a number of issues that are likely to affect their lives in retirement. The last session, section I, was on general assessment of certain social relationships before and after retirement and the assessment of life situations of retirees in retirement.

The study also used qualitative method which is considered suitable to study literate and illiterate people as well as diverse population such as retired older people. Therefore, two types of interview guide were used for the interview session as part of the qualitative method. These were in-depth interview guide for pensioners' executive members and in-depth interview guide for pension staff or managers (See Appendices for copies of each of these guides). The pension staff and executive members of Nigeria Union of Pensioners were covered as significant others through in-depth interview. The in-depth interview was to gather information on peculiar characteristics of the study population which can be used to explain the situations of retirees in Nigeria. A qualitative research method enables the researcher to consider the personal meanings and contextual issues attached to the subject matter by the respondents (Garner, 1999).

Such meanings and contexts were found to be very relevant to retirement experiences of all categories of retirees, in terms of gender and employment category. The informal setting of conventional interview approach encourages the respondents to be comfortable to discuss their retirement experiences and their challenges after retirement with a researcher (Patton, 1990). The interview sessions which lasted between 90 minutes and 180 minutes, were audio-taped and transcribed verbatim. There was also a focus group discussion guide with questions relevant to the study. During focus group discussions, there was a moderator who helped to guide the discussions. The moderator's role was to ensure that every participant was adequately stimulated to discuss freely uninhibited and without any one participant dominating the discussion. For both in-depth interviews and focus group discussions, there was a note taker for each of the sessions.

### **3.7.1. Pre-Test of Research Instrument (Pilot Study)**

The instrument for survey, questionnaire was first checked and validated by experts in Social research Methodology in terms of content and face validity as well as reliability before

embarking on a pilot study. Pilot study was carried out among retirees from Benin City, Edo State to ascertain the degree of ease with which the respondents understood the questions and were willing to be part of the study. From the feed back received, misleading and ambiguous questions were either reframed or removed completely (See appendix for a copy of the final questionnaire used for the study).

### **3.8. Collection of Data**

#### **3.8.1. The Survey**

Two types of data -qualitative and quantitative data were collected. The primary focus of the survey research was to determine the relationship between post-retirement livelihood and living conditions of formal sector retirees. It also sought to determine the effect of gender and employment category on access to livelihood, basic necessities of life and socio-economic well-being in retirement. Information on the linkage between previous socio-economic status (educational attainment, income, and occupational status) and retirement livelihood as well as living conditions of retirees in Lagos State was targeted through the questionnaire.

Since socio-economic status such as educational level influences occupational position, the study aimed at determining the relationship between occupational status and access to sources of retirement livelihood after paid employment. Copies of retirees' questionnaire were administered at four levels of entry: Federal, State and local Government area as well as organized private sector. At the different points of entry, retirees were identified by the executive officers (at the secretariats and meeting venues) and the pension staff or bank officers (at pay points). At respective homes and offices of retirees, the retirees introduced themselves to the researcher upon arrival prior to the commencement of the interview.

### **3.8.2. Characteristics of Participants in Qualitative Methods**

The second type of data (qualitative data) was collected through the use of two main research methods, namely in-depth interviews and focus group discussions. With in-depth interviews, the researcher was able to elicit information from executive officers of Nigeria Union of Pensioners and pension staff or managers on the challenges, experiences and the peculiar problems faced by pensioners in Lagos State, Nigeria. The essence of this was to gain insight into the probable causes of retirement problems and their impact on standard of living of retirees. Information from focus group discussion also gives opportunity to get consensus opinions of retirees, either male or female, on certain germane issues affecting retirees or pensioners in the State. General opinions on the relationship between sources of retirement livelihood and standard of living in retirement were also elicited.

### **3.8.3. Characteristics of Focus Group participants.**

Eight focus group discussion (FGD) sessions were organized and conducted for the three levels of public institutions. The essence is to ascertain if there are gender differences in the perception of the different groups on issues of retirement livelihood and living conditions of formal sector retirees in Lagos State. Focus group discussion is a qualitative technique useful in identifying group consensus on specific issues. The technique is an important tool in determining participants' views and opinions about the research problem. An analysis of the characteristics of participants in the focus group discussion shows that group members share similar socio-economic and demographic backgrounds. Essentially, the focus group discussion (FGD) sessions were directed towards getting various views of participants on the following areas namely:

- The relationship between previous occupational status and retirement livelihood.
- The role of gender in determining access to retirement livelihood in Lagos State.

- The relationship between retirement livelihood and standard of living in retirement.
- The differences in sources of retirement livelihood between public sector retirees and organized private sector retirees.
- Effects of change in economic status of retirees on their living conditions.
- The major socio-economic and other challenges faced by formal sector retirees in Lagos State, Nigeria.
- General description of living conditions and profile of formal sector retirees in Lagos State.
- The differences between living conditions of retirees before and after retirement.

The participants in the Focus group discussions were carefully selected to be relatively homogenous in socio-economic backgrounds. This was to ensure that participants can easily and freely communicate with one another thereby enriching the quality of the discussion and the quality of data gathered during the group discussion.

At the federal level, Federal Radio Corporation Nigeria (FRCN) retirees in Group 1 were all over 60 years old. Three were between 60 and 69 years old. Two were 70 -72 years old and the last man was about 75 years old. All the participants were men and had at least secondary education because of the sensitive nature of broadcasting organization. The retirees in this group were mainly retired based on satisfying the basic requirement for statutory retirement (60 years old or 35 years in service whichever came first). Two were actually graduates of Yaba College of technology, the first indigenous higher educational institution in Nigeria. The Federal Government recently changed its name to City University of Technology. All respondents were married with children. Two participants indicated that they were in polygynous marriages with at least two wives. The discussion lasted 115 minutes.



The second group, group 2 was also in FRCN but their composition was slightly different from Group 1. This group comprised of retired men with less educational qualifications especially those who had worked in technical and production departments. The members in the second group were slightly younger than members in Group 1. Many participants in this group claimed they were “suddenly” retired without their consent (they were either retrenched or retired before their statutory retirement age). Some were actually retrenched by the management board of Federal Radio Corporation of Nigeria (FRCN) on the directives of the then military regimes in the 1990s. The reason cited in their letters of termination of appointments was that their service was no longer required due to reforms in the organization. Four participants were below 50 years of age and the other two participants aged between 50 and 52 years old. The participants’ views on many issues were more radical and confrontational compared to older participants in group one especially due to unpaid accumulated pension arrears of more than thirteen months.

At the time of the study, the retirees claimed that they were owed thirteen months pensions or more. The period was very trying for many of the participants in group 2 who were handicapped by occupational hazards or accidents they had while working. The living conditions of most of participants were very poor and they experienced great difficulty in meeting their basic needs. The highest educational qualification in the group was Ordinary Diploma (OND). About three quarter of the group (4 participants) had only secondary education and one person could not complete his secondary school education. This invariably means that he had only First School Leaving School Certificate (Primary education) as his highest education qualification. The only fairly educated participant had a Diploma from a technical school in Edo State. The health status of majority of the participants was generally above average except for those with occupational accidents and physical disability which they claimed gulped the bulk of their financial resources including pensions after retirement.

The major finding in the second group was that educational attainment had significant impact on life situations and living conditions of participants. This is notwithstanding the fact that both relatively more educated and semi-illiterate retirees complained about poor standards of living in retirement. The former, those with higher educational qualifications were more comfortable than their counterparts with minimal formal education. Nevertheless, the problems of inadequate retirement livelihood and poor standard of living were experienced by all categories of formal sector retirees in Lagos State. The reasons for these general poor living conditions of retirees can be linked to irregular pensions, lack of alternative sources of livelihood and age discriminatory (ageist) employment policies. This is because it is more difficult for older people to be gainfully employed considering the rates of unemployment of able-bodied youths especially with 'modern skills' such as University graduates in Nigeria. The discussion was very fruitful and it lasted 106 minutes.

The participants in group 3 were retired Federal civil servants from the University of Lagos. The composition of the group was slightly different from the other two groups. The participants were aged between 45 and 54 years old. Majority of the participants (four) were less than 50 years. Two members of the group retired early in order to take up employments in more lucrative private sector. The group was homogeneous in terms of their socio-economic characteristics such as age, sex, marital status and educational qualifications. The level of education of the group was above average (secondary education); which was the minimum educational qualification in the group. Two members of the group were graduates of the Institution, University of Lagos while the other three participants were Ordinary Diploma holders. All the participants were males and married with children. Most participants claimed to have current employments (that is engaged in income-generating activities), either in private companies or their personal businesses. The general living conditions of members of this group were significantly better than their counterparts in the Federal

Radio Corporation and participants attributed this to prompt payment of retirement benefits such as pensions by the University of Lagos management. Although, many of them were not happy about two months of pension arrears at the time of this study, they all agreed that the fault was not from the University. The problem was caused by the slow pace of regularizing beneficiaries under the old pension scheme with the new Contributory pension regime.

Suffice it to say that the Federal Government of Nigeria in its quest to address the perennial problems of poor pension administration and pension arrears introduced the new Pension Act in 2004. The Act aimed at ensuring that both the employee and the employer make disciplined and concerted efforts to set aside a certain percentage (7.5%) out of a worker's basic emoluments towards retirement benefits. Prior to the pension Act, retirees were largely paid their retirement benefits depending on the financial solvency or available budgetary allocations of the State. The consensus opinion was that the retirement experiences of men and women were largely similar with more men considered to be better off in the long run in retirement. The reason for this slight advantage of male retirees over female retirees was linked to the fact that men tend to engage in more 'productive' activities and are often eager to make additional income as heads of household charged with more responsibilities for the daily upkeep of their families. Women, on the other hand, are more likely to be dependent on their spouses or adult children for their sustenance. Hence, female retirees are less likely to "struggle" to make ends meet or meet their basic needs in retirement. In other words, the living conditions of men were considered slightly better than the living standards of women because of their access to multiple (additional or alternative) sources of livelihood than women. The implication of this is that women's roles as wives; mothers and caregivers may only slightly enhance their sources of livelihood and standard of living in retirement. The focus group discussion lasted 120 minutes.

Participants in group 4 were drawn from retired women from the University of Lagos. They were equal number of married (3) and separated (3) women (although the women claimed that they were still married) in the group. The researcher was unable to have homogeneity in marital status largely because there were fewer women available for focus discussion on several occasions. But, the researcher still ensured that the women were homogeneous in terms of educational attainment, age and occupational status. The general opinion among participants was that their retirement experiences and living conditions were basically similar to the experiences of male retirees. The female participants were divided on whether male or female retirees enjoyed better living conditions in retirement. They also observed that since women were not as well educated as most men, they were more likely to be without the required or adequate livelihood in retirement. But, the women also agreed that this gender gap is often compensated for by the 'enormous' informal social supports and assistance they received from their adult children and husbands. The age distributions show that most of the participants were at least 55 years old. Interestingly, more than half of them retired shortly before the statutory retirement age (60 years for non-academic staff). The reasons for early retirement included health problems or health complications, poor salary, relocation of family outside Lagos Metropolis and the desire to take care of ailing spouses, parents or family members.

It is noteworthy to state that focus group discussion sessions were conducted for only retired administrative staff of the University of Lagos. The researcher was unable to get the required numbers (six members) of academic staff to constitute a focus group discussion. This was equally a worrisome issue for the leadership and members of the union who claimed that retired academic staff seldom attended the Union meetings. It was argued that since the union was usually headed by non-academic staff, most lecturers were not willing to take part in union activities except when it was extremely necessary. Retired academic staff only visited the union whenever pensions

remained unpaid or when they needed to fill some administrative forms in the union secretariat. Some participants even opined that retired lecturers were too proud to join their union but were often the greatest beneficiaries of the union's agitations for prompt payment of pensions and sometimes lobbying (conducting activities that aim at influencing favourable University policies and programmes) towards improving the welfare of their members (all retirees).

The participants agreed that higher educational qualification enhanced socio-economic status before and after retirement. The implication of this is that retirees with higher educational attainment occupied enviable positions and earned higher salaries or wages (income) before retirement and they were also more likely to have better retirement benefits (adequate retirement livelihood). The consensus opinion among participants is that there were major differences in accessing sources of retirement livelihood between public sector retirees and organized private sector retirees. It was generally believed that organized private sector retirees had access to better sources of livelihood in retirement compared to public sector retirees who earned poor salary and were often "victims" of pension arrears. This invariably translates to better standards of living for organized private sector retirees. The comparison of the living conditions before and after retirement reveals that people were generally better off prior to retirement.

Most participants were unhappy that after several years of meritorious service, they were treated as the scum of the earth by the government and its officials. The female participants unanimously agreed with the view that both retired men and women were equally impoverished in retirement. Most female retirees disagreed nevertheless with retired men that they had better standards of living as recipients of informal social supports. According to retired women, informal social supports from spouses and adult children were both irregular and inadequate to significantly improve their living conditions and ensure that they enjoy better quality of life than men. The discussion lasted 125 minutes.

Group 5 was made of retired female civil servants in Lagos State. This group comprised of married women aged between 55 and 68 years. They were retired after 35 years of service or after reaching the statutory retirement age of 60 years whichever came first. All participants worked in the different departments and ministries in the Civil service of Lagos State (State Secretariat, Alausa). Two members of the female focus group had Diplomas each while the other four had only secondary school education. The unique feature of this group is that they were women who spent at least twenty-five years or more of their adult years in the service of Lagos State Government. However, it is disheartening to note that despite several years of meritorious service to the State, their retirement benefits were seldom paid as at when due and many of them actually felt neglected and abandoned in old age.

From the experiences of these female participants, the researcher gathered that the living conditions of many public sector retirees were indeed poor and deplorable. Some State retirees even alluded to the fact that there were no major or significant differences in the living conditions of male and female pensioners. They all complained of unpaid pensions, inadequate pensions, poor health, poor nutrition, incessant harassment by their landlords/landladies, coupled with total neglect by the State and the family as well as lack of income-generating activities to augment their income and have access to alternative sources of income in retirement.

Participants further opined that material resources available to male retirees may be slightly better than their own resources. But in real terms, these differences did not amount to any tangible differences in the quality of life between the two groups. Generally, the consensus opinion is that male and female retirees had minimal access to adequate resources that could improve their living conditions and that the hitherto traditional social support networks have been under tremendous pressure and therefore too weak to meet the basic needs of older people in retirement. Considering the poor living conditions of public sector retirees, women were considered worst hit because of

their low educational qualifications and occupational status which invariably lead to poor income and material resources. The portraits of retirees in the public sector generally depict poverty, neglect, and poor standard of living. Participants unanimously agreed that organized private sector retirees were better off than their public sector counterparts in terms of access to retirement livelihood (especially material resources). Invariably, organized private sector retirees enjoyed better standard of living before and after retirement. The group stressed the importance of different life course events in shaping the experiences of women and men in retirement. The women cited examples of turbulent family life, divorce, and failing health as some of the problems that significantly shape the experiences of men and women throughout their life course. The discussion lasted 110 minutes.

The sixth focus group was made of male civil servants in Lagos State. For group 6, there were at least three members each with secondary and higher education. Most members (4) were between 58 and 62 years old and polygynously married. The participants agreed that retirement benefits were irregular which had concomitant effects on their living conditions. Most of the men believed that they had better standards of living than women. They noted, however, that female retirees enjoyed more care and support from the informal supports than male retirees because traditionally their husbands and children are expected to provide for most of their basic needs. In other words, most women, unlike men, depended less on public pensions, which subsequently enhanced their socio-economic well-being after paid employment (old age). They also believed that educational attainment was not only directly linked to income but also enhanced the socio-economic status of individuals and material resources available to them throughout life. Group participants with higher education opined that they were still engaged in income-generating activities even in retirement because as they said

*We have something to offer; .....they need our rich experiences in many places. So, even if you do not want to work, there are many offers and pressure to come and help with our wealth of experiences.*

The discussion lasted 115 minutes.

Participants in group 7 were retired women from the Lagos State Teaching Commission. The group members were slightly older than the participants in many of the other focus groups. Four members were between 65 and 68 years while the other two members were 62 years. The members of this group were elderly and they claimed to be “professional teachers” who spent the greatest parts (at least twenty-five years) of their active years in the teaching profession. Interestingly, most members were either widowed (4) or separated (2). The preceding observation buttresses earlier findings that women were more likely to be widowed and lonely in old age (Heslop, 1999; Akeredolu-Ale and Aribiah, 20001; Amaike, 2005; Bammeke, 2005). This is because women are more likely to marry older men and are more likely to remain single after divorce or widowhood. The teaching group also agreed that men had access to slightly more sources of livelihood than women because most men often engage in extra-curricular activities to boost their income level and have access to more material resources.

Nevertheless, this advantaged status is not true for all men because they cited examples of some retired men who depended solely on public pensions or even begged to survive whenever pensions were delayed by only a month! Expectedly, members of this group were fairly educated; two participants had first degree (B.Ed.) while four had Grade II and National Certificate in Education (NCE). Retirees opined that higher educational qualifications enhanced retirement experiences, access to and adequacy of livelihood and improved standard of living of older people in retirement. Significant differences were also pointed out in retirement livelihood and standard



of living of retirees based on gender, occupational status, employment category and educational attainments. The discussion lasted 130 minutes.

The last focus group discussion session, group 8 covered local government area retirees. Specifically, members were selected from Shomolu and Ojo Local Government areas retirees. The participants were in early old age (60-64years). Two members were married with two wives while the other four members were in monogamous marriages which they believed has helped them to “manage” or cope better with life challenges and socio-economic changes associated with retirement. The group opined that male and female retirees had equal access to material resources although women were believed to be slightly better off because their pensions were often complemented by informal supports from husbands and adult children. Members agreed that the living conditions of organized private sector retirees were far better than the standard of living of the public sector retirees. The consensus opinion among participants was that since organized private sector retirees earned better salary, they also had access to more material resources and better living conditions. They described the differences in the living conditions between the two categories of retirees in Yoruba as “*a ki fi iku we orun*” meaning you do not compare death with a nap or rest. This means that there is tremendous gap between material resources and living conditions of public sector retirees and organized private sector retirees.

#### **3.8.4. Characteristics of Respondents in In-depth Interview**

There were two categories of interviewees in this group: the executive members of Nigeria Union of Pensioners and pension staff or managers. The reason for selecting these two groups was to compare the opinions and views of executive members, as representatives of the pensioners, with the responses from the general population and the views of pension staff who deal directly with retirees. The interview sessions were also meant to aid our understanding of the challenges,

socio-economic changes and living conditions of older people in retirement. The respondents were used as key informants (KIs) on the subject matter. Another rationale is that executive members and pension staff have greater opportunities of gathering information about the occupational cycle of employees, their life transitions and living conditions in retirement. The executive members of Nigeria Union of Pensioners were also more likely to be privy to information about their members' living conditions which can be helpful in explaining the likely causes of pervasive poverty among retired elderly. In-depth interview sessions also allowed the researcher to examine in detail (in-depth) the socio-economic factors that could influence access to retirement livelihood, and which can also impact on standard of living of formal sector retirees. The respondents' views in in-depth interview gave voices to seemingly helpless older pensioners for articulating their plight and challenges in Nigeria.

Twenty (20) in-depth interview sessions were conducted, namely twelve sessions for executive members of Nigeria Union of Pensioners, Lagos State Chapter and eight sessions for pension staff and managers, from both the private companies and public institutions. The study covered ten male respondents and two female respondents in Nigeria Union of Pensioners' executive category. The gender disparity was due to low representation of female retirees in all associations and union activities. There were three interviewees from Federal Radio Corporation of Nigeria chapter; four interviewees from University of Lagos chapter, three from the Lagos State Civil Service chapter and two from local government chapter. The University of Lagos and Lagos State Civil Service Chapters had a female executive member each in their groups. Women were usually given nominal roles as General Secretary, Social Secretary and financial Secretary (treasurer) of most unions or associations, but only few women were actively involved in union activities. In most cases, women merely rubber-stamped the male dominated executive decisions. In one chapter of Nigeria Union of Pensioners (NUP), the only female executive member declined

to be interviewed. When the researcher probed further for her reason, she said the men had said all that needed to be said about their situations as pensioners. This is one of the problems militating against women's active participation in decision making process and politics in Nigeria. This is because despite affirmative action, the stronghold of cultural and social constraints are still very strong in the society especially values imbibed earlier in life (through socialization) which often constrain women from taking active parts in many activities that can improve their opportunities and living conditions.

The characteristics of executive members of pensioners' union were similar in terms of age and socio-economic backgrounds. All the respondents were more than 60 years old and they all believed that the public sector pensioners were treated unfairly in the country. They also opined that they were motivated to join the union to address some of these perceived injustices and redress the magnitude of neglect and abuses that pensioners were made to suffer in the midst of abundance in the country. The issue of pension arrears was a priority in their agitation. Most members of NUP executive officers were monogamously married while only two respondents were in polygynous marriages. The tendency to marry a younger wife is common among Yoruba men after their fiftieth birthday. Some people often describe this tendency as "midlife crisis", where men try hard to 'conquer' new "territories" or have a change from what they have been used to for a greater part of their lives. Only one female executive was in a monogamous marriage. The other one was widowed and had no intention of getting married in her late sixties. All the respondents possessed at least Secondary School educational qualification and have also greatly benefited from on the job training while in paid employment, which enhanced their fluency in English language, an added advantage in union advocacy, campaign and activism.

The second category of respondents was made of pension staff and managers in the formal sector. This was deliberately done to cut across the three tiers of government as well as

independent and private pension companies. The essence is to have divergent opinions on the subject matter. The interesting aspect is that some private companies were actually contracted to manage public institutions. For example, Nigeria Life and Pension Consultants located at Anthony manages the pension scheme of West African Examination Council (WAEC). The study found that WAEC retirees were always paid their retirement benefits (pensions) regularly. Although WAEC is a federal institution, it had no problem with pension administration as it is case in most public institutions where pension arrears have reached crisis level. The successful and efficient management of pension schemes in the private sector, among other things, definitely informed the licensing of more private companies, including Nigeria Life Pension Consultants (NLPC) as Pension funds administrators (PFAs) to manage pension funds in both the private sector and public sector of Nigerian economy.

Pension staff and managers were all males and married. They were nevertheless younger than the executive members of Nigeria Union of Pensioners. Most of them were in their 40s, five respondents were aged between 40 and 49 years. The oldest member was about 57 years. The other two respondents were in their mid 50s and were senior executives (top shots) in their private companies. Two respondents were interviewed at the State level, one at the local government level and two at the Federal level. The rest were from private companies. All the respondents in this category had higher education, at least first degree and professional qualifications from relevant institutes such as Institute of Chartered Accountants of Nigeria (ICAN), ACCA, and Institute of Personnel Management (IPM). Three respondents had first degrees and the other five had masters (M.Sc. and MBA).

### **3.9. Methods of Data analysis**

The findings are presented using both descriptive and inferential methods. The frequency distributions are presented through the use of percentages to show the basic characteristics of the study population. Percentage distributions of male and female retirees are also presented in order to examine if there are differences based on gender of retirees and employment category. Both parametric and non-parametric statistical measures were used to compare these differences in post-retirement livelihood and standard of living of retirees in Lagos State. Chi-square method was used to show the impact of gender, employment category and occupational status on livelihood and standard of living in retirement. Logistic regression analysis was further used to buttress the significance of some key predictors in influencing livelihood and living conditions of older people in retirement.

Content analysis was used to analyze qualitative data and this was related to the relevant themes in the study. The information and data from qualitative methods were also used to buttress the findings of the quantitative data as the case may be. Secondly, relevant qualitative data was presented separately as case studies; alongside profiles and socio-demographic data of the respondents. Generally, focus group discussions was summarized and presented, to contextualize, complement and buttress the quantitative data. Similar findings and trends from both qualitative and quantitative data informed policy recommendations on post-retirement experiences, access to retirement livelihood and living conditions of formal sector retirees in Lagos State, Nigeria.

#### **3.1.0. Field Work Problems**

Generally, every research exercise has its fair share of problems and challenges. This study was not an exception. The degree of flexibility and maneuvering that a researcher enjoys is greatly determined by the level of development in the field of study. Social gerontology, or Sociology of

ageing, is a relatively new area of study in the social sciences in general, and in Nigeria in particular. Hence, there are few studies in the area in Nigeria hence the dearth of data. Specifically, some of the problems encountered during the field work were reflective of the poor state of record keeping and underdevelopment in Nigeria. To start with, attempts to have access to basic statistics on retirees and/or pensioners in the State were extremely difficult if not impossible. The researcher had to work with estimates of pensioners on the pay rolls of the various institutions which are seldom audited bearing in mind the vexed issue of "ghost" pensioners in Nigeria. Some of the estimates were last updated two or more years ago. This informs the verification exercise embarked upon by Federal and State governments to 'fish out' "ghost" pensioners. Unfortunately, due to pervasive poverty and corruption in the country, this exercise has failed to arrest the situation.

Besides this, irregularity of pensions meant that pensioners in the public sector were often frustrated and 'edgy'. One instance is worth mentioning, on a particular day, pensioners were promised the payment of three months arrears by the government. Many pensioners kept vigil at the venue while others borrowed money, usually a strategy to survive, to come to the venue with the hope of getting paid. Unfortunately, no government official showed up! This led to frustration as many disappointed pensioners virtually turned the pay points and the banks into their 'new' homes. After a week, only one month pension arrears were eventually paid! This was a trying moment for most pensioners and the research suffered a setback because it was very difficult to interview any pensioner until they were paid. A Yoruba idiomatic expression says that "ebi ki wo inu ki oro miran wo" meaning once a person is hungry nothing else can be discussed. During this problem, one male pensioner actually came to the pay points with African voodoo, popularly called juju with which he threatened to curse the government and the pension officers. This shows the extent of frustration of retirees and the risks that the research team was exposed to.

In another scenario, the researcher was seen as a public servant sent by the government to find out if they (pensioners) had survived without their retirement benefits so that their pensions could be withheld further by the government. Attempts to persuade people otherwise usually took about ten minutes or more on the fact that the study was purely for academic purpose and that the researcher had no link or relationship with the government. With this explanation, a good number of people selected as units of analysis consented and agreed to be interviewed. Mid-way, they would interject about their varied problems and sufferings as a result of pension arrears and that as “government people” (that is the researcher and her assistants) that we should inform the government that pensioners were really suffering. Actually, many pensioners claimed they were sick while the less fortunate among them were dying in their droves largely due to irregular pensions.

Apart from some of the problems discussed above, pervasive poverty and poor living conditions of retirees posed serious challenges to the study. More often than not, many retirees ‘openly’ demanded for financial assistance or fringe benefits before they (respondents) would be willing to be parts of the study. This was seen as their gains from the research study! This later position was generally informed by the fact that most retirees believed that some multinational companies have given the researcher a grant to carry out the study.

Hence, the retirees also demanded their own shares of the “action” or largesse. On few occasions, some even refused to be parts of the study if there was no financial benefit and after much persuasion without success, such individuals were dropped and subsequently replaced from the pool (sampling frame). The process of locating and waiting for respondents at the various meeting venues/points and pay points was very strenuous for the researcher and her assistants. It was a great ordeal persuading people to spend extra time to fill the questionnaire or answer some questions after they had either collected their pension cheques or paid at the banks. This is because

since retirees came for their union meeting or payment of benefits, it was difficult to convince them to be interviewed after finishing their primary assignment. The support of executive members of Nigeria Union of Pensioners was enormous in this regard and humbling for the researcher as many of them saw the project as a study whose recommendations would likely improve their situations if the various tiers of government and the employers of labour listen to their voices and heed the recommendations based on the findings of this study. This understanding also helped in persuading most members to assist and cooperate with the researcher as their own child or ward. Often times, this did the magic. On many occasions, more than two thirds would wait patiently to either fill the questionnaire or to be interviewed by an army of research assistants trained for the study.

The research was successfully carried out by the researcher as the principal or main investigator assisted by twenty-five purposely trained Sociology graduates and final years Undergraduates of the University of the Lagos, Akoka. Few retired people (respondents) did not return their questionnaire, and from 1,500 copies distributed, a significant proportion, 1,321 copies of the questionnaire (88 percent) were returned. This non-return of research instrument was partly due to negative attitude of some retirees especially the educated ones who were mostly skeptical about the findings of the study making any impact on their lives even if the appropriate authorities implement the recommendations. Some retired people complained about being interviewed in the past without any meaningful development resulting from such exercise. This can be called "research apathy or respondents' fatigue". For this group of skeptical people, research is just a ploy to keep the poor talking so that they can be distracted from their main problems of survival and ease off their frustration. It took much persuasion to convince people about the sincerity of the researcher and her willingness to share her study findings and give feedback to appropriate authorities.



Another source of problems was the inability of some retirees to keep appointments duly confirmed and agreed upon. It was particularly difficult tracking down many active and relatively young retirees for interview especially those with very busy schedule. This was coupled with the fact that some selected respondents were reluctant to participate in the study because of their tight schedule and perceived inconvenience of such request. This meant that even when retirees were informed that they had been chosen based on specific criteria, some of them claimed they were too busy to honour any invitation for interview. Therefore, fixed appointments for meeting at homes or offices were seldom honoured and many active retirees claimed that it was extremely difficult to keep such appointments. After four or more visits, the researcher often dropped such individuals and replaced them with other names from the payroll pool following the same technique earlier discussed.

Gender differentials in employment and life experiences also meant that women are more disadvantaged as a gender category than men. In most specific study populations, there was gender imbalance because men were in the majority. In some places, once the study population was stratified along gender lines, the numbers of women was so few that all women on the list were selected. Since the experiences of men and women are not the same throughout their life course, the researcher tried hard to get gender parity which was difficult to achieve in this study.

Low proficiency in English Language also posed as a challenge. Although, respondents retired from the formal sector of the economy, level of literacy among some retirees was rather low, often time below average, principally primary educational qualification. Most junior staff retirees in the clerical, technical and security units or departments were unable to read or write very well. This was addressed by the diversity of language proficiency in the team; the researcher recruited assistants that could speak the three major Nigerian languages namely Yoruba, Ibo and Hausa/Fulani. The process of translating the questions in the questionnaire (the instrument was

written in English) into other indigenous Nigerian languages often wasted more time than expected with non-English speakers which also slowed down the research exercise.

Another source of challenge to the research was people's high degree of secrecy about personal issues. There were some questions that people were reluctant to answer especially when asked by strangers, or in the presence of people they did not know previously. Questions on 'real' age, family size, number of partners and income were especially considered sensitive to more women than men. For example, questions on the number of children were seen as a taboo among Yoruba people because of the belief that it is wrong to count people's children. The question is also emotion-laden for older people without children due to childlessness or death of off-springs. The Yorubas also believe that it is improper to count people's children or members of household and the material resources that God has blessed them with. Another sensitive question was about income or sources of livelihood in retirement. Many respondents claimed that they depended only on public pensions because they were afraid that mentioning other sources may mean more taxes and reduction in their retirement benefits.

Some retirees were even reluctant to be interviewed despite being assured of confidentiality of their declaration of assets or other sources of income. Despite the challenges discussed above, the research exercise was successful and gathered data relevant to the subject matter. Many of the challenges were promptly addressed especially with the kind support and goodwill of executive members of Nigeria Union of Pensioners in Lagos State. For qualitative methods, it was very cumbersome to locate and interview participants for in-depth interview and focus group discussion because they were purposively chosen as key informants that could provide information on the relationship between retirement livelihood and living conditions in retirement. The problems encountered included ensuring that people kept to appointment time and days. Several calls were made before the interview days to remind people; still some people did

not come for the interview or showed up very late. In order to take care of this problem, the researcher deliberately sent out twelve or more invitations so that at every appointment day, there would be at least six members for one focus group discussion session.

Another source of challenge to the study was how to provide refreshments to participants without comprising research ethics and biasing the opinions of respondents. The token support for transport fare was rejected by many participants as too small to compensate them for their time, convenience and information. The researcher tried to persuade the participants that the fare was a token to encourage their participation in the study. Similar attitudes were displayed when refreshments (snacks and drinks) were served because they were considered grossly inadequate or not 'solid enough' to take them to their destinations. Some participants even demanded for "real solid food" instead of snacks. Some of the requests were granted within the resources available to the researcher. During interview sessions with some pension staff or managers, it was difficult to get their full attention because they declined to switch off their cell phones to ensure full concentration because of the sensitive nature of their jobs. Recording of some interview sessions was sometimes disrupted to attend to business calls or administrative demands. This also prolonged the interview session.

During focus group discussions, some participants deviated from the main questions or issues to discuss sometimes unrelated "memorable" life experiences, but the researcher tactfully drew their attention back to the focus of the study. Generally, these problems did not deter the researcher nor affect the field work but only demanded extra time and attention from the researcher and her assistants. This was done by the research team with little or no distraction from the study objectives until they were successfully achieved.

### **3.1.1. Ethical Issues in Research**

This study had some ethical issues which the researcher and her team addressed squarely. For instance, the issue of demand for 'adequate' refreshments and transport was handled on their merits with the assistance of Executive members of Nigeria Union of Pensioners. There were indeed some participants that needed assistance but this was done with great caution and high sense of responsibility. No unwilling respondent or participant was compelled to be a part of the study. Finally, the researcher ensured that the consent of all respondents and participants was sought and given before commencing the exercise. No personal issue was unduly 'over-flogged' if the respondent was unwilling to discuss the issue. The researcher intends to go back to various specific populations covered to give the respondents feedbacks (findings of the study) as well as discuss the recommendations that have been made based on the findings of the study.

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## CHAPTER FOUR: DATA PRESENTATION AND ANALYSIS

### SUMMARY STATEMENT:

*This chapter presents the major findings which involve the description of the distribution of respondents by their specific demographic and socio-economic characteristics such as age, sex, employment category, occupational status/level, educational attainment, social class, pre-retirement income, pension and other important variables. It further discusses the employment category of retirees and their sources of livelihood vis-à-vis their living conditions after disengagement. The socio-economic characteristics of retirees are also considered in order to determine if their sources of retirement livelihood are adequate to meet their basic needs or not. The level of companionship and recreational exercise of retirees are considered as significant indicators of their standard of living. More importantly, retirees' access to key household facilities and services that can enhance their living conditions are also presented. The chapter also covers the test of study hypotheses with a view to determining if they will be confirmed and supported by study findings or refuted as the case may be. Hypotheses were tested through the use of relevant statistical data from the study (that is, field work findings). Information gathered through qualitative methods such as focus group discussions and in-depth interviews is used to complement and contextualize statistical data. Major findings from qualitative methods are used to buttress statistical findings as well as present some individuals' living condition.*

#### 4.1. Prefatory Remarks

This chapter discusses the findings of the study. One thousand, three hundred and twenty one (1321) formal sector retirees were studied as follows four hundred and nineteen respondents (419) were successfully covered at the Federal level; Seven hundred and forty eight (748) retirees at the State level; forty one (41) respondents at the local government level and one hundred and

thirteen (113) respondents for the organized private sector. Generally, fewer women (437) were studied and interviewed compared to men (848); this is because fewer women participate in the formal sector of the economy because of low education and domestic demands (Moen, 1996). Secondly, women tend to retire earlier than men due to spousal decision or family demands. Thirdly, when women work in the formal sector they are often concentrated in lower paying jobs with little or no retirements benefits (Keith, 1999; Eitzen, 2000) and they retire early from paid employment. More importantly, women also prefer to work in the informal sector with greater control over their time and more work flexibility. At most point of entry in this study, only few female respondents were on pension pay rolls and subsequently available for interview.

State pensioners from both the Civil Service and Teaching Commission were significantly more than any other category of employers in this study which partly accounts for their higher proportion in the sample. The percentage distribution of sampled retirees by location shows that 419 Federal retirees were sampled accounting for 31.7 percent; 748 State retirees were covered representing 56.6 percent and 41 Local Government retirees representing 3.1 percent of the study population. In all, public sector accounts for 91.4 percent of the sample population. Only one hundred and thirteen (113) organized private sector retirees were sampled representing 8.6 percent. The gap in proportions of retirees sampled at the different levels was due to the fact that government is the highest employer of labour in Nigeria. Eight focus group discussion sessions were organized for participants with at least six participants in each session for the three tiers of public sector. The researcher was unable to conduct any focus group discussion (FGD) session for organized private sector retirees because most organized private sector retirees did not belong to Nigeria Union of Pensioners and therefore their activities were not as co-ordinated as their public sector counterparts.

Secondly, the mode of payment of terminal benefits in the private sector also made it difficult to trace the retirees through their last employers. Retirement benefits in the organized private sector are often paid in full without any hope of future benefits. There are different payment modes which retirees can choose from. These include full or bulk payment, partial payment or staggered payments usually through both gratuity and pension. Depending on the choice of payment, many organized private sector retirees often pursue second or new careers or start businesses without any recourse to their last employers. Thirdly, many organized private sector retirees have relocated outside Lagos State and the few people still resident in the State were too busy with their new employments to honour researcher's invitations for personal interviews and hence were unable to keep many duly confirmed appointments for focus group discussion. This partly explains the inability of the researcher to get at least six people to constitute a focus group discussion session. In most cases, copies of the research questionnaire were given to few organized private retirees that were willing to be parts of the study.

In all, twenty in-depth interview sessions were conducted for executive members of Nigeria Union of pensioners, pension staff and managers. At the Federal level, nine sessions were conducted, including seven sessions for Executive members and two for pension staff/ managers. Five in-depth interview sessions were also conducted at the State level, out of which three were conducted for executive members of State pensioners in their Union house, Alausa. Two State pension officers in the Department of Pension administration, State Secretariat were also interviewed. Two interview sessions were conducted for executive members of Local Government pensioners and one interview session for a pension staff at the same level. Three private companies with proven track record in pension administration were purposively selected for interview. Data emanating from the research exercise was analyzed using Statistical Package for Social Sciences (SPSS). The statistical presentation and analysis of data (findings) were done to

include qualitative, quantitative and comparative data. The study's hypotheses were also tested using the respondents' views on relevant questions. The responses were categorized to ease the coding process and the organization of data derived from key variables. Gender analysis of data was carried out by comparing data on how male and female respondents differed in terms of certain variables. The differences between public sector and organized private sector pensioners were also compared. It has been argued that attitude, preparation and socio-economic characteristics of pensioners before retirement definitely influence their sources of livelihood and standard of living in retirement. The relationship between these variables and many others were also considered. Chi-square and Logistic regression were used to test the hypotheses and compare the differences between male and female retirees, public sector and organized private sector retirees among other differences. Qualitative data was discussed thematically using content analysis which was also used to enrich quantitative data.

#### **4.2. Characteristics of Respondents**

From the total sample of one thousand, three hundred and twenty-one (1,321) respondents, there were 848 (64.2%) males and 437 (35.8%) females. The higher proportion of male respondents can be attributed to several factors. One, more men possessed higher educational qualifications than women and therefore possessed skills to participate in the formal sector of the economy. Second, men often pursued their chosen careers or occupational paths longer than women whose work histories were often disrupted by care giving roles and family demands. Since most women do not have the prerequisite skills and educational qualifications to work in the formal sector, they often prefer to participate in the informal sector. Even when women are in paid employment, they tend to be concentrated in peripheral sectors with little or no retirement benefits. The study found out that a higher proportion among male respondents, (66.25%) was married



compared to 33.25% among female retirees. The reasons for this is not far-fetched, women live longer than men in most societies (Heslop, 1999). Secondly, since women marry men that are older than them, they tend to be widows and without partners in later years. Culturally, men are often allowed to remarry after the death of their spouses than women who are often enjoined to devote their time to childrearing. Apart from the unfair widowhood rites targeted at women, they also experience more cultural and social constraints if they wish to remarry after the death of their husbands. They are often accused of witchcraft, murder and infidelity among others (Togonu-Brickersteth, 1997).

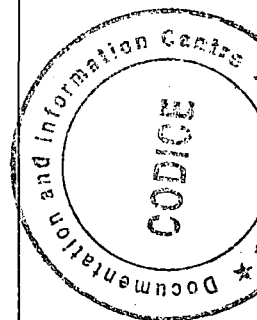
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**Table 4.1. Percentage distribution of socio-demographic characteristics of respondents by****sex**

<b>Characteristics</b>	<b>Male N= 848</b>	<b>Female N =473</b>	<b>Total N=1321</b>
<b>Age</b>			
Less than 55	0.2	0.00	0.2
55-59	12.7	18.4	14.8
60-64	18.8	24.3	20.7
65-69	27.1	27.3	27.2
70-74	33.4	23.7	29.9
75-79	5.2	4.2	4.8
80+	0.9	1.5	1.1
Can't Say	1.7	0.6	1.3
<b>Marital Status</b>			
Single	2.2	2.1	2.2
Married	90.0	80.3	86.5
Separated	3.4	4.2	3.7
Divorced	1.7	4.0	2.5
Widowed	2.6	9.1	2.5
Can't Say	0.1	0.2	0.2
<b>Type of Marriage</b>			
Monogamy	85.7	90.3	87.2
Polygamy	11.5	5.8	9.6
No response	2.8	3.9	3.1
<b>Educational Attainment</b>			
No formal education	9.8	10.8	10.1
Pry. Education	23.3	23.9	23.5
Secondary Education	31.8	28.8	30.7
NCE/OND Degree	12.4	16.9	14.0
First Degree	14.7	13.3	14.2
Master Degree	4.0	4.2	4.1
Doctoral Degree	1.3	0.4	1.0
Others	1.2	1.3	1.2
Can't Say	1.4	0.4	1.1
<b>Religion</b>			
Christianity	59.6	62.4	60.6
Islam	38.0	34.7	36.8
Traditional Religion	0.9	1.1	1.0
Other religious Affiliation	0.7	0.4	0.6
Can't Say	0.8	1.3	1.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Table 4.2. Percentage distribution of Economic and demographic Characteristics of Respondents**

Characteristics	Male N = 848	Female N= 473	Total N=1321
<b>Ethnic group</b>			
Yoruba	69.9	71.9	70.6
Hausa / Fulani	5.5	6.6	5.9
Igbo	16.7	18.0	17.2
Other ethnic group	6.0	3.0	4.9
Can't Say	1.8	0.6	1.4
<b>Last monthly Salary in Naira</b>			
Less than N10, 000	41.2	40.0	40.7
N10, 000- 15,000	18.5	19.2	18.8
N15, 001-20,000	9.2	10.6	9.7
N20, 001- 25,000	7.2	8.5	7.6
N 25,001-30,000	4.6	2.3	3.8
N 30,001-35,000	3.1	3.8	3.3
N 35,001-40,000	3.1	2.7	3.0
N 40,001 and above	11.4	11.8	11.6
Can't Say	1.8	1.1	1.5
<b>Monthly Pension</b>			
Less than N10, 000	31.6	28.1	30.4
N10, 000- 15,000	17.1	18.8	17.7
N15, 001-20,000	13.1	12.7	12.9
N20, 001- 25,000	9.9	10.1	10.0
N 25,001-30,000	8.3	9.7	8.8
N 30,001-35,000	3.4	3.2	3.3
N 35,001-40,000	3.9	3.0	3.6
N 40,001 and above	6.5	7.2	6.7
Can't Say	6.3	7.2	6.6
<b>Nature of Last Employment</b>			
Managerial	25.9	22.6	24.8
Teaching	8.1	14.6	10.4
Bureaucratic	65.9	62.8	64.8
<b>Number of Children</b>			
One child	0.8	2.5	1.4
2 children	1.2	1.3	1.2
3 - 4 children	16.9	24.5	19.6
5 - 6 children	52.0	57.3	53.9
7 and above	14.4	9.5	12.6
No child	13.7	4.2	10.3
Can't Say	1.1	0.6	0.9
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>



From tables 4.1. and 4.2., the socio-economic and demographic characteristics of respondents are presented. Majority of the respondents were married and aged at least 60 years old. The tables also show the percentage distribution of respondents by sex by specific socio-economic and demographic characteristics in terms of age, last monthly salary, monthly pension, religious affiliation, ethnic origin, nature of last employment, marital status, type of marriage, number of children and educational attainment among others. The table shows that in terms of age, only 2 men were below 55 years (0.2 %) and no woman was found in the age category. From the sample, 195 respondents were aged between 55 and 59 years representing 14.8% of the total sample. Specifically, 108 male retirees (12.7 %) and 87 female retirees (18.4%) were in the same age bracket. The next age group aged between 60 and 64 years included 274 retirees, accounting for 20.7% of the total sample. Disaggregating by sex, we had 159 male (18.8%) and 115 female retirees (24.3 %) which means that a higher proportion among female retirees was found in this age category.

The preceding male and female distribution shows that a slightly higher proportion among female retirees was in the highest age category (80 years and above) which is in line with earlier findings that women generally live longer than men in most societies (Heslop, 1999; Apt, 1996). Retirees aged between 65 and 69 years account for 27.2% of the study population with the following gender distribution for male retirees (27.1%) and female retirees (27.3%). The study also covered 395 retirees aged between 70 and 74 years old representing 29.9% of the sampled population. Out of this total, 283 (33.4%) were males and 112 retirees (23.7%) were females. Only 44 male retirees (5.2%) and 20 female retirees (4.2%) were among study respondents aged between 75 and 79 years. This represented only 4.8% of the study population. The last age group covered was retirees aged 80 years and above which had 15 respondents representing 1.1 % of the study population. This low proportion of retirees in older age groups is understandable because of

low life expectancy level in Nigeria which is below 50 years. There were other retirees who did not remember their exact age but only insisted that they were old based on some historical events they claimed they had experienced. Some of them also mentioned some historical events that they claimed occurred when they were born or started work.

Similarly, it was extremely difficult for the researcher to verify the official age or real age of some retirees because of civil service rules which frown at revealing official data or document to outsiders. Some respondents even boasted that they reviewed their ages downward in order to stay longer in the public service. In other words, 17 retirees (1.3%) of the study population did not indicate their age and a higher proportion among male retirees (1.7%) than female retirees (0.6%) was in this category. Since Nigerians place high premium on people's age, some respondents were generally reluctant to say their chronological (real) age. Some people hide their real age out of shame of falling below societal expectations or benchmark achievements associated with particular age or developmental stage. Some retirees didn't indicate their real age because of fear that they may be assessed to have 'failed' in comparison to their contemporaries or age mates. The third reason is that people with "dual" or "multiple ages" for different situations may be exposed or embarrassed if they appear inconsistent in recalling past life course events.

Interestingly, younger women are more likely to engage in this age discrepancy game than older women because of fear of ageing. In most cases, older women are often conscious of their chronological age especially when they believe they have fallen short of the corresponding societal expectations attached to their ages. For such category of respondents it may be difficult to know which age will be most appropriate to the research without implicating themselves. Although women were generally accused of this game, but this study did not find evidence to support this. The margin between male and female's percentages in 'no response or no idea' is close, but a slightly higher proportion among male retirees failed to indicate their age (1.7%)

compared to female retirees (0.6 %). This means that both men and women tend to hide their 'real age' depending on personal reasons which also suggest that people generally dread old age or the ageing process. There is also the cultural issue. Yoruba culture generally frowns at people counting or enumerating their achievements including boasting about age, number of children, or how much money they have. This often affects official statistics or census among the Yoruba ethnic group and some other ethnic groups because they don't want to say how many children they have out of fear of negative repercussion or evil incidence happening to them. It is also feared that "oso" (wizards) and "aje" (witches) may likely meddle in their affairs and project evil things to happen to their precious achievements and offspring. It is hoped that as more Nigerians are educated, the respondents will no longer hold tenaciously to these negative traditions. It is not surprising that retirees, as members of the same social milieu also believe and exhibit similar world perspective as members of the Nigerian Society.

Majority of the respondents (87.6%) had one form of formal education or the other. The minimum educational qualification in this category was basic primary education (23.5%) and retirees with secondary education had the highest percentage (30.7%). Only 134 retirees (10.1%) had no formal education and these retirees were likely to have been employed as cleaners or security staff, which required less formal education. A higher proportion among female retirees was without education (10.8%) compared to a close proportion among male retirees (9.8%). About a quarter of the respondents that is 311 (23.5%) had only primary education. Disaggregating by sex, 23.5% among men and 23.9% among women were found in this educational category. The next category of retirees was retirees with secondary education, representing 30.7% of the study population. A slightly higher proportion among males was in this group (31.8%) compared to (28.8%) among females.

One hundred and eighty-five respondents, 185 (14.0%) had NCE (National Certificate of Education) and OND (Ordinary National Diploma) as their highest educational qualification. A higher proportion among female retirees (16.9%) compared to 12.4% among male retirees had NCE/OND as their highest educational qualifications. The reason for higher proportion among female retirees with National Certificate of Education or Ordinary National Diploma usually teachers is that teaching profession is generally believed to be a feminine profession. Only 14.2% of the respondents was University graduates, including 125 men (14.7%) and 63 women (13.3%). This shows that the educational gap between men and women is closing although efforts are needed to close up this gender disparity. With increased enrollment of women in schools and colleges especially in urban centers like Lagos State, the age long differentials in educational attainment of men and women may be overcome soon (Henslin, 2005). A small number of sampled retirees, 54 (4.1%) had Master's Degree. The gender disparity is not significant in this case, with 4.1% among males and 4.2% among female retirees. Thirteen retirees (1.0%) in the study population had Doctoral degrees; with 11(1.3%) and 2 (0.4%) among male and female retirees respectively. Sixteen respondents claimed possession of other educational qualifications such as Certificate in Computer programming, Diploma from private institutions, Grade II, and Standard Six among others as their highest educational qualifications. The last two qualifications are products of previous educational systems in Nigeria. Fourteen retirees, 14 (1.1%) declined to mention their educational qualifications and when the researchers suggested if they had no formal education, they insisted that they were 'learned' or educated but did not wish to give the details.

The gender differentials in education can be linked to two main factors, the value system of a patriarchal society and the attitude of some parents to female education. Parents also tend to show preference for male children who are likely to have access to quality education because of the belief that women's education is a waste of resources since after marriage; women are likely to

become full-time house wives and mothers. Others also believe that educating the girl child who eventually marries outside the family is a waste of resources and that such “investments” do not benefit the immediate family of the girl. Some older scholars have even suggested that higher education was harmful to women because of their sense of independence may be misconstrued as arrogance leading to late or no marriage. In the past, it was believed that female education would have negative effects on the reproductive roles of women after marriage. Women were also said to have small brains that were incapable of withstanding the rigour of higher education or college education, or that education would also reduce their fertility levels (Henslin, 2005). The high proportion of respondents with formal education can be attributed to the location of the study, Lagos State. Lagos State is a cosmopolitan State in the South-West of Nigeria where formal Western education was first introduced by the Colonial administrators before spreading to other parts of the country. Secondly, the respondents were drawn from formal sector which tends to emphasize minimum educational qualification as basic prerequisite for consideration for employment.

Considering marital status of respondents, a higher proportion among males 763 (90%) was married compared to females 380 (80.4%). In all, 1,143 (86.5%) respondents were married at the time of the study. Only 29 (2.2%) retirees were never married (single), including 2.2% among men and 2.1% among women. The reason for higher proportion of married respondents can be linked to the fact that Nigerians generally love and celebrate marriage as one of the main reasons for living. There was a higher proportion of widows, (9.1%) than widowers, (2.6%). This can be linked to the fact that women tend to marry men that are older than they are which increases the chance of widowhood and likelihood of being alone in old age. Even after widowhood, it is easier for men to remarry because of favourable social attitude and lenient cultural dispositions. Whereas widows are more likely to be encouraged to “sacrifice” their desire or quest to get marry in order



to train their children. Apart from these, most widowers do not go through widowhood rites, and socially they are expected or even encouraged to remarry because they are men! Eighty-two retirees representing 6.2% were either separated (3.7%) or divorced (2.5%) which shows that marriages are often contracted in most cases as a lifetime commitment. It is also possible for some older people especially women to merely endure their marriages rather enjoy it! The reasons for this include fear of unknown, social stigmatization and desire to stay with their children (love of children). Disaggregating by gender, a higher proportion among female retirees (13.1%) was in either widowed or divorced category compared to males (4.3%) in the same marital category.

Still discussing demographic characteristics of respondents, the question on type or nature of marriage was asked if this will likely affect retirement experiences of formal sector retirees in Lagos State. A significant majority, 997 (87.2%) were monogamously married. Interestingly, a higher proportion among female retirees, (90.3%) than male retirees, (85.7%) was in this category. It is important to stress that some men who claim to be monogamously married are likely to have extra-curricular activities outside their matrimonial homes. But in general, monogamous marriage is becoming more acceptable due to the influence of formal western education which favours monogamy. But, the extent of marital fidelity and total commitment to marriage partners may be a different issue all together in a patriarchal society such as Nigeria. It is not uncommon for some men to have concubines or sex partners besides their wives. For instance, among the Yorubas there is no 'bastard' irrespective of the fact that such children are born outside wedlock. Even in polygamous families, there was a higher proportion among male retirees, (11.5%) compared to female retirees, (5.8%) with 110, (9.6%) retirees in the sampled population. Only a minority, 36 (3.1%) refused or declined to indicate their types of marriage or they were not married as the case may be. In terms of gender differences, a slightly higher proportion among female retirees (3.9%) compared to male retirees, (2.8%) was in this category.

Considering religious affiliations of respondents, a significant majority among respondents professed to be Christians, 801 (60.6%). Specifically, the study found that a higher percentage among female retirees professed Christianity as their religious affiliation (62.4%) compared to (59.6%) among male retirees. Generally, the tendency among women to be more religious than men is partly responsible for above distribution. The percentages are also instructive considering the fact that Lagos State was one of the earliest parts of Nigeria that hosted the Christian missionaries. Interestingly, the first Church in Nigeria was built in Badagry, a suburb of Lagos State and an historical site for both religious and colonial relics. The second religion in the multi-religious and multi-ethnic Nigeria is Islam, with 486 (36.8%) respondents. The study also established a slightly higher proportion among males (38%) claimed to be Moslems compared to (34.7%) among females. The reason for this gender difference is not clear other than to say that like most religions, men first embrace the faith before women are later initiated.

Interestingly, once women get involved and initiated into any religion, they are more likely to be more committed than men. It is also believed that since women are allowed more liberty (freedom) in the new waves of Christian faith (Pentecostal churches), they are more likely to show more preference for the Christian religion more than any other religion. Only thirteen respondents (1.0%) claimed to be traditional worshippers of African gods and goddesses such as Ogun, Oya, and Sango among others. A few respondents, 8(0.6%) had other religious affiliations such as Eckancar, Grail message, Harichrishna etcetera. A negligible proportion among female retirees was adherents of other religious beliefs (0.4%) compared to male retirees (0.7%). A minority, 13 respondents in the population (1.0%) claimed to be atheists (people without belief in God) and without any religious affiliation. The strong religious affiliations among respondents buttress the fact that Africans are generally religious and have robust religious outlooks as well as a strong belief in God- the Creator albeit with different persuasions.

The distribution of the respondents in terms of their ethnic origin is important because Nigeria is a multiethnic Nation and ethnic affiliation influences access to scarce and valuable resources. Since this study was conducted in Lagos State, in the Western part of Nigeria, majority of the respondents was Yoruba, 933 (70.6%). In terms of gender distributions, 71.9% among female respondents was Yoruba while a close proportion among male retirees, 70% was also Yoruba. The other two major ethnic groups in Nigeria, Hausa/Fulani and Igbo had 5.9% and 17.2% respectively. A marginal difference was also noticed between male retirees (16.7%) and female retirees (18.0%) who claimed to belong to Igbo ethnic group. The Hausa/ Fulani ethnic distribution had 5.5% for male retirees and 6.5% for female retirees. This is instructive because Islamic 'purdah' system constrains women from working outside their homes. This shows that with combined effects of formal education, modernization and urbanization, certain cultural barriers and religious strongholds that hitherto hindered women from participating in labour force are gradually being removed. The various minority ethnic groups had 65 respondents accounting for 4.9% of the population. There was a higher proportion among male retirees, (6.0%) compared to female retirees, (3.0%) in the minority ethnic group category. The minority ethnic groups include Efik, Edo, Ibibio, Igala and Urhorobo ethnic groups among others. Eighteen respondents did not indicate their ethnic affiliations representing 1.0%, with 1.3% among male respondents and 0.8% among female counterparts.

The study also considered the level of income of retirees before retirement. It is believed that the level of an individual's income is a good measure of his socio-economic status. We are also not oblivious of the fact that people do not declare their total income and other sources of income. Hence, data on income should be treated with caution. Among the group who reported earning between N10, 000 and N15, 000, there were 157 male retirees (18.5%) and 91 female retirees, 19.2%. A significant minority among respondents (40.7%) earned less than N10, 000 as

their last salary before retirement. The second highest income bracket, that is, N10, 000 -15,000 constituted 18.8% of the study population. This suggests that retirees from the formal sector are generally poor and earned close to the minimum salary in Nigeria, N7, 500 per month. Disaggregating the last pre-retirement salary by gender, a slightly higher proportion (41.2%) among male retirees earned less than N10, 000 compared to female retirees (40.0%). In the second salary category, a higher proportion among female retirees (19.2%) than male retirees (18.5%) earned between N10, 000 and 15,000 per month. The same pattern was observed for N15, 001 and 20,000 salary category which had 9.7% in the sample population. In terms of gender distribution, 10.6% was found among retired women and 9.2% among retired men. The implication of this is that income levels of retired men and women are very close with only a slight variation in favour of retired men. The study also found out that 7.6% among sample population earned between N20, 001 and 25,000, with a higher proportion among female retirees (8.5%) compared to male retirees (7.2%) in this income category. The reason for females' close income status with male retirees is not clear except to say that women's participation in paid employment is a relatively new phenomenon in Nigeria.

Generally, women tend to remain in the public service because of security of tenure than men who tend to pursue private businesses in order to complement their income and improve their economic status. The length of service years also gives women slight advantages in their last salary before retirement. The next income category is retirees that earned between N25, 001 and N30, 000 which accounted for 3.8% of the sample. The retirees in this income bracket included 4.6% among male retirees and 2.3% among female retirees. In the N30, 001 and N35, 000 salary category, 3.3% of study population was in this category. This was made of 3.1% among male respondents and 3.8% among female respondents. Interestingly, a greater proportion among retired

women earned more as the salary increased. Only a few retirees earned between N35, 001 and 40,000 as their last salary.

A higher proportion among male retirees (3.1%) was found to be in the N35, 001 and 40,000 income bracket compared to female retirees (2.7%). A moderate minority (11.6%) earned over N40, 000 per month, with male respondents having 11.4% and female respondents having 11.8%. A few respondents (1.5%) declined to mention their last monthly salary because they were not pleased with the "pittance" they earned prior to retirement. This attitude was more prevalent among male retirees (1.8%) than female retirees (1.1%). In general, male retirees had higher income than their female counterparts. The reasons for this gender disparity are not far-fetched. Men are likely to be more educated than women; this invariably gives them an edge over women in terms of occupational status and income. Men are also more likely to be under tremendous pressure to meet basic needs of their family members while women's salary may serve as supplementary sources of income. Even when women are not engaged in paid employment, their fathers and husbands are generally expected to be responsible for their basic needs.

Closely linked to last income is the monthly pension of respondents. The study found out that a significant minority 401 (30.4%) earned less than N10, 000 as their monthly income. This is definitely too inadequate to meet the basic needs of retirees bearing in mind the high cost of living in Lagos State. Disaggregating by sex, a higher proportion among male retirees, (31.6%) compared to female retirees, (28.1%) was in this poorest income group of less than N10, 000 per month. From the fieldwork experiences of the researcher, there were some public sector retirees that actually earned less than N3, 000 as monthly pension! Only 234 (17.1%) respondents were in the next monthly pension category of N10, 000 and N15, 000. A higher proportion among females (18.8%) compared to male retirees, (17.1%) earned between N10, 000 and N15, 000 as monthly pensions. In the highest pension category, N40, 001 and above, 89 retirees (6.7%) were

in the category with a higher percentage among female retirees, (7.2%) compared to males (6.5%) in this pension category. Only 87 retirees (6.6%) definitely from the organized private sector claimed not to have monthly pensions. Expectedly, a slightly higher proportion among females (7.2%) compared to male retirees, (6.3%) had no access to monthly pension.

Apart from income level, occupation is also used to measure socio-economic status of retirees. Occupational status is closely linked to educational attainment and income. A moderate minority among respondents (24.8%) claimed they were managers and directors before retirement. The distribution by sex shows that a higher proportion among male retirees (26.0%) was in this category compared to female retirees (22.6%). The next highest occupation is technicians which had 15.4% in the study population. Here again, there was a higher percentage among male retirees (20.3%) in this occupational category compared to female retirees (6.8%). This is expected because technical jobs are considered masculine jobs requiring greater physical energy and fitness while teaching and secretarial jobs are considered feminine professions. The data also shows a concentration of women in some feminine occupations (teaching and secretarial jobs). A higher proportion among female retirees was in teaching and secretarial jobs. But, a higher proportion among retired women (24.7%) claimed to be secretaries and 14.6% as teachers while retired men had 10.8% and 8.1% respectively. Consultants constituted only 5.3% of the sample, with slightly equal proportions among retired men (5.4%) and retired women (5.1%) in the category.

The pattern was similar for the distribution of clerks with male and female retirees accounting for 11.8% and 14.2% respectively. Other occupations such as cleaners and security guards accounted for 8.6% in the sample, with 9.9% among male respondents and 6.3% among female respondents. This is expected because men are likely to be employed as security guards while women are likely to be employed as cleaners. Some retirees were not willing to disclose their last jobs to the researcher and her assistants, with the question such as "why do you want to

know? Or go and ask my employers?" This last category of retirees without definite answers constituted only 2.2% of the sample, with a higher proportion among male retirees (2.6%) than female retirees (1.5%) found in this 'no response' category. Essentially, the proportion of retirees in the highest occupational status can be linked to the fact that the respondents on levels 15 and above in the public sector were among the most senior officers while most of the private sector retirees reached the peak of their careers before retirement. This, to some extent, explains the high proportion of respondents in managerial positions. In all, majority of the respondents was in teaching, secretarial and technical occupations. A comparison of the distribution of men and women in the different occupations reveals that there were slightly equal proportions of retired men and women in most categories. As indicated earlier, the fact that relatively fewer women participated in this study is due largely to low proportion of women in paid employment compared to men. Women are likely to prefer informal sector activities to formal sector jobs because of work flexibility and greater opportunity to discharge their domestic responsibilities.

The number of children in respondents' families was asked to ascertain if the belief in large family size as safety nest in old age is still prevalent. This question aims at interrogating the belief in children as a source of achievement and fulfilment in old age. Interestingly, majority of the respondents, 712 (53.9%) had between five and six children. A higher proportion among retired women (57.3%) compared to retired men (52.0%) had between five and six children. Some retired workers in Lagos State, 136 (10.3%) had no surviving child, with a higher proportion among retired men, (13.7%) compared to retired women (4.2%) having no surviving child (children) in old age. This is quite instructive because of the general belief that adult children are safety nests against poverty in old age in Africa. Studies have established that childless older people are more likely to be neglected and vulnerable to suffer multiple deprivations (Apt, 1996;

Akeredolu-Ale and Aribiah, 2001; Togonu-Bisckersth, 1997). Only a few retirees, 19(1.4%) had only a child each hence buttressing the belief in large family size among Nigerians

In terms of employment category of retirees, there were more public sector retirees, 1208 (88.3%) in the study population. The State retirees had the highest representations followed closely by the Federal retirees. As indicated earlier, this is to be expected in a developing country like Nigeria where the government is not only the highest employer of labour but also spends a substantial proportion of its budgetary allocation or revenue on salary, wages and pensions. Many people also prefer to work in the public service because of security of tenure and eligibility for retirement benefits. However, the importance of these two main incentives has been undermined overtime with incessant reforms that often translate into retrenchment of workers (right sizing or down sizing) coupled with accumulated pension's arrears in the public sector.

The distribution of retirees in term of employment category is shown in Dig.4.1. below. There were more Lagos State government pensioners, 748 retirees (56.6%) which is slightly more than half of the study populations. This is as a result of the huge number of State pensioners compared to other specific study populations. The study selected its sample from about eight thousand Lagos State government pensioners who retired between 1990 and 2005. The Federal retirees were 419 which constituted 31.7% of the sample. Disaggregating by sex, a higher proportion among male retirees, 291(34.3%) compared to female retirees, 128 (27.1%) were among federal respondents. Only 41(3.1%) retirees were covered at the local government area level and this is partly due to low resource base and budgetary allocation to this third tier of government. In all, the study covered one hundred and thirteen, 113 (8.6%) retirees from organized private sector in Lagos State.



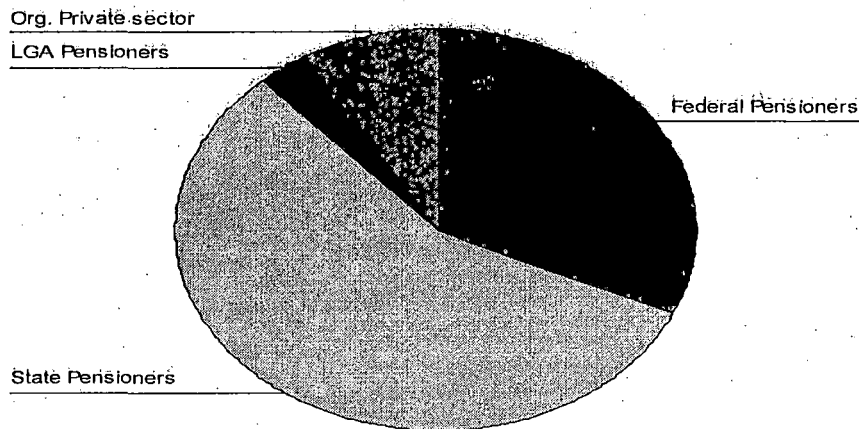


Fig.4.1. Distribution of respondents by employment category

#### 4.3. Characteristics of Respondents' Household facilities

This session considers the characteristics of retirees' households and their living conditions. The essence of this comparison of household facilities of older people in retirement is to enable the researcher to compare the living standards of male retirees with their female counterparts. The living conditions of public sector retirees are also compared with that of organized private sector retirees.

**Table 4.3: Percentage distribution of Respondents' Household facilities by Sex**

Characteristics	Male N=848	Female N=473	Total N=1321
<b><u>Type of Toilet</u></b>			
Pit	18.6	12.0	16.3
Pail	10.4	12.5	11.1
Water Closet	61.6	67.9	63.8
Toilet on water	8.0	6.8	7.6
Bush/ Dunghill	0.2	0.4	0.3
No toilet	1.2	0.4	0.9
Total	100.0	100.0	100.0
<b><u>Means of waste disposal</u></b>			
Dunghill	2.7	1.3	2.2
Incinerator	2.6	1.7	2.3
Surface Burning	12.3	13.1	12.6
Collection for a fee	64.4	66.8	65.3
Free Collection by Govt.	16.3	16.7	16.4
Other means	0.3	0.0	0.2
No idea	1.4	0.4	0.9
Total	100.0	100.0	100.0
<b><u>Frequency of Waste Disposal</u></b>			
Daily	7.2	6.1	6.8
Weekly	76.7	81.4	78.3
Monthly	9.3	8.5	9.0
Irregular	3.3	2.1	2.9
Never	1.0	0.0	0.7
Can't say	2.5	1.9	2.3
Total	100.0	100.0	100.0
<b><u>Main Source of cooking energy</u></b>			
Electricity	4.1	3.8	4.0
Gas	15.9	25.0	19.2
Kerosene	75.0	67.5	72.3
Wood	3.1	2.5	2.9
Coal	1.1	0.8	1.0
Others	0.0	0.2	0.1
Can't say	0.8	0.2	0.6
Total	100.0	100.0	100.0
<b><u>Source of Power</u></b>			
NEPA	93.2	92.2	92.8
Rural electrification	1.2	1.1	1.1
Private Generator	4.2	5.7	4.8
None	0.6	0.2	0.5
Can't say	0.8	0.8	0.8
Total	100.0	100.0	100.0

Table 4.3. above displays the percentage distribution of selected respondents' household facilities. Generally, similar patterns were observed in the characteristics of household facilities of

retired men and women in Lagos State. In terms of home ownership, a significant minority, 32.7% of the sample claimed ownership with 34.0% among retired men and 30.0% among retired women. The margin between the two genders is close which is partly due to the fact that women may claim joint ownership with their spouses or they are more financially empowered to invest in real estate and landed property. More than half of the sample (that is 65.4%) had no personal houses including 67.9% among female retirees and 64.0% among male retirees.

The implication of home ownership lies in the fact that in the face of inadequate material resources to meet basic necessities of life, many retirees will be forced to live below minimal living standards. Secondly, access to good and affordable shelter being one of the basic necessities of life may be difficult for retirees without personal houses thereby exposing them to harsh vicissitudes of life. Under such circumstances, many retirees are likely to depend on meager pensions which are often irregular which partly explains their precarious living conditions. During the course of interaction with the respondents, many of them claimed that they were constantly harassed and threatened with eviction notice by their landlords/landladies due to unpaid/accumulated rents and incessant defaults. This partly explains the return migration (relocation) of urban based workers to their rural villages and states of origin after retirement (Peil, 1987, Akeredolu-Ale and Aribiah, 2001). A small percentage of retirees, (1.9%) refused to answer the question on house ownership. They opined that at their age, they should have had better accommodation than what they had but decided to accept their fate and leave things in the hands of God. A particular respondent asked if the researcher was willing to give him a house if he had none.

Interestingly, the study found out that despite claimed home ownership status by some retirees in Lagos State, they still lived in rented apartments in Lagos State. On further interrogation, some retirees revealed that they actually built their only houses in their villages but

they were too old and poor to relocate to these villages. Some retirees also identified lack of social ties and relationships with their kith and kin in the villages since they spent greater parts of their adult lives in Lagos State pursuing their chosen occupations or careers. For some other retirees, most of their social networks of friends or close associates and relations are in Lagos State; hence the idea of relocating to their villages will likely undermine their living conditions and lead to loneliness and early grave.

The study also covered occupancy status in order to ascertain the effects of type of residence on living conditions of retirees. As indicated earlier, retirees are often faced with financial challenges especially in terms of meeting their basic needs. One of such basic needs is having comfortable shelter, that is, roofs over their heads. A large proportion among retirees (46.9%) lived in rented apartments which increases the strain on their meager resources in retirement. The findings also indicate that a slightly higher proportion among retired men (47.3%) compared to retired women (46.1%) was in this situation. The reason for this can be linked to the fact that women are more likely to marry older men with more material resources which will likely cushion the effects of retirement challenges and provide supplementary income in old age. This also means that female retirees can be said to be slightly better off in terms of accessing housing facilities than their male counterparts with specific reference to type of accommodation. A higher proportion among retired men, 68 (8.0%) also lived in inherited houses compared to their female counterparts, 29(6.1%). This is partly due to the patriarchal nature of the Nigerian society where male dominance and right to inheritance are culturally entrenched and socially accepted. Similar patterns were also noticed in terms of occupancy status. Specifically, a higher proportion among male respondents, 255 (30.1%) owned the houses they lived in retirement compared to female respondents, 129 (27.3%). In general, marginal differences were noticed in home ownership status

between male and female retirees in Lagos State. This means that men are more likely to have their own houses and live in them than women in retirement.

Even when women owned houses, they may not live in such houses because of their care giving roles and preference to live with their adult children especially daughters in old age. This preference becomes more compelling after the demise of their husbands. Despite the strong belief in the veracity of extended family as a succour in old age, only few retirees, lived with relations, 10 (0.8%) or own children, 15 (1.1%) in Lagos State. The gender disparity was also negligible with slightly same proportions among retired men, 5(0.6%) and retired women, 5(1.0%) claiming they lived with their relations in retirement. In terms of those living with their own adult children, more female retirees, 8(1.7%) compared to male retirees, 7(0.8%) were in this category. Expectedly, most retirees frowned at the idea of living in Old people's Home which is generally believed to be a 'destitute home'. When some respondents were asked if they would like to live in Old people's Home, majority declined and as one particular respondent said,

*God forbid, I am not homeless and I am not barren. Why should I live like a stranger in my own country?*

This partly explains the negative attitude of most Nigerians to institutional placement or care despite the fact that some older people are abused within the home environment. Only six respondents (0.5%) lived in Old people's Home, with a higher proportion among male retirees, 5(0.6%) compared to female retirees, 1(0.2%) found in this category. This agrees with earlier findings that women are more likely to receive adequate care and support in old age compared to their male counterparts (Apt, 1996; Togoñu-Bickerseth, 1997; Heslop, 1999; Akeredolu-Ale and Aribiah, 2001; Amaike, 2005). A consideration of the type of houses that retirees lived in shows that a higher proportion (46.9%) lived in a room and a parlour, a poor accommodation with a living room (parlour) and a single bedroom (room). This type of apartment is also a group

accommodation where residents share common facilities such as toilets, bathrooms, kitchen among others. Close to a quarter of the population (23.0%) lived in modern accommodation like flats, with at least two bedrooms and other convenience such as living rooms, toilet and kitchen.

In terms of gender, a higher proportion among female retirees (24.5%) lived in flats than male retirees (22.2%). The reason for this slight difference can be attributed to the fact that female retirees are likely to be married to more affluent husbands with material resources to provide better accommodation for their families. Similar trend was also observed among retirees who lived in one room. In terms of living rooms, most retirees, 720 (54.5%) lived in apartments with one or two living rooms. We also found out that a higher proportion among female retirees (56.9%) lived in accommodations or apartments with two living rooms compared to male retirees (53.2%). Only 119 retirees, (9.0%) among the sampled population lived in apartments with 5 or more living rooms. Disaggregating by sex, a higher proportion among male retirees, (9.7%) compared to female retirees, (7.8%) was in this category with the highest number of living rooms. Among the middle category, those living in houses with three or four living rooms, 440 retirees (33.3%) were in the category with a slightly higher proportion among female retirees, (33.6%) compared to male retirees, (33.1%). This further shows that retired men and women's access to household facilities is slightly the same.

It can be deduced that the number of rooms in a household is a reflection of the financial resources that are available to the retirees and their households as well as their level of comfort or convenience. Men as breadwinners have more responsibilities for the upkeep of the family than women who are less likely to depend on their pensions as their main source of livelihood. Women are also more likely to have access to informal social support to augment their material resources in retirement. The living conditions of retirees were also measured in terms of their access to basic facilities that can improve their quality of life such as source of water, toilet facility, and sources

of energy and means of waste disposal, among others. Sizeable proportions among respondents indicated that they had pipe-borne water (28.6%) and well-water piped into the house (30.4%).

A slightly higher proportion among retired women had access to pipe-borne water (30.4%) and well-water (31.5%). For retired men, 27.6% and 29.7% had access to pipe-borne water and well-water respectively. This means that female retirees' households had access to better sources of water than male retirees' households. Borehole water is also one of the main sources of water for male retirees (23.6%) and female retirees (26.2%). Borehole water is well-water that is powered by electrical appliance (engine) and it is often the preferred source of water in the absence of the two sources earlier discussed. Many Nigerians have privately financed borehole as an independent source of water in their households in the face of epileptic water supply by government agencies. The location of source of water (distance to household) into female households was more convenient, within 2 kms or indwelling (93.9%) compared to male households (90.0%). The close margins in living conditions of male and female retirees in Lagos State in terms of distance to source of water into households clearly indicates that the retirement experiences of men and women are slightly similar. This shows that the appreciable drop in living conditions of retirees in Lagos State cuts across both genders.

When we consider the characteristics of retirees' households in terms of toilet facilities, earlier patterns in household facilities also persist. Majority of respondents (63.8%) had access to modern toilet facility (i.e. water closet system). Disaggregating by sex, we found out that a higher proportion among female households (67.9%) compared to male households (61.6%) had water closet toilets. It is worth noting that people may have water closet toilet facility that is seldom used or never used! This can be due to plumbing faults or lack of water. There is therefore the need to treat the responses of people in areas like this, with caution. In the next two types of toilet, only a minority among respondents had pit toilet (16.35%) and pail toilets (11.1%). Pit is a type of toilet

with a big hole dug into the earth. In most cases, the surface is cemented and covered with a lid which is removed before use and covered after use. The hygienic state of this type of toilet is difficult to ascertain. Whereas pail toilet refers to a toilet where a big pail is used for the purpose of convenience and its contents are always emptied when full in nearby bush or pit. The pail can be made of aluminium or plastic.

Clean environments promote good health and better standards of living. Some of the factors that determine a clean environment include waste disposal and its frequency. The most common method of disposing wastes adopted by retirees in this study was through the services of private garbage collectors (65.3%) popularly called 'Aboki' or 'cart pushers'. Male retirees used dunghills (2.7%); Incinerator (2.6%); Surface burning (12.3%); private collectors (64.6%) and government service (16.3%). The distribution among retired women is as follows: dunghills (1.3%); Incinerator (17%); Surface burning (13.1%), private collector (66.8%) and government service (16.7%). In terms of frequency of disposal of wastes, the following patterns were reported for male and female retirees. Generally, most retirees (78.3%) disposed their wastes (litters) on a weekly basis. A higher proportion among female retirees (81.4%) disposed their wastes weekly compared to males (76.7%). Expectedly, females being homemakers tend to be more interested in the general hygiene of their households than their male counterparts. Similar patterns were also noticed in other frequencies of waste disposal.

There are other differences in the characteristics of households of male and female retirees as indicated in literature (Heslop, 1999, Akeredolu-Ale and Aribiah, 2001). The main source of energy in the household was used as an indicator of living conditions of retirees. The highest single category in source of energy was the public source popularly called NEPA (Nigeria Electric Power Authority or PHCN (Power Holding Company of Nigeria. Overwhelming majority among retirees (92.8%) depended solely on this epileptic power supply from this government power



agency. This is instructive because it portrays the retirees or older people as a group that has little or no alternative source of power because of their meager material resources which are definitely inadequate to make the desired choice of source of energy as younger age groups. Many members of younger generations (age groups) are likely to use private source of energy (generating sets) rather than depend solely on epileptic power supply by government parastatal- PHCN. This means that since many retirees are merely living from hands to mouths, they are often financially handicapped to seek independent source of energy. A small proportion (4.8%) among respondents used private generating sets which are the typical alternatives to 'NEPA' in Nigeria.

The source of cooking energy in retirees' households is indicative of the ease or otherwise with which they prepare their meals. This is also considered an important determinant of living conditions of older people in retirement. The study found out that a significant majority among retirees (72.3%) used kerosene as their main source of cooking energy. Kerosene is often the choice of poor masses in Nigeria who can not afford to buy or maintain gas cookers. Stability and industrial harmony in the petroleum sector are critical determinants of price and availability of kerosene in the country. The implication of inadequate supply of this main source of cooking energy lies in the fact that this will invariably affect the living conditions of older people (retirees) in Nigeria. Two thirds among male retirees' households (75%) used kerosene to cook compared to female households (67.5%). In general, the comparison of the characteristics of households of male and female retirees shows largely similar patterns. This buttresses earlier submission that the living conditions of males and females in retirement are similar with males having relatively better advantages over females in some household facilities.

Generally, the findings presented above indicate that retirees are not living in affluence and that the standards of living of many retirees in Lagos State are indeed very precarious. If the characteristics of households and possession of basic household goods are indicators of socio-

economic status, it is obvious that majority of Nigerian retirees are indeed poor and are barely surviving above poverty line. Most of them did not have access to basic household facilities and were without adequate sources of income. This explains their heavy dependence on public pension, especially among public sector pensioners, which is often inadequate and irregular. Many retirees also spend a greater part of their retirement years pursuing payment of retirement benefits or pursuing income-generating activities in order to meet their basic needs in retirement. Some retirees claimed that more than five years after retirement, gratuity (bulk terminal retirement benefits) remained unpaid! This is indeed pathetic and shameful that older people are subjected to ill-treatments after years of meritorious service to their employers usually the government. This informed the perception of more than 80 percent of respondents that life after retirement was indeed very dehumanizing.

#### **4.4. Characteristics of Retirees and Household Facilities by Employment Category (Sector)**

Socio-economic characteristics of retirees and their household households are presented by employment category (sector), either in the public sector or organised private sector. From tables 4.4. below, the general characteristics of public sector and organized private sector retirees are presented. The major differences between public sector and organised private sector retirees in terms of income, educational attainment, household facilities and ownership status are presented. In term of distribution by sex, there were slightly the same proportions of retired men and women in the public sector and organized private sector.

A consideration of the characteristics of respondents shows that organized private sector retirees possessed higher educational qualifications than their counterparts in the public sector. Specifically, a higher proportion among organized private sector retirees (37.2%) had university degree compared to 12.1% among the public sector retirees. In the Masters Degree category, the

same patterns were noticed. That is 21.2% among organised private sector retirees had masters degree compared to only 2.5% among their public sector counterparts. The only exceptions where public sector retirees had an edge over organized private sector retirees were in lower educational qualifications such as no formal education, Primary, Secondary education as well as NCE/ OND and doctoral degree categories. In the secondary category, a higher proportion among public sector retirees (31.8%) compared to organised private sector retirees (19.5%) was found. In the National Certificate of Education (NCE) and Ordinary National Diploma (OND) category, similar pattern persists with a higher proportion among public sector retirees, (14.2%) compared to organized private sector retirees (11.5%) found in the category. This means that the higher the level of education, the greater the proportions of organized private sector retirees in the educational category. In other words, organized private sector retirees possessed better educational qualifications than their counterparts in the public sector.

A consideration of the last monthly salary of retirees in the public sector and organised private sector revealed that the latter earned more than the public sector retirees. In specific categories, 44% among public sector retirees earned less than N10, 000; 19.8 % earned between N10, 000 and N15, 000 and 7.9% had a monthly pay of N15, 001 and N 20,000. The other salary categories showed that 2.1% among public sector retirees earned between N35, 001 and N40, 000 while only 7.3% earned salary in N40, 000 and above salary bracket. On the other hand, only a few organised private sector retirees earned less than N10, 000, with a slightly higher proportion (12.4%) retiring with an income in the range of N35, 001 and N40, 000. Most organised private sector retirees (57.5%) retired on at least N40, 001 and above as their last monthly salary. This is the most important gap between public sector retirees and organized private sector retirees! The reason for this can be linked to better conditions of service and salary structure in the organised private sector. Secondly, as we indicated in the section on education, more private sector retirees

had higher educational qualifications than public sector retirees which definitely boost their occupational status and pay while in employment.

In terms of occupational status, about half of organized private sector retirees (50.4%) occupied the positions of managers and directors compared to 22.4% among public sector retirees. In the categories of teachers and office assistants (bureaucrats), the following patterns were noticed. In the private sector, 3.5% was teachers and 10.6% was office assistants (bureaucrats). In the public sector, 11.1% was teachers and 4.2% was bureaucrats. The distribution of last occupations shows that a higher proportion among organized private sector retirees worked in the senior and/or middle ranks of their establishment while the public sector retirees were equally spread out in the different occupations with more concentration in the secretarial and technical areas. The socio-economic characteristics of public sector and organized private sector retirees are compared in table 4.4. below. The essence is to examine if employment category is a significant factor influencing access to material resources which invariably determine living conditions of retirees in the formal sector in Lagos State, Nigeria.

**Table 4.4: Percentage distributions of respondents by socio-economic status by employment category**

<b>Characteristic</b>	<b>Public Sector N=1208</b>	<b>Org. Private Sector N=113</b>	<b>Total N= 1321</b>
<b><u>Sex</u></b>			
Male	64.2	64.6	64.2
Female	35.8	35.4	35.8
<b><u>Educational attainment</u></b>			
None	10.9	1.8	10.1
Primary Education	25.3	4.4	23.7
Secondary Education	31.8	19.5	30.7
NCE/OND	14.2	11.5	14.0
First Degree	12.1	37.2	14.2
Masters Degree	2.5	21.2	4.1
Doctoral Degree	1.0	0.8	1.0
Others	1.1	2.7	1.2
No response	1.1	0.9	1.1
<b><u>Monthly Salary</u></b>			
Less than N10, 000	44.0	5.3	40.7
N10, 000-15,000	19.9	7.1	18.8
N15, 001-20,000	10.4	1.8	9.7
N20, 001-25,000	7.9	5.3	7.6
N25, 001-30,000	4.0	1.8	3.8
N30, 001 -35,000	3.1	6.2	3.3
N35, 001 -40, 000	2.1	12.4	3.0
N40, 001 and above	7.3	57.5	11.6
No response	1.4	2.7.3	1.5
<b><u>Ownership of house</u></b>			
Yes	29.2	69.9	32.7
No	68.9	28.3	65.4
No response	1.9	1.8	1.9
Total	100.0	100.0	100.0

The main findings are that organized private sector retirees had access to more sources of retirement livelihood (adequate material resources) and better household facilities which subsequently improved their living conditions. It was also established that more than half of

respondents (56.0%) among organised private retirees claimed that their sources of livelihood were either very adequate or adequate in meeting their basic needs. This was slightly different for public sector retirees with only 10% in similar level of comfort or adequacy of material resources in retirement. The implication of this is that employment category prior to retirement influences availability, access and adequacy of retirement livelihood and by extension, the living conditions of older people in retirement. A slightly above half of respondents (53.0%) in the public sector was undecided about the adequacy or otherwise of their retirement livelihood, with 34% clearly convinced and unequivocal that their material resources were grossly inadequate to meet their basic needs in retirement. The import of this assertion is that in the face of declining physical ability and reduced income, many public sector retirees actually lived in abject poverty.

In terms of house ownership status of retirees, 70% among organized private sector retirees lived in their personal houses, which takes care of one third of their basic needs in retirement. This is instructive because income, access to health care services and shelter are among the most critical safety nets in old age (retirement). Most public sector retirees (69%) had no personal accommodations which buttresses the challenges of public sector retirees in retirement and hence, their precarious living conditions. The main reasons for this difference between public sector and organized private sector retirees lie in the fact that organized private sector retirees earned better salaries and worked with better conditions of service which boosted their material resources and living conditions before and after retirement. Apart from these, retirement benefits in the organised sector are promptly paid shortly before or after retirement which can be invested in landed property or assets to ensure income security and enhance living conditions of this category of workers in retirement. The next table 4.5 presents household facilities of retirees by employment category. The essence of this comparison is to examine differentials in living conditions of public sector retirees and organized private sector retirees in Lagos State.

**Table 4.5. Percentage distributions of respondents by employment category by living conditions (household facilities)**

<b>Characteristics</b>	<b>Public sector N=1208</b>	<b>Org. Private sector N=113</b>	<b>Total N=1321</b>
<b><u>No of living rooms</u></b>			
1-2 rooms	57.0	28.3	54.5
3-4 rooms	31.5	52.2	33.3
5 rooms and above	8.1	18.6	9.0
No response	3.4	0.9	3.2
Total	100.0	100.0	100.0
<b><u>Sources of Water</u></b>			
Pipe borne water	28.1	34.5	28.6
Well water not piped	30.5	28.3	30.4
Well water piped	12.3	4.4	11.6
Borehole water	24.2	28.3	24.5
Stream/ River	1.7	0.9	1.7
Other means	1.4	1.8	1.4
No response	1.8	1.8	1.8
Total	100.0	100.0	100.0
<b><u>Cooking energy</u></b>			
Electricity	4.1	2.7	4.0
Gas	15.4	59.3	19.2
Kerosene	75.6	37.2	72.3
Wood	3.1	0.0	2.9
Coal	1.0	0.8	0.1
Other means	0.08	0.0	0.1
No response	0.7	0.0	0.6

Ownership of house is considered a key indicator of socio-economic status and living conditions of older people in retirement. The question on house ownership was to ascertain the residence and occupancy status of older people in retirement. A significant proportion among public sector retirees lived in rented apartments (49.6%) while a smaller proportion among their counterparts in the organized private sector (17.7%) was in the same category. This indicates that organized private sector retirees had access to more financial resources and opportunities to invest

in real estate. This postulation is further buttressed by the percentage distribution of home ownership status. More than two thirds (70.8%) among organized private sector retirees lived in their personal houses in retirement compared to a quarter (25.2%) among public sector retirees. A negligible minority (1.2%) among public sector retirees lived with their children while no organized private sector retirees indicated living with their children as their current occupancy status.

In terms of type of accommodation, the study found out that a higher proportion among organized private sector retirees lived in whole houses (34.5%) with at least three living rooms (52.2%) while a large proportion among public retirees lived in a room and parlour (50.2%) with at least one room or only single rooms (57.0%). In essence, a higher percentage among organized private sector retirees lived in bigger houses with more than five rooms (18.6%) compared to public sector retirees (8.1%). The reason for these significant differences in home ownership and occupancy status between public sector and organized private sector retirees can be linked to differences in pay, conditions of services and terminal benefits between the two sectors which definitely favour organized private sector retirees. The question on cooking energy was aimed at examining the major challenges of retirees in terms of facilities that they have in their apartments. A higher proportion among organized private sector retirees enjoyed more comfort through the use of liquefied petroleum: gas (59.3%) in their households compared to public sector retirees that relied more on kerosene (75.6%). The implication of this is that organized private sector retirees are less likely to experience stress and strain in cooking their meals which will invariably enhance their quality of life. Only 15.4% among public sector retirees used liquefied petroleum: gas as their main source of cooking energy compared to about one third (37.2%) among private sector retirees who used kerosene to cook. A few public sector retirees (3.1%) used wood to cook and this means that the cooking may be done in the open with its hygienic and health implications.



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Apart from wood burning being harmful to the environment and ecosystem, inhaled smoke will definitely have deleterious effects on the health status of retired older people. This can also exacerbate retirees' health problems or trigger off new health problems or challenges in the lives of older retirees in Lagos State.

#### **4.5. Living Conditions of Formal Sector Retirees in Lagos State**

This section presents some salient features and factors that are considered important determinants of living conditions of retirees in the formal sector in Lagos State. The essence of this comparison is to consider the relationship between the socio-economic and demographic characteristics of retirees and their socio-economic well being or living conditions in retirement. In testing the research hypotheses, the study examined gender differences in living conditions of retirees as well as the differences between public sector retirees and organized private sector retirees. In the course of discussing study findings, living conditions of retirees are discussed using many indicators such as their sources of livelihood, adequacy of retirement livelihood in meeting basic needs, and ownership or occupancy status. Other factors include their health status, assessment of living conditions (through access to household facilities) of retirees in retirement and satisfaction with life in retirement.

#### **4.6.: Test of Research Hypotheses**

##### **4.6.1. Test of hypothesis One: Employment Category (Sector) and access to multiple (more) sources of retirement livelihood**

H<sub>1</sub>: Organized private sector retirees are likely to have access to multiple (more) sources of retirement livelihood than public sector retirees.

H<sub>0</sub>: Organized private sector retirees are not likely to have access to multiple (more) sources of retirement livelihood than public sector retirees.

**Table 4.6. Percentage distributions of respondents by employment category (sector) by access to sources of retirement livelihood.**

Sources of Retirement Livelihood					
Sector	Only One	2	3 and above	No response	Total
Public Sector	529 (43.8%)	580(48.0%)	65(5.4%)	34(2.8%)	1208(100.0%)
Private Sector	15(13.3%)	62(54.9%)	34(30.1%)	2(1.8%)	113(100.0%)
Total	544(41.2%)	642(48.6%)	99(7.5%)	36(2.7%)	1321(100.0%)
<b><math>X^2 = 108.955, df=3, P&lt;0.001^{***}</math></b>					

From table 4.6., the test of the relationship between employment category, either in the public or private sector and retirees' access to multiple sources of retirement livelihood reveals a very statistically significant relationship. In other words, a higher proportion among organized private sector retirees had access to multiple strings of retirement livelihood which also significantly improves their living conditions. A significant majority (84.%) among organized private sector retirees had access to at least two sources of livelihood compared to 53.4% among public sector retirees. Even in the category with the highest sources of retirement livelihood, organized private sector retirees had 30% compared to 5% among public sector retirees. Based on SPSS results, we reject the null hypothesis that states that "organized private sector retirees are not likely to have access to multiple (more) sources of retirement livelihood than public sector retirees" and accept the alternative hypothesis that "organized private sector retirees are likely to have access to multiple (more) sources of retirement livelihood".

Information from qualitative methods also supports statistical findings. The comparison between the public and private sector retirees was difficult for many respondents because of the

huge gaps in accessing retirement livelihood and living conditions between retirees from the public sector and organized private sector. A pension manager said,

*It might be difficult to compare between the two (sectors). ... my reason is, in the private sector before the pension reform Act, the pension system was reasonably funded whereas the public sector pension scheme was largely unfunded and chaotic.*

Even in the private sector, the level of education was also pointed out as an important factor in terms of access to adequate retirement livelihood. An executive member of Nigeria Union of Pensioners said,

*It depends on the people's level of education and the type of job they were employed in. People in finances houses, you cannot compare them with those working in the warehouses. People in finances houses are much more comfortable (have better living conditions), because they were paid higher salaries than messengers or people that retired from warehouse.*

#### **4.6.2. Test of hypothesis Two: Employment category (Sector) and Living conditions of retirees**

Living conditions of retirees are further tested using a number of variables (indicators) that are considered important determinants of living conditions of formal sector retirees in Lagos State.

##### **a. Employment category (Sector) and Living conditions of retirees (adequacy of retirement livelihood to meet basic needs in retirement)**

H<sub>2</sub>: Organized private sector retirees are likely to have adequate sources of livelihood to meet basic needs in retirement than public sector retirees.

H<sub>0</sub>: Organized private sector retirees are not likely to have adequate sources of livelihood to meet basic needs in retirement than public sector retirees.

**Table 4.7: Percentage distribution of respondents by employment category by adequacy of sources of livelihood to meet basic needs in retirement**

Adequacy of Retirement Livelihood to meet basic needs					
Category	Adequate	Not Adequate	Inadequate	Can't Say	Total
Public Sector	87(7.2%)	862(71.4%)	230(19.0%)	29(2.4%)	1208(100.0%)
Private sector	100(88.5%)	0 (0.0%)	11(9.7%)	2(1.8%)	113(100.0%)
Total	140(10.6%)	909(68. %)	241(18.2%)	31(2.3%)	1321(100.0%)
$X^2=172.062, df = 3, P <0.001***$					

The above table 4.7. shows that there is a statistically significant relationship between employment category (sector) of respondents and assessment of adequacy of retirement livelihood in meeting basic needs in retirement. The table indicates that the sources of retirement livelihood of most public sector retirees (71.4%) were not adequate in meeting their basic needs in retirement. A significant majority among organized private sector retirees (88.5%) had adequate sources of retirement livelihood that were considered adequate to meet their basic needs. Among private sector retirees, only 9.7% said their retirement livelihood was inadequate to meet basic needs. Among public sector retirees, however, 19.0% said their retirement livelihood was inadequate to meet basic needs. The chi-square test indicates a significant relationship with  $X^2=172.062, df=3, p<0.001$  which means that a higher proportion among private sector retirees had access to adequate retirement livelihood required to maintain their living conditions in retirement than public sector retirees. Therefore, we reject the null hypothesis ( $H_0$ ) that “organized private sector retirees are not likely to have adequate sources of livelihood in retirement” and accept the alternative hypothesis ( $H_2$ ) that “organized private sector retirees are more likely to have adequate sources of livelihood in retirement”. Even the public sector retirees in focus group discussion sessions also agreed that organized private sector retirees had access to better welfare packages as workers and multiple sources of livelihood than public sector retirees in retirement.

Hence, the opinions of focus group discussion participants also supported the statistical findings that organized private sector retirees had access to more material resources than public sector retirees and were more likely to have adequate sources of income. The sociological implication of this finding is that employment category (either in the public or private sector) influences availability, access and adequacy of material resources in retirement.

**b. Employment category (Sector) and Living Conditions of Retirees (level of life satisfaction).**

H<sub>2</sub>: Organized private sector retirees are likely to be more satisfied than public sector retirees in retirement.

H<sub>0</sub>: Organized private sector retirees are not likely to be more satisfied than public sector retirees in retirement.

The importance of employment category lies in the fact that it is an important determinant of living conditions of retired workers. Hence, the impact of retirees' employment category on quality of life of retirees cannot be overemphasized. In Nigeria, some of the most competitive salary structures, best welfare packages and retirement benefits are found in the organized private sector.

**Table 4.8. Distribution of respondents by employment category (sector) by level of life satisfaction.**

Level of life satisfaction					
Category	Satisfied	Partly satisfied	Dissatisfied	Can't say	Total
Public Sector	233(19.3%)	211(17.5%)	748(61.9%)	16(1.3%)	1208(100.0%)
Private Sector	73(64.6%)	20(17.7%)	19(16.8%)	1(0.9%)	113(100.0%)
Total	306(23.1%)	231(17.5%)	767(58.1%)	17(1.3%)	1321(100.0%)
<b>X<sup>2</sup> = 138.977, df = 5, P &lt; 0.001***</b>					

Table 4.8. above shows the relationship between employment category of retirees and their life satisfaction in retirement. The percentage distribution of findings reveals significant differences in the level of satisfaction between public sector and organized private sector retirees. The chi-square test also shows a statistically significant relationship between the two variables. Findings indicate that only a negligible proportion (19.3%) among public sector retirees was satisfied with life after retirement while a significant majority (64.6%) among organized private sector retirees was satisfied with life after retirement. In other words, a higher proportion among public sector retirees (61.9%) was dissatisfied with life in retirement compared to 16.8% among organized private sector retirees. The results show that employment category (either in the public or private sector), plays a significant role in determining the living conditions of older people in retirement. Data from in-depth interview also buttressed the statistical findings, one participant said as follows,

*In fact there are a lot of differences, those in the private sector, they do enjoy better benefits, they build houses with their benefits, and their benefits are so fat that they build houses; they have so many incentives that can widen the span of their lives, because frustration kills pensioners easily. For those in the public sector, the gratuities are so ridiculous (small) in such a way that you can hardly train your children or build a house with your gratuity.*

One key informant (interviewee) gave an example to buttress the above assertion,

*For example, I have a friend who retired from the oil company, before he retired he was given part of his gratuity, he bought a house in our area and then he is living on the rent of that house.*

### **c. Employment Category (Sector) and Living Conditions (last monthly Salary).**

H<sub>2</sub>: Organized private sector retirees are more likely to have higher salary than public sector retirees.

Ho: Organized private sector retirees are not likely to have higher salary than public sector retirees.

**Table 4.9: Percentage distributions of respondents by employment category (sector) by last monthly salary**

Employment Category (Sector)			
Last monthly Salary	Public Sector	Private Sector	Total
Less than N10,000	532 (44.0%)	6 (5.3%)	538 (40.7%)
N10,000 -20, 000	366 (30.3%)	10(8.8%)	376 (28.5%)
N20,001 -30,000	143 (11.8%)	8 (7.1%)	151 (11.4%)
N30, 001 -40,000	62 (5.1%)	21(18.6%)	83(6.3%)
N40, 001 & above	88 (7.3%)	65 (57.5%)	153(11.6%)
No response	17 (1.4%)	3 (2.7%)	20 (1.5%)
Total	1208 (100.0%)	113 (100.0%)	1321(100.0%)
<b><math>X^2= 312.797</math>, <math>df=5</math>, <math>P&lt;0.001</math>***</b>			

Table 4.9. above shows a statistically significant relationship between employment category (sector) and last monthly salary with  $X^2 = 312.797$ ,  $df = 5$ ,  $p < 0.001$ . The table also indicates that a higher proportion among organized private sector retirees (57.5%) had monthly salary that was N40, 001 and above which goes to establish the fact that organized private sector retirees had better conditions of service and salary structures than their counterparts in the public sector. But in the public sector, 44% earned less than N10, 000 while 30.3% among public sector retirees earned between N10, 000 and N20, 000. On the other hand, only a marginal proportion among organized private sector retirees was found in the least income bracket (5.3%). In other words, as the income level increased (N40, 001 and above), the proportion of organized private sector retirees increased, (57.5%) while the reverse was true for public sector retirees, (7.3%).



**d. Employment Category (Sector) and Living Conditions (toilet facility in household).**

H<sub>2</sub>: Organized private sector retirees are likely to have better toilet facility than public sector retirees.

H<sub>0</sub>: Organized private sector retirees are not likely to have better toilet facility than public sector retirees.

**Table 4.10: Percentage distribution of respondents by employment category (sector) by toilet facility.**

Type of toilet	Public Sector	Private Sector	Total
Pit /Bucket	351 (29.1%)	11 (9.7%)	362 (27.4%)
Water Closet	744 (61.6%)	99 (87.6%)	843 (63.8%)
Toilet on Water and in Bush	101 (8.4%)	3 (2.7%)	104 (7.9%)
No response	12 (1.0%)	0 (0.0%)	12 (0.9%)
Total	1208 (100.0%)	113 (100.0%)	1321 (100.0%)
<b>X<sup>2</sup>=33.438, df=3, p&lt;0.001***</b>			

The table 4.10. above shows a statistically significant relationship between sector and living conditions of retirees using toilet facility in the household as an indicator. So, we reject the null hypothesis that “organized private sector retirees are not likely to have better toilet facility than public sector retirees” and accept the alternative hypothesis that states that “organized private sector retirees are likely to have better toilet facility than public sector retirees”. This buttresses the fact that with more material resources at the disposal of organized private sector retirees, they are likely to have better living conditions than their counterparts in the public sector.

**e. Employment Category (Sector) and Living Conditions (type of accommodation).**

H<sub>2</sub>: Organized private sector retirees are likely to have better accommodation than public sector retirees.

Ho: Organized private sector retirees are not likely to have better accommodation than public sector retirees.

**Table 4.11: Percentage distributions of respondents by employment category (sector) by type of accommodation.**

Accommodation	Public Sector	Private Sector	Total
Whole House	192 (15.9%)	39 (34.5%)	231 (17.5%)
Flat	246 (20.4%)	58 (51.3%)	304 (23.0%)
Room & Parlour	606 (50.2%)	14 (12.4%)	620 (46.9%)
Single room	150 (12.4%)	1 (0.9)	151 (11.4%)
No response	14 (1.2%)	1 (0.9%)	15 (1.1%)
Total	1208 (100.0%)	113 (100.0%)	1321 (100.0%)
$X^2 = 107.045, df=4, p < 0.001^{***}$			

The table 4.11. above shows that there is a significant relationship between sector and living conditions in terms of type of accommodation. Based on SPSS results, the null hypothesis that states that “organized private sector retirees are not likely to have better accommodation than public sector retirees” is rejected while and the alternative hypothesis that states that “organized private sector retirees are likely to have better living accommodation than public sector retirees” is accepted. Undoubtedly, the organized private sector retirees had access to multiple strings of income which also translated to more material resources and better living conditions.

**f. Employment Category (Sector) and Living Conditions (Health Status).**

H<sub>2</sub>: Organized private sector retirees are more likely to have better health status than public sector retirees.

Ho: Organized private sector retirees are not likely to have better health status than public sector retirees.

**Table 4.12: Percentage distributions of respondents by employment category by health status.**

Sector	Health Status					Total
	Excellent	Good	Fair or Okay	Poor/very poor	No response	
Public Sector	290 (24.0%)	474(39.2%)	403(33.4%)	33(2.7%)	8(0.7)	1208(100%)
Private Sector	17(15.0%)	59(52.2%)	34(30.1)	3(2.7%)	0(0.0%)	113(100%)
Total	307(23.2%)	533(40.4%)	437 (33.1%)	36(2.7%)	8(06%)	1321(100%)

**$X^2_c = 20.016, df=5, P<0.001^{**}$**

The table 4.12. above shows that there is a statistically significant relationship between employment category and living conditions in terms of health status. A higher proportion among organized private sector retirees (52.2%) assessed their health status to be good compared to 39.2% among public sector retirees. Based on SPSS results, we reject the null hypothesis that “organized private sector retirees are not likely to have better health status than public sector retirees” and accept the alternative hypothesis that “organized private sector retirees are more likely to have better health status than public sector retirees”.

**g. Employment Category (Sector) and Living Conditions (Monthly pensions).**

$H_2$ : Organized private sector retirees are likely to have higher monthly pensions than public sector retirees.

$H_0$ : Organized private sector retirees are not likely to have higher monthly pensions than public sector retirees.

**Table 4.13: Percentage distribution of respondents by employment category by monthly pensions.**

Employment Category (Sector)			
Monthly Pensions	Public	Private	Total
Less than N10,000	393 (32.5%)	8 (7.1%)	401 (30.4%)
N10,000 -20,000	392 (32.5%)	13 (11.5%)	405 (30.7%)
N20,001 -30,000	245 (20.3%)	3(2.7%)	248 (18.8%)
N30,001 -40,000	82 (6.8%)	9 (8.0%)	91 (6.9%)
N40,001 & above	67 (5.5%)	22 (19.5%)	89(6.7%)
No pension	29 (2.4%)	58 (51.3%)	87 (6.6%)
Total	1208 (100.0%)	113 (100.0%)	1321(100.0%)
$X^2= 459.476, df=5, P<0.001***$			

From the table 4.13. above, it shows a statistically significant relationship between employment category (sector) and retirement income (pensions) with  $X^2 =459.476, df =5, p<0.001$ . The table also indicates that a higher proportion among organized private sector retirees (51.3%) did not have monthly pensions which goes to establish the fact that retirement benefits are often paid in bulk in organized private sector. But, for those that collected pensions in the organized private sector, they earned higher pensions than public sector retirees. As the income level increased (N40, 001 and above), the proportion among private sector retirees (19.5%) increased while the reverse was true for public sector retirees which had 5.5%. In terms of statistics on monthly pensions, the Mean was N37, 439.17; Median and modal monthly pensions was N15, 000 each.

**h. Employment Category (Sector) and Living Conditions (adequacy of support from adult children).**

H<sub>2</sub>: Organized private sector retirees are likely to have adequate support from adult children than public sector retirees.

Ho: Organized private sector retirees are not likely to have adequate support from children than public sector retirees.

**Table 4.14: Percentage distribution of respondents by employment category by adequacy of support from children.**

Sector			
Adequacy of support from adult children			
Sector	Inadequate	Adequate/ Satisfactory	Total
Public Sector	403(34.7%)	758(65.3%)	1161(100.0%)
Private Sector	11(10.2%)	97(89.8%)	108(100.0%)
Total	414(32.6%)	855(67.4%)	1269(100.0%)
$X^2 = 27.040, df = 1, P < 0.001^{***}$			

From table 4.14. above, retirees were asked to assess their level of satisfaction with the social support (both material and non-material resources) they received from their adult children in retirement. Interestingly, a higher proportion among organized private sector retirees claimed to be more satisfied with the support they received which was also adjudged to be adequate to meet their basic needs in retirement. For instance, a significant proportion among organized private sector retirees (89.8%) opined that the support provided by their children was adequate or satisfactory compared to a slightly close proportion 65.3% among public sector retirees. This close margin shows that old age social support may not be directly related to material resources that older people have but a function of responsibility or social expectation. In Africa, children generally take care of their parents in old age because of social expectation rather than what they (the children) stand to gain from these senior citizens. According to one key informant,

*in Yoruba culture, Yorubas love children and we know that once we die, when we are old and go back to our God, at least the children will retain our name and will live on the legacy we (have) laid. Secondly, we don't want our names to be forgotten so we have children and train them to inherit the good name we leave behind and to take care of us*

*when we are old. Taking care of children and children taking care of us is reciprocal, if you don't take care of them (children) when they are young, your children may not take care of you.*

**i. Employment Category (Sector) and Living Conditions (Occupancy Status).**

H<sub>2</sub>: Organized private sector retirees are likely to have better occupancy status than public sector retirees.

H<sub>0</sub>: Organized private sector retirees are not likely to have better occupancy status than public sector retirees.

**Table 4.15: Percentage distribution of respondents by employment category (Sector) and Living Conditions (Occupancy Status)**

Employment Category		Occupancy Status					
Sector	Rented	Inherited	official home	Living with others	Old ppl. Home	Own House	Total
Public	599(49.6%)	233(19.3%)	34(2.8%)	33(2.7%)	5(0.4%)	304(25.2%)	1208(100.0%)
Private	20(17.7%)	10(8.8%)	2(1.8%)	0(0.0%)	1(0.9%)	80(70.8%)	113(100.0%)
Total	619(46.7%)	243(18.4%)	36(2.7%)	33(2.5%)	6(0.5%)	384(29.1%)	1321(100.0%)
<b>X<sup>2</sup> =106.566, df = 5, P &lt; 0.001***</b>							

The table 4.15. above shows that there is a statistically significant relationship between employment category (sector) and living conditions in terms of occupancy status in retirement. Based on SPSS results, the null hypothesis that “organized private sector retirees are not likely to have better occupancy status than public sector retirees” is rejected while the research hypothesis that states that “organized private sector retirees are likely to have better occupancy status than public sector retirees” is accepted. The importance of this test lies in the fact that shelter is one of the main determinants of quality of life of older people in retirement. In the face of pension arrears, retirees without access to comfortable accommodation will likely face double jeopardy (lack of material resources and adequate accommodation). Whereas retirees with their own houses

are not likely to face the challenge of quit notice as a result of rent arrears and are more likely to have access to additional income (rents) if they have extra apartments or rooms to let out.

**j. Employment Category (Sector) and Living Conditions (Number of living rooms).**

H<sub>2</sub>: Organized private sector retirees are more likely to have more living rooms than public sector retirees.

H<sub>0</sub>: Organized private sector retirees are not likely to have more living rooms than public sector retirees.

**Table 4.16: Percentage distribution of respondents by employment category by number of living rooms**

Number of living rooms					
Sector	1-2rooms	3-4rooms	5 rooms & above	No response	Total
Public	688(57.0%)	381(31.5%)	98(8.1%)	41(3.4%)	1208(100.0%)
Private	32(28.3%)	59(52.2%)	21(18.6%)	1(0.9%)	113(100.0%)
Total	720(54.5%)	440(33.3%)	119(9.0%)	42(3.2%)	1321(100.0%)
<b>X<sup>2</sup> =43.428, df =3, P&lt; 0.001***</b>					

The table 4.16. above shows that there is a statistically significant relationship between employment category and living conditions in terms of number of living rooms in retirees' households. A higher proportion among organized private sector retirees (52.2%) had between 3 and 4 rooms compared to 2.8% among public sector retirees. Similarly, a higher proportion among public sector retirees (57%) had only between 1 room and 2 rooms in their households compared to 28.3% among organized private sector retirees. Based on SPSS results, we reject the null hypothesis that "organized private sector retirees are not likely to have more living rooms than public sector retirees" and accept the alternative hypothesis that "organized private sector retirees are likely to have more living conditions than public sector retirees". Closely linked to the

question of occupancy status is the number of living rooms in retirees' houses or household. The importance of this question lies in the fact that the number of living rooms in retirees' houses will definitely affect their level of comfort and chance of enjoying appreciable privacy in old age.

**k. Employment Category (Sector) and Living Conditions (Source of cooking energy).**

H<sub>2</sub>: Organized private sector retirees are likely to have better source of cooking energy than public sector retirees.

H<sub>0</sub>: Organized private sector retirees are not likely to have better source of cooking energy than public sector retirees.

**Table 4.17: Percentage distribution of respondents by employment category by source of cooking energy**

Sector		Source of cooking energy			
Sector	Electricity	Gas	Kerosene/Wood	No response	Total
Public	50(4.1)	186(15.4%)	964(79.8%)	8(0.7%)	1208(100.0%)
Private	3(2.7%)	67(59.3%)	43(38.1%)	0(0.0%)	113(100.0%)
Total	53(4.0%)	253(19.2%)	100(76.2%)	8(0.6%)	1321(100.0%)
<b>X<sup>2</sup> =128.898, df =3, P&lt;0.001***</b>					

The table 4.17. above shows that there is a statistically significant relationship between employment category (sector) and living conditions in terms of source of cooking energy. A higher proportion (59.3%) among organized private sector retirees had access to better source of cooking energy: gas compared to 2.7% among public sector retirees. In terms of cheaper source of cooking energy, kerosene, a higher proportion among public sector retirees (79.8%) used this source compared to 38.1% among organized private sector retirees. Based on SPSS results, we reject the null hypothesis that “organized private sector retirees are not likely to have better source of cooking energy than public sector retirees” and accept the alternative hypothesis that



“organized private sector retirees are likely to have better source of cooking energy than public sector retirees”.

### I. Employment Category (Sector) and Living Conditions (Waste Disposal).

H<sub>2</sub>: Organized private sector retirees are likely to have hygienic environment (waste disposal) than public sector retirees.

H<sub>0</sub>: Organized private sector retirees are not likely to have hygienic environment (waste disposal) than public sector retirees.

**Table 4.18: Percentage distribution of respondents by employment category by waste disposal**

Sector		Waste Disposal						
Sector	Dunghill	Incinerator	Surface Burning	Collection for a fee	Collection by Govt.	Others	No response	Total
Public	27(2.2%)	30(2.5%)	160(13.2%)	784(64.9%)	190(15.7%)	3(0.2%)	14(1.2%)	1208(100%)
Private	2(1.8%)	0(0.0%)	6(5.3%)	78(69.0%)	27(23.9%)	0(0.0%)	0(0.0%)	113(100%)
Total	29(2.2%)	30(2.3%)	166(12.6%)	862(65.3%)	217(16.4%)	3(0.2%)	14(1.1%)	1321(100%)
<b>X<sup>2</sup> =14.140, df =6, P&lt; 0.028**</b>								

The table 4.18. above shows that there is a relatively significant relationship between sector and living conditions in terms of method of waste disposal. In terms of waste disposal, a higher proportion among public sector retirees (13.2%) used surface burning (unhygienic method) compared to 5.3% among organized private sector retirees. Based on SPSS results, we reject the null hypothesis that “organized private sector retirees are not likely to have hygienic environment (waste disposal) than public sector retirees” and accept the alternative hypothesis that “organized private sector retirees are likely to have hygienic environment (waste disposal) than public sector retirees”. Method of waste disposal will not only affect the physical environment of retirees’ households but it also portends great consequences for their living conditions). This is because a

dirty environment can lead to outbreak of epidemic and other health related complications or problems.

**m. Employment Category (Sector) and Living Conditions (Participation in community activities).**

H<sub>2</sub>: Organized private sector retirees are likely to participate in community activities than public sector retirees.

H<sub>0</sub>: Organized private sector retirees are not likely to participate in community activities than public sector retirees.

**Table 4.19: Percentage distribution of respondents by employment category by participation in community activities**

Participation in Community Activities				
Sector	Yes	No	No response	Total
Public Sector	544(45.0%)	612(50.7%)	52(4.3%)	1208(100.0%)
Private Sector	76(67.3%)	35(31.0%)	2(1.8%)	113(100.0%)
Total	620(46.9%)	647(49.0%)	54(4.1%)	1321(100.0%)
<b>X<sup>2</sup> = 20.676, df =2, P&lt;0.001</b>				

From the table 4.19. above, there is a statistically significant relationship between sector and living conditions in terms of retirees' participation in community activities. About two-thirds (67.3%) among organized private sector retirees participated in community activities compared to 45% among public sector retirees. Among 647 retirees that did not participate in community activities, a higher proportion, more than half, among public sector retirees, (50.7%) was in this category compared to 31% among organized private sector retirees. Based on SPSS results, we reject the null hypothesis that "organized private sector retirees are not likely to participate in community activities than public sector retirees" and accept the alternative hypothesis that

“organized private sector retirees are likely to participate in community activities than public sector retirees”. The quality of life (socio-economic well-being) of older people will be greatly enhanced by their engagement in social roles or participation in community activities in retirement. This will also go a long way in reducing boredom and sense of loneliness often associated with old age, especially loss of roles due to retirement.

**n. Employment Category (Sector) and Living Conditions (level of community participation).**

H<sub>2</sub>: Organized private sector retirees are likely to have better level of community participation than public sector retirees.

H<sub>0</sub>: Organized private sector retirees are not likely to have better level of community participation than public sector retirees.

**Table 4.20: Percentage distribution of respondents by employment category by level of community participation**

Sector	Level of Community Participation				Total
Sector	Very good/Good	Average	Poor/Very poor	No response	Total
Public Sector	713(59.0%)	388(28.0%)	59(4.9%)	98(8.1%)	1208(100.0%)
Private Sector	90(79.6%)	16(14.2%)	2(1.8%)	5(4.4%)	113(100.0%)
Total	803(60.8%)	354(26.8%)	61(4.6%)	103(7.8%)	1321(100.0%)
<b>X<sup>2</sup> = 18.568, df = 3, P &lt; 0.001***</b>					

Closely linked to the relationship established in table 4.19. above, table 4.20 further probes the degree or level of participation in community activities. It established a statistically significant relationship between employment category (sector) and living conditions of formal sector retirees. A significant proportion (79.6%) among organized private sector retirees had a good or very good level of participation in their communities compared to (59%) among public sector retirees. Based on SPSS results, we reject the null hypothesis that “organized private sector retirees are not likely

to have better level of community participation than public sector retirees” and accept the alternative hypothesis that “organized private sector retirees are likely to have better level of community participation than public sector retirees”.

#### **4.6.3. Test of hypothesis Three: Multiple sources of retirement livelihood and Living conditions of Retirees.**

H<sub>3</sub>: Retirees with multiple (more) sources of retirement livelihood are likely to have better living conditions than retirees with only a source of retirement livelihood.

H<sub>0</sub>: Retirees with multiple (more) sources of retirement livelihood are not likely to have better living conditions than retirees with only a source of retirement livelihood.

Living conditions of formal sector retirees are tested in terms of type of accommodation, type of toilet facility, source of water, health status, monthly pensions, ownership status, and relationship with family members, adequacy of livelihood as well as number of living rooms among other variables in this study.

##### **a. Multiple sources of retirement livelihood and Living conditions (type of accommodation).**

H<sub>3</sub>: Retirees with multiple sources of retirement livelihood are likely to have better accommodation than retirees with only a source of retirement livelihood.

H<sub>0</sub>: Retirees with multiple sources of retirement livelihood are not likely to have better accommodation than retirees with only a source of retirement livelihood.

**Table 4.21: Percentage distribution of respondents by sources of retirement livelihood by type of accommodation.**

Types of Accommodation						
Sources of Livelihood	Whole house (4 rooms & above).	Flat(2/3)	Room & parlour	Single room	No response	Total
Only One	63(11.6%)	107(19.7%)	282(51.8%)	85(15.6%)	7(1.3%)	544(100.0%)
2 sources	108(16.8%)	157(24.5%)	314(48.9%)	58(9.0%)	5(0.8%)	642(100.0%)
3-4 sources	46(49.5%)	31(33.3%)	15(16.1%)	1(1.1%)	0 (0.0%)	93(100.0%)
5 sources & above	4(66.7%)	1(16.7%)	0 (0.0%)	1(16.7%)	0 (0.0%)	6(100.0%)
No response	10(27.8%)	8(22.2%)	9(25.0%)	6(16.7%)	3(8.3%)	36(100.0%)
Total	231(17.5%)	304(23.0%)	620(46.9%)	151(11.4%)	15(1.1%)	1321(100.0%)
<b><math>X^2=151.850, df=16, p&lt;0.001^{***}</math>.</b>						

From table 4.21. above, the distribution of respondents by retirement livelihood by type of accommodation reveals that retirees that had access to multiple sources of retirement livelihood lived in better apartments (accommodation). For example, 49.5% among retirees with 3 and 4 sources occupied whole houses with more than three living rooms and better household facilities. The chi-square test also establishes a statistically significant relationship between retirement livelihood and living conditions in terms of accommodation with  $X^2= 151.850, df=16, p< 0.001$ . So, we reject the null hypothesis that states that “retirees with multiple sources of retirement livelihood are not likely to have better accommodation than retirees with only a source of retirement livelihood” and we accept the alternative hypothesis that “retirees with multiple sources of retirement livelihood are more likely to have better accommodation than retirees with only a source of retirement livelihood”.

The implication of the statistical test is that retirees with more sources of livelihood are likely to have more material resources to buy household facilities that can improve their living conditions in retirement. Data from focus group discussion also corroborated the statistical findings that workers with multiple sources of income never depended on meager monthly salary and they tended to have better quality of life than their colleagues who needed to wait patiently for

irregular salary. The first group also enjoyed better standard of living in retirement compared to others without such opportunity. Participants also pointed out that people with multiple strings of income were more likely to have financial resources that would enhance their standard of living before and after retirement.

**b. Multiple sources of retirement livelihood and living conditions (type of toilet).**

$H_3$ : Retirees with multiple sources of livelihood are likely to have better toilet facility than retirees with only a source of retirement livelihood.

$H_0$ : Retirees with multiple sources of livelihood are not likely to have better toilet facility than retirees with only a source of retirement livelihood.

**Table 4.22. Percentage distribution of respondents by sources of livelihood by toilet facility**

Livelihood	Type of Toilet				Total
	Pit/Bucket	Water Closet	Toilet on water/Bush	Can't Say	
Only One	233(41.0%)	278(51.1%)	35(6.4%)	8(1.5%)	544(100.0%)
2 sources	114(17.8%)	464(72.3%)	61(9.5%)	3(0.5%)	642(100.0%)
3-4 sources	10(10.0%)	84(84.8%)	5(5.1%)	0(0.0%)	99(100.0%)
No response	15(41.7%)	17(47.2%)	3(8.3%)	1(2.8)	36(100.0%)
Total	362(27.4%)	843(63.8%)	104(7.9%)	12(0.9%)	1321(100%)
$\chi^2 = 111.496, df = 9, P < 0.001^{***}$					

The table 4.22. above indicates that there is a statistically significant relationship between retirement livelihood and living conditions. Using the toilet facility of retirees' households, the study found out that retirees with multiple sources of livelihood had better toilet facility and invariably, better living conditions than retirees with only a source of retirement livelihood. A higher proportion among retirees with 3 and 4 sources of retirement (84.8%) used modern toilet facility compared to 51.1% among retirees with only one source of retirement livelihood. Based on SPSS results, we reject the null hypothesis that "retirees with multiple sources of livelihood are

not likely to have better toilet facility than retirees with only a source of retirement livelihood” and accept the alternative hypotheses that states otherwise.

**c. Multiple sources of retirement livelihood and living condition of retirees (source of water).**

H<sub>3</sub>: Retirees with multiple sources of livelihood are likely to have better source of water than retirees with only a source of retirement livelihood.

H<sub>0</sub>: Retirees with multiple sources of livelihood are not likely to have better source of water than retirees with only a source of retirement livelihood.

**Table 4.23: Percentage distribution of respondents by retirement livelihood by source of water.**

Livelihood	Sources of water					Total
	Pipe borne	Well	Borehole	Streams/ river	No response	
Only One	124(22.8%)	278 (51.1%)	119(21.9%)	15(2.8%)	8(1.5%)	544(100.0%)
2	207(32.2%)	225(35.0%)	176(27.4%)	22(3.5%)	12(1.9%)	642(100.0%)
3 and above	40(40.4%)	34(34.3%)	23(23.2%)	0(0.0%)	0 (0.0%)	93(100.0%)
No response	7(19.4%)	17(47.2%)	6(16.7%)	4(11.2%)	2(5.6%)	36(100.0%)
Total	378(28.6%)	554(41.9%)	324(24.5%)	41(3.1%)	24(1.8%)	1321(100.0%)
<b>X<sup>2</sup> = 53.927, df=15, P&lt;0.001***</b>						

The table 4.23. indicates that there is a strong or statistically significant relationship between sources of retirement livelihood and living conditions in terms of source of water into retirees’ households. A higher proportion among retirees with only one source of retirement, (51.1%) used well water compared to 34.4% among retirees with three or more source of retirement livelihood. Following the decision rule, we accept the alternative hypothesis that states that “retirees with multiple sources of livelihood are likely to have better source of water than retirees with only a source of livelihood in retirement” and reject the null hypothesis that states otherwise. Data from qualitative research also supported these findings.

**d. Multiple sources of retirement livelihood and living conditions of retirees (Health status).**

H<sub>3</sub>: Retirees with multiple sources of livelihood are likely to have better health status than retirees with only a source of retirement livelihood.

H<sub>0</sub>: Retirees with multiple sources of livelihood are not likely to have better health status than retirees with only a source of retirement livelihood.

**Table 4.24: Percentage distribution of respondents by retirement livelihood by health status.**

Livelihood	Health Status			Total
	Excellent/Good	Fair/ Just Okay	Poor/Very Poor	
Only One	350 (64.3%)	177(32.5%)	17 (3.2%)	544(100.0%)
2 sources	394 (61.4%)	225(35.0%)	23 (3.6%)	642(100.0%)
3 and above	78 (78.8%)	21(21.2%)	0(0.0%)	93(100.0%)
No response	18 (50.0%)	14(38.9%)	4 (11.1%)	36(100.0%)
Total	840 (63.6%)	437(33.1%)	44 (3.3%)	1321(100.0%)
<b>X<sup>2</sup>c=21.669, df=9, P &lt;0.001***</b>				

The table 4.24. above indicates that a statistically significant relationship exists between retirement livelihood and living conditions in terms of health status with  $X^2 = 141.726$ ,  $df=15$ ,  $P < 0.001$ . A higher proportion among retirees with three and more sources of retirement livelihood (78.8%) assessed their health status to be excellent or good compared to 64.3% among retirees with only one source of retirement livelihood. Therefore, we reject the null hypothesis and accept the alternative hypothesis that “retirees with multiple sources of livelihood are likely to have better health status than those with only a source of retirement livelihood”. Among retirees with the highest sources of livelihood, 78.8% assessed their health status to be excellent or good which invariably meant enhanced living conditions in retirement. The import of this relationship is that retirees with multiple strings of income are more likely to afford better health care services thereby improving their health status in retirement.



**e. Multiple sources of retirement livelihood and living conditions of retirees (Ownership of house).**

H<sub>3</sub>: Retirees with multiple sources of livelihood are likely to have personal houses than retirees with only a source of retirement livelihood.

H<sub>0</sub>: Retirees with multiple sources of livelihood are not likely to have personal houses than retirees with only a source of retirement livelihood.

**Table 4.25: Percentage distribution of respondents by livelihood by house ownership**

Livelihood	Ownership of House			Total
	Yes	No	No response	
Only One (pension)	130(23.9%)	405(74.4%)	9(1.7%)	544(100.0%)
2 sources	212(33.0%)	418(65.1%)	12(1.9%)	642(100.0%)
3 sources and above	70(75.3%)	22(23.7%)	1(1.1%)	93(100.0%)
No response	14(38.9%)	19(52.8%)	3(8.3%)	36(100.0%)
Total	432(32.7%)	864(65.4%)	25(1.9%)	1321(100.0%)

**$\chi^2_c = 118.070$ ,  $df = 8$ ,  $P < 0.001$ \*\*\***

The test of the relationship between retirement livelihood and living conditions in terms of ownership status also reveals a statistically significant relationship between variables which means that retirees with multiple sources of retirement livelihood are likely to have better living conditions in terms of ownership of houses. So, we reject the null hypothesis (H<sub>0</sub>) and accept the alternative hypothesis that states that “retirees with multiple sources of livelihood are likely to have personal houses than retirees with only a source of retirement livelihood”. House ownership is one of the critical determinants of living conditions of retirees because in the face of dwindling State resources to meet pension liabilities, ownership of house does not only provide a roof over the head of a retiree, it can also serve as a source of income (rents) to him or her.

**f. Multiple sources of retirement livelihood and living conditions (relationships with family members).**

H<sub>3</sub>: Retirees with multiple sources of livelihood are likely to have good relationship with family members.

H<sub>0</sub>: Retirees with multiple sources of livelihood are not likely to have good relationship with family members.

**Table 4.26: Percentage distribution of respondents by livelihood by relationships with family members**

Livelihood	Relationship with family Members					Total
	Excellent	Good	Fair/Okay	Poor	No response	
Only One	239 (43.9%)	193(35.5%)	95(17.5%)	10(1.8%)	7(1.3%)	544(100.0%)
2	172(26.8%)	289(45%)	167(26%)	8((1.2%)	5((0.8%)	642(100.0%)
3 -4	34(36.6%)	44(47.3%)	14(15.1%)	1(1.1%)	0 (0.0%)	93(100.0%)
No response	15(41.7%)	14(38.9%)	6(16.7%)	0(0.0%)	1(2.8%)	36(100.0%)
Total	403(35%)	543(41.1%)	282(21.3%)	19(1.4%)	13(1.0%)	1321(100.0%)

**X<sup>2</sup>c = 52.459, df=16, P<0.001\*\*\***

From table 4.26. above, it shows that there is a statistically significant relationship between sources of retirement livelihood and living conditions using relationship with family members as an indicator. Based on SPSS results, we reject the null hypothesis (H<sub>0</sub>) and accept the alternative hypothesis which states that “retirees with multiple sources of livelihood are likely to have good relationship with family members”. This is expected because with more material resources, it is easier for retirees to maintain cordial and mutually beneficial relationships with family members without necessarily being a ‘burden’ to them. The same relationship was established when the study compared public sector retirees with their counterparts in the private sector. On the other hand, the above findings were not applicable to the relationship between gender and relationship with family members, indicating that gender is of retirees not a significant factor in determining

the relationship of retirees with their family members. But, possession of material resources was found to be a potent factor as well as employment category.

**g. Multiple sources of retirement livelihood and living conditions (occupancy status).**

H<sub>3</sub>: Retirees with multiple sources of livelihood are likely to have better occupancy status.

H<sub>0</sub>: Retirees with multiple sources of livelihood are not likely to have better occupancy status.

**Table 4.27: Percentage distribution of respondents by livelihood by living conditions (occupancy status)**

Retirement Livelihood		Occupancy Status				
Sources	Rented	Inherited/family Compound	Official Apartment	Living with others	Own House	Total
Only One	320(58.8%)	92(16.9%)	20(3.7%)	18(3.3%)	94(17.3%)	544(100.0%)
2 sources	266(41.4%)	137(21.3%)	15(2.3%)	20(3.1%)	204(31.8%)	642(100.0%)
3 and above	20(20.2%)	8(8.1%)	1((1.0%)	0(0.0%)	70(70.1%)	99((100.0%)
No response	13(36.1%)	6(16.7%)	0(0.0%)	1(2.8%)	16(14.4%)	36(100.0%)
Total	619(46.9%)	243(18.4%)	30(2.7%)	39(3.0%)	384(29.1)	1321(100.0%)
<b>X<sup>2</sup> = 144.413, df = 15, P &lt; 0.001***</b>						

The table 4.27. above indicates that a statistically significant relationship exists between retirement livelihood and living conditions in terms of occupancy status with  $X^2=144.413$ ,  $df=15$ ,  $p<0.001$ . A higher proportion among retirees with only a source of retirement livelihood, (58.8%) lived in rented apartment compared to 20.2% among retirees with three and more sources of retirement livelihood. Based on SPSS results, we reject the null hypothesis and accept the alternative hypothesis that “retirees with multiple sources of livelihood are likely to have better occupancy status than those with only a source of retirement livelihood”. Among retirees with the highest sources of livelihood, 70.1% lived in their own houses in retirement which would likely reduce their financial burdens and invariably enhanced their living conditions in retirement. The

import of this relationship is that retirees with multiple strings of income are more likely to live in better conditions in retirement.

**h. Multiple sources of retirement livelihood and living conditions (number of living rooms).**

H<sub>3</sub>: Retirees with multiple sources of livelihood are likely to have more living rooms.

H<sub>0</sub>: Retirees with multiple sources of livelihood are not likely to have more living rooms.

**Table 4.28: Percentage distribution of respondents by livelihood by number of living rooms**

Retirement Livelihood Sources	Number of living rooms				Total
	1-2 rooms	3-4 rooms	5 and above	No response	
Only One	352(64.7%)	146(26.8%)	28(5.1%)	18(3.3%)	544(100.0%)
2 sources	330(51.4%)	234(36.4%)	57(8.9%)	21(3.3%)	642(100.0%)
3 and above	23(23.2%)	49(49.5%)	27(27.3%)	0(0.0%)	99(100.0%)
No response	15(41.7%)	11(30.6%)	7(19.4%)	3(8.3%)	36(100.0%)
Total	720(54.5%)	440(33.3%)	119(9.0%)	42(3.2%)	1321(100.0%)

**X<sup>2</sup> = 103.210, df = 9, P < 0.001\*\*\***

From table 4.28. above, there is a statistically significant relationship between retirement livelihood and living conditions in terms of number of living rooms. Following SPSS rule, we reject the null hypothesis and accept the alternative hypothesis that “retirees with multiple sources of livelihood are more likely to have more living rooms than those with only a source of livelihood”. Retirees with the highest sources of livelihood had the highest proportion with the highest number of living rooms (27.3%) compared to 5.1% among retirees with only one source of livelihood usually public pension. The import of this relationship is that retirees with multiple strings of income are likely to have the financial resources to live in houses with more living rooms thereby improving their living conditions in retirement.

**i. Multiple sources of retirement livelihood and living conditions (source of cooking energy)**

H<sub>3</sub>: Retirees with multiple sources of livelihood are likely to have better source of cooking energy than retirees with only a source of retirement livelihood.

H<sub>0</sub>: Retirees with multiple sources of livelihood are not likely to have better source of cooking energy than retirees with only a source of retirement livelihood.

**Table 4.29: Percentage distribution of respondents by livelihood by source of cooking energy**

Retirement Livelihood	Sources of cooking energy			Total
	Electricity	Gas	Kerosene/Wood	
Only One	19 (3.5%)	55 (10.1%)	470 (86.4%)	544 (100.0%)
2 sources	27(4.2%)	138 (21.5%)	477 (74.3%)	642 (100.0%)
3 and above	7 (7.1%)	54 (54.5%)	38 (38.4%)	99 (100.0%)
No response	0 (0.0%)	6 (16.7%)	29 (83.4%)	36 (100.0%)
Total	53 (4.0%)	253(19.2%)	1015 (76.8%)	1321 (100.0%)
<b>X<sup>2</sup> = 126.801, df = 9, P &lt; 0.001***</b>				

The table 4.29. above indicates that a statistically significant relationship exists between retirement livelihood and living conditions in terms of source of cooking energy with  $X^2=126.801$ ,  $df=9$ ,  $P<0.001$ . Therefore, we reject the null hypothesis and accept the alternative hypothesis that “retirees with multiple sources of livelihood are more likely to have better source of cooking energy than those with only a source of retirement livelihood”. About half (54.5%) among retirees with the highest sources of livelihood (three and more sources) used gas as a source of cooking energy compared to 10.1% among retirees with only one source. The source of cooking energy in the household of retirees is important because it invariably affects the living conditions of older people in retirement. The essence of this relationship is that retirees with multiple strings of income are more likely to have access to more material resources with which they can purchase time saving household facilities and improve their living conditions in retirement.

**j. Multiple sources of retirement livelihood and living conditions (adequacy of livelihood to meet basic needs).**

H<sub>3</sub>: Retirees with multiple sources of livelihood are likely to have adequate livelihood to meet basic needs.

H<sub>0</sub>: Retirees with multiple sources of livelihood are not likely to have adequate livelihood to meet basic needs.

**Table 4.30: Percentage distribution of respondents by livelihood by adequacy of livelihood to meet basic needs**

Retirement Livelihood	Adequacy of livelihood to meet basic needs		
	Not adequate	Adequate	Total
Sources			
Only One	485 (92.0%)	42 (8.0%)	527 (100.0%)
2 sources	537 (85.6%)	90 (14.4%)	627 (100.0%)
3 sources and above	46 (47.4%)	51 (52.6%)	97 (100.0%)
No response	27 (81.8%)	6 (18.2%)	33 (100.0%)
Total	1095 (85.3%)	189 (14.7%)	1284 (100.0%)
$X^2 = 130.257, df = 3, P < 0.001^{***}$			

The table 4.30. above indicates that a statistically significant relationship exists between retirement livelihood and living conditions in terms of perceived adequacy of livelihood to meet basic needs with  $X^2=130.257, df=3, P<0.001$ . Based on SPSS results, we reject the null hypothesis and accept the alternative hypothesis that “retirees with multiple sources of livelihood are likely to have adequate livelihood to meet basic needs than those with only a source of retirement livelihood”. A significant majority among retirees with only one source of livelihood, (92%) assessed their retirement livelihood as being inadequate to meet their basic needs which invariably undermined their living conditions in retirement.

**k. Multiple sources of retirement livelihood and living conditions (participation in community activities).**

H<sub>3</sub>: Retirees with multiple sources of livelihood are likely to participate in community activities.

H<sub>0</sub>: Retirees with multiple sources of livelihood are not likely to participate in community activities.

**Table 4.31: Percentage distribution of respondents by livelihood by participation in community activities**

Retirement Livelihood Sources	Participation in Community Activities			Total
	Yes	No	No response	
Only One	253 (46.5%)	274 (50.4%)	17 (3.1%)	544 (100.0%)
2 sources	274 (42.7%)	340 (53.0%)	28 (4.4%)	642 (100.0%)
3 sources and above	71 (71.7%)	2 (22.2%)	6 (6.1%)	99 (100.0%)
No response	22 (61.1%)	11(30.6%)	3(8.3%)	36 (100.0%)
Total	620 (46.9%)	647 (49.0%)	54(4.1%)	1321 (100.0%)
<b>X<sup>2</sup> = 40.133, df = 6, P &lt; 0.001***</b>				

The table 4.31. above indicates that a statistically significant relationship exists between retirement livelihood and living conditions in terms of participation in community activities. A significant proportion among retirees with the highest sources of livelihood, 71.7% claimed they participated in community activities which invariably enhanced their living conditions in retirement. On the other hand, about half (50.4%) among retirees with only one source claimed they did not participate in community activities which by extension undermined their quality of life in retirement.

**4.6.4. Test of hypothesis Four: Occupational Status and sources of retirement livelihood.**

H<sub>4</sub>: Occupational status is directly related to access to multiple (more) sources of retirement livelihood.

H<sub>0</sub>: Occupational status is not directly related to access to multiple (more) sources of retirement livelihood.

**Table 4.32. Distribution of respondents by occupational status by sources of retirement livelihood**

Occupational Status	Sources of livelihood				Total
	Only One	2 sources	3 sources and above	No response	
Junior staff	145 (46.5%)	148 (47.4%)	10 (3.2%)	9 (2.9%)	312 (100.0%)
Medium/ senior staff	252 (41.2%)	328 (53.7%)	22 (3.6%)	9 (1.5%)	611 (100.0%)
Management/ Director	45 (34.9%)	57 (44.2%)	24 (18.6%)	3 (2.3%)	129 (100.0%)
Total	442 (42.0%)	533 (50.7%)	56 (5.3%)	21 (2.0%)	1052 (100.0%)
<b>X<sup>2</sup> = 64.330, df = 8, P &lt; 0.001 ***</b>					

From the table 4.32. above, the test of the relationship between occupational status and access to multiple (more) sources of retirement livelihood reveals a statistically significant relationship. A higher proportion among junior staff retirees (46.5%) had only one source of retirement livelihood compared to 41.2% among medium or senior staff. Among category with 2 sources of livelihood, a significant proportion among senior staff (53.7%) was found in the group. Specifically, 44.2% among management staff had 2 sources compared to 47.4% among junior staff. The management staff retirees also had the highest proportion of people (18.6%) with 3 and more sources of retirement livelihood compared to 3.2% among junior staff retirees. The chi-square test also confirms a significant relationship between occupational status and retirement livelihood with  $X^2 = 64.330$ ,  $df = 8$ ,  $p < 0.001$ . So, we accept the alternative hypothesis that states that “occupational status is directly related to access to multiple (more) sources of retirement livelihood”. This is expected because the higher the occupational status of a worker, the higher



his/her income (material resources) with possible opportunities to diversify into other sources of income and boost his/her sources of livelihood and improve his/her living conditions in retirement. With poor income, junior staff retirees lived below minimum conditions, hence they were often more 'desperate' or willing to seek alternative sources of income to augment their meager income or pensions before and after retirement respectively. On the other hand, senior staffs who were mostly higher income earners are less likely to be in this situation because of access to alternative sources of income which often get consolidated after paid employment. Interestingly, senior staff also had higher income in retirement and invariably, better living conditions in retirement. Qualitative data also buttressed the statistical findings that retirees with higher occupational status have access to more sources of income than their counterparts with lower occupational status who were more likely to depend on irregular pensions, with the consequent poor living conditions in retirement.

Education was also considered an important determinant of living conditions of formal sector retirees. Education is often considered a good legacy and a veritable tool to combat poverty at any stage in the life course. A common submission by respondents was that educational attainment was not only important in getting good jobs, but educational qualification also enhances an individual's income and retirement benefits in later life. Majority of the respondents opined that educated people had more opportunities to be employed after retirement than uneducated retirees. In this study, educated retirees are retirees with at least a minimum of Diploma or higher education. It was opined that educated retirees had access to more opportunities and more prospects for continued employment or contract employment after retirement. In the Focus group discussion in the University of Lagos, participants pointed out the fact that retired academic staff, because of their high level of education, often had access to more opportunities of remaining active and continuing their teaching careers either with their former employer or other

universities especially private universities. Even among key informants, some interviewees claimed that they were aware of some educated retirees that were still very active in their personal businesses or as part-time staff in certain institutions. An FGD participant said that

*Professionals do not retire; they keep working even after retirement.*

This view was further buttressed by another key informant who noted that,

*People that are educated are better off when they leave service (retire) they will leave service at a higher level, compared with those at lowest level. Once your pension is high, you are bound to live better than those at the lower level. So, retirement has greater (negative) impact on those that are less educated.*

It is believed that the professional skills and expertise of educated retirees are still considered valuable even in retirement.

#### 4.7.5. Test of Hypothesis Five: Gender and access to multiple Sources of Retirement Livelihood.

H<sub>5</sub>: Retired men are likely to have access to multiple (more) sources of retirement livelihood than retired women.

H<sub>0</sub>: Retired men are not likely to have access to multiple (more) sources of retirement livelihood than retired women.

**Table 4.33: Percentage distribution of respondents by gender by sources of retirement livelihood.**

Sex	Sources of livelihood				Total
	Only One	2 sources	3 and above	No response	
Male	347 (40.9%)	419(49.4%)	59(7.0%)	23(2.7%)	848(100.0%)
Female	197(41.6%)	223(47.1%)	40(8.5%)	13(2.7%)	473(100.0%)
Total	544(41.2%)	642(48.6%)	99(7.5%)	36(2.7%)	1321(100.0%)

$X^2=1.272, df=3, p<0.05.$

In SPSS, 0.05 is the least level of significance allowed to accept research hypothesis. But, the results of the test of hypotheses five and six show that the levels of significance were above 0.05. Hence, we reject the research hypotheses and accept the null hypotheses instead. In table 4.33. above, there is no statistically significant relationship between gender and access to multiple sources of retirement livelihood with  $X^2=1.272$ ,  $df = 3$ ,  $P<0.05$ . Based on SPSS results, we accept the null hypothesis ( $H_0$ ) that states 'retired men are not likely to have access to multiple (more) sources of retirement livelihood than retired women' and reject the alternative hypothesis ( $H_5$ ) that 'retired men are likely to have access to multiple (more) sources of retirement livelihood than retired women'. The essence of these findings is that gender was found not to be a critical factor determining access to retirement livelihood among formal sector retirees in Lagos State. There was only a slight difference in the sources of retirement livelihood available to retired men and women in Lagos State. A significant proportion among retired men (90.3%) had maximum of two sources of retirement livelihood compared to 88.7% among retired women.

The findings do not confirm earlier studies that retired women are more likely to depend on one source, usually social security in retirement and that retired men often have alternative sources of income (Moen, 2001; Moody, 2002). The possible reason for this finding can be linked to the fact that some of these earlier studies were conducted in advanced countries coupled with the fact that the economic status of women has significantly improved in many African societies. More importantly, women often benefit from informal supports such as income remittance and in kind supports. Apart from statistical findings, qualitative data from both focus group discussion and in-depth interview also buttresses the fact that there is no significant difference in terms of access to retirement livelihood between retired men and women in Lagos State. The consensus opinion was that although men had better life opportunities than women in terms of education,

income and assets, these advantages do not necessarily translate to more sources of livelihood for men in retirement. They also believed that individual qualities and access to material resources earlier in life were more important factors that determine access to multiple strings of livelihood (resources) in retirement than just biological traits of being a male or female.

Essentially, majority of participants in focus group sessions opined that both men and women had minimal material resources and hence, both experienced high degree and prevalence of poverty in retirement. Majority of the respondents agreed that men had multiple (more) sources of livelihood in retirement than women. The gender differentials in sources of livelihood and living conditions between men and women were not considered significant because of women's access to informal social support systems which helped to augment their meager income and improve their living conditions. Essentially, the consensus opinion is that if both genders were to depend on their own material resources, male retirees would have access to more sources of livelihood in retirement than their female counterparts. But from their observations and experiences, in most cases, women often have access to informal sources of income which are valuable alternative sources of livelihood in retirement. The point was further buttressed by a fairly older executive member of Nigeria Union of Pensioners (NUP) when he said that,

*I may not be able to compare easily (between male and female retirees) because there are some factors that determine the living conditions (comfort) of women different from men. The level of education, the level of employment, all these count a lot. For the educated persons, who are not in government employment, I think they should be in good living conditions. But, you find that most of our women were employed in menial labour (jobs) and as such, such people, I don't think, can be comfortable in retirement.*

Obviously, the only exception was that women tend to have support from either their husbands or other sources such as adult children or relations. In a similar view, a respondent opined that

*Women have many sources of income than men. Women collect money from their husbands and their children more than men.*

As argued earlier, that despite perceived multiple strings of social supports available to women, these sources are grossly inadequate and often irregular to significantly transform the poor living conditions of women. Hence, the living conditions of both men and women in Nigeria are basically similar and precarious in retirement.

Another problem identified by retirees was irregular payment of pensions which impacted negatively on both men and women. According to one key informant,

*irregular payment of pension is very conversant (common) in Lagos State and irregular pensions cause frustration for pensioners, when you don't feed in time, you don't have health care in time, since government doesn't provide any free health care for children, talk less of we old people, it will amount to frustration for pensioners and that is why pensioners die each day.*

Respondents also opined that inadequate funding is a major bane of prompt payment of pension in Lagos State. He said,

*Even among those who are dead, their gratuities are yet to be paid. No adequate funds to pay pensioners (and) their dependants are suffering after they have died. You can see, their fathers and mothers died of frustration and their children are suffering as well because of non-payment of their parents' entitlements to them.*

One retired Federal civil servant captured the impact of pension arrears like this,

*Since last January (2006), I have not received my pensions. This is why so many people are dying..... If you had come earlier on, you will see when we stood up there ..... (during their monthly meeting) to have some minutes silence for those people that have passed way among us. They attended the last (month) meeting whether three or four of them, we don't*

*have them in this meeting. It looks as if they are trying to starve us to death the way they are going.*

Generally, respondents believed that gender, educational qualification, occupational status and employment category were critical determinants of livelihood and standard of living of people in retirement. When the respondents were asked why some retirees were still engaged in income-generating activities, even by frail retirees. Opinions differed, but the need to make ends meet was the underling factor. The desire to supplement meager pension and maintain standard of living at the same level as pre-retirement was commonly cited as the motivating factor. A male executive member said as follows,

*Pensioners work because they want to meet their basic needs and not die before their time.*

All focus group participants advised government to pay pensions regularly and promptly.

#### **4.6.6.: Test of hypothesis Six- Gender and Living Conditions.**

##### **a. Gender and living conditions (adequacy of retirement livelihood to basic needs).**

H<sub>6</sub>: Retired men are likely to have adequate retirement livelihood to meet basic needs than retired women.

H<sub>0</sub>: Retired men are not likely to have adequate retirement livelihood to meet basic needs than retired women.

The relationship between gender of respondents and living conditions was measured in terms of retirees' perceived adequacy of their retirement livelihood in meeting their basic needs. This is to ascertain if gender affects retirees' perceived access to adequate retirement livelihood to meet basic needs. This is because it is believed that the adequacy of retirement livelihood in meeting basic needs will likely impact positively on the living conditions of older people in retirement.

**Table 4.34. Percentage distribution of respondents by sex by adequacy of retirement livelihood to meet basic needs.**

Sex		Adequacy of retirement livelihood to meet basic needs					Total
Sex	Very adequate	Adequate	Partially adequate	Not adequate	Indifferent	No response	Total
Male	25(2.9%)	90(10.6%)	419(49.4%)	289(34.1%)	4(0.5%)	21(2.5%)	848(100%)
Female	21(4.4%)	53(11.2%)	250(52.9%)	137(29.0%)	3(0.6%)	9(1.9%)	473(100%)
Total	46(3.5%)	143(10.8%)	669(50.6%)	426(32.2%)	7(0.5%)	30(2.3%)	1321(100%)
<b><math>X^2=5.805</math>, <math>df=5</math>, <math>P&lt;0.05</math></b>							

Table 4.34. above shows that there is no statistically significant relationship between gender of retirees and their living conditions in terms of adequacy of retirement livelihood in meeting their need with  $X^2=5.805$ ,  $df=5$ ,  $p<0.05$ . From table 4.34, a slightly higher proportion among retired women (15.6%) claimed that their source of retirement livelihood was very adequate or adequate in meeting their basic needs compared to 13.5% among retired men. So, we accept the null hypothesis ( $H_0$ ) that states 'retired men are not likely to have adequate retirement livelihood to meet basic needs than retired women and reject the alternative hypothesis ( $H_6$ ) that 'retired men are likely to have adequate retirement livelihood to meet basic needs than retired women'.

These basic necessities included food, accommodation, health care services, clothing, and other household facilities which were considered important determinants of living conditions in retirement. About half among retired men (49.4%) considered their retirement livelihood to be partially adequate to meet their basic needs compared to 52.9% among retired women. Invariably, gender is not a significant factor influencing retirees' assessment of adequacy of their retirement livelihood with a slightly higher proportion among women claiming they had better living conditions in retirement because their sources of livelihood were considered adequate to meet their basic needs. The reason for this can be linked to the fact that women often benefit substantially

from informal social supports than their male counterparts which also complement their pensions and improve their living conditions in retirement. Information from qualitative data slightly defers from the statistical findings in terms of relationship between gender of retirees and access to retirement livelihood. As one male respondent opined as follows,

*female pensioners have two-edged lives, because they have pensions and they are very close to the children we both trained together, they take from the children, they add to their pensions, so they are better off than we men. Although the children usually patronize us like they patronize their mothers, our own is quite less to that of their mothers.*

Although other informants agreed with the above gender differences, one opined that,

*majority of female pensioners enjoy better living conditions while we still have poor women pensioners, fingers are not equal. We still have some who are less privileged in terms of enjoyment, depending on their status before they retired or on the grade level they retired upon.*

#### **b. Gender and Living Conditions (life Satisfaction in retirement)**

H<sub>5</sub>: Retired men are likely to be more satisfied with life in retirement than retired women.

H<sub>0</sub>: Retired men are not likely to be more satisfied with life in retirement than retired women.

**Table 4.35. Percentage distribution of respondents by sex by level of satisfaction.**

Sex	Level of satisfaction in retirement					Total
Sex	Very satisfied or satisfied	Partly satisfied	Dissatisfied	Very dissatisfied	Can't say	Total
Male	195(23.0%)	160(18.9%)	298(35.1%)	183(21.6%)	12(1.4%)	848(100.0%)
Female	111(23.4%)	71(15.0%)	158(33.4%)	128(27.1%)	3(1.1%)	473(100.0%)
Total	306(23.2%)	231(17.5%)	456(34.5%)	311(23.5%)	17(1.3%)	1321(100.0%)
<b>X<sup>2</sup> =8.395, df =5, P&lt; 0.05</b>						



Table 4.35. above shows that gender of retirees does not influence level of satisfaction in retirement. The Chi-square test also did not establish a statistically significant relationship between gender of retirees and life satisfaction in retirement with  $X^2= 8.395$ ,  $df=5$ ,  $P < 0.05$ . So, we accept the null hypothesis that states that 'retired men are not likely to be more satisfied with life in retirement than retired women' and we reject the alternative hypothesis that 'retired men are likely to be more satisfied with life in retirement than retired women'. Despite a slightly higher proportion among retired women reporting higher satisfaction in retirement compared to men, generally, both groups complained of poverty and deplorable living conditions. A consideration of the data indicates that 35% among men was dissatisfied compared to retired women (33.4%). A higher proportion among retired women (18.8%) was satisfied with life in retirement compared to retired men (17.4%). The table also shows that retired men had slightly higher percentages in the categories with dissatisfied and partially satisfied with life in retirement.

The qualitative reports also reveal that the level of life satisfaction in retirement is relatively the same for men and women in Lagos State. The main submission is that individual differences and socio-economic status played major roles in determining the level of people's contentment and life satisfaction in retirement. The consensus opinion among focus group participants was that female retirees were likely to be more satisfied in retirement than men because of their involvement in the private sphere especially their performance of social roles as care-givers and grandmothers as they grow older, hence their moderate level of contentment. Secondly, men are expected to assume more responsibilities to provide for family needs while women are more likely to be supported by their spouses and adult children.

### **c. Gender and Living Conditions of retirees (adequacy of support from children)**

H<sub>5</sub>: Retired men are likely to have adequate support from children than retired women.

H<sub>0</sub>: Retired men are not likely to have adequate support from children than retired women.

**Table 4.36. Percentage distribution of respondents by sex by adequacy of support from children**

Sex	Adequacy of support from children		
	Adequate	Inadequate	Total
Male	535(66.1%)	274(33.9%)	809(100.0%)
Female	320(69.6%)	140(30.4%)	460(100.0%)
Total	855(67.4%)	414(32.6%)	1269(100.0%)

**X<sup>2</sup> = 1.573, df =1, P<0.05**

The table 4.36. above indicates that there is no statistically significant relationship between gender of retirees and living conditions in terms of adequacy of support from children with  $X^2=1.573$ ,  $df=9$ ,  $P<0.05$ . Therefore, we accept the null hypothesis and reject the alternative hypothesis that “retired men are not likely to have adequate support from children than retired women”. Slightly equal proportions of retired men (66.1%) and women (69.6%) claimed that supports they received from their children were adequate. Among retirees that assessed their children’ support to be inadequate (32.6%), both retired men and women had the following proportions respectively 33% and 30.4%. This underscores the fact that old age support from children cuts across gender barriers with male and female retirees having similar patterns and are equally supported in old age.

**d. Gender and Living Conditions (last monthly pensions)**

H<sub>5</sub>: Retired men are likely to have higher monthly pensions than retired women.

H<sub>0</sub>: Retired men are not likely to have higher monthly pensions than retired women.

**Table 4.37. Percentage distribution of respondents by sex by monthly pensions.**

Monthly Pensions		Sex	
Monthly Pension	Male	Female	Total
Less than N10,000	349(41.2%)	189(40.0%)	538(40.7%)
N10,000-20,000	235(27.7%)	141(29.8)	376(28.5%)
N20,001-30,000	100(11.8%)	51(10.8%)	151(11.4%)
N30,001-40,000	52(6.1%)	31(6.6%)	83(6.3%)
N40,001 and above	97(11.4%)	56(11.8%)	153(11.6%)
No response	15(1.8%)	5(1.1%)	20(1.5%)
Total	848(100.0%)	473(100.0%)	1321(100.0%)
$X^2 = 1.992, df = 5, P < 0.05$			

The table 4.37. above indicates that there is no statistically significant relationship between gender of retirees and their living conditions in terms of monthly pensions with  $X^2 = 1.992, df = 5, P < 0.05$ . Based on SPSS rule, we accept the null hypothesis and reject the alternative hypothesis that “retired men are not likely to have higher monthly pensions than retired women”. Close proportions among retired men (41.2%) and women (40.0%) earned less than N10, 000 as monthly pensions. Among 153 retirees that earned the highest pension, N40 001 and above, 11.4% and 11.8% were found among men and women respectively. The essence of this relationship is to ascertain if gender of retirees influences or affects monthly pensions and invariably their living conditions in retirement.

#### **e. Gender and Living Conditions (Occupancy Status) in retirement**

$H_5$ : Retired men are likely to have better occupancy status than retired women in retirement.

$H_0$ : Retired men are not likely to have better occupancy status than retired women in retirement.

**Table 4.38. Percentage distribution of respondents by sex by occupancy status in retirement.**

Sex		Occupancy Status					
Sex	Rented	Inherited	Official Home	Living with others	Old People Home	Own House	Total
Male	401(47.3%)	147(17.3%)	24(2.8%)	16(1.9%)	5(0.6%)	255(30.1%)	848(100.0%)
Female	218(46.1%)	96(20.3%)	12(2.5%)	17(3.6%)	1(0.2%)	129(27.3%)	473(100.0%)
Total	619(46.9%)	243(18.4%)	36(2.7%)	33(2.5%)	6(0.5%)	384(29.1%)	1321(100.0%)

**$X^2 = 6.953, df = 5, P < 0.05$**

The table 4.38. above indicates that no statistically significant relationship exists between gender of retirees and living conditions using occupancy status as an indicator with  $X^2 = 6.953, df = 5, P < 0.05$ . Therefore, we accept the null hypothesis and reject the alternative hypothesis that 'retired men are not likely to have better occupancy status than retired women in retirement'. This study found that there was a higher proportion among men (30.1%) compared to women (27.3%) who claimed ownership of houses in retirement. But, the margin is not significant to give retired men an edge over their female counterparts. Similarly, close proportions among retired men (47.3%) and women (46.1%) lived in rented apartments.

**f. Gender and Living Conditions (type of toilet facility) in retirement**

$H_5$ : Retired men are likely to have better toilet facility than retired women in retirement.

$H_0$ : Retired men are not likely to have better toilet facility than retired women in retirement

**Table 4.39. Percentage distribution of respondents by sex by living conditions (type of toilet) in retirement.**

Sex	Toilet facility				Total
	Pit/Bucket	Water Closet	Toilet on water/ Bush	No response	
Male	246(29.0%)	522(61.6%)	70(8.3%)	10(1.2%)	848(100.0%)
Female	116(24.5%)	321(67.9%)	34(7.2%)	2(0.4%)	473(100.0%)
Total	362(27.4%)	843(63.8%)	104(7.9%)	12(0.9%)	1321(100.0%)
<b><math>X^2 = 6.473, df = 3, P &lt; 0.05</math></b>					

The table 4.39. above indicates that there is no statistically significant relationship between gender of retirees and their living conditions in terms of type of toilet with  $X^2 = 6.473, df = 3, P < 0.05$ . Based on SPSS rule, we accept the null hypothesis and reject the alternative hypothesis that “retired men are not likely to have better toilet facility than retired women in retirement”. A higher proportion among retired women (67.9%) compared to (61.6%) among retired men had water closet toilet facility in their households. The findings of this study indicate that the living conditions of both men and women in retirement are basically similar in many respects.

#### 4.7: Logistic Regression Analysis

**Table 4.40. Logistic regression of being in good health in retirement**

Variable	Coefficient (B)	Standard Error(S.E.)	Odds Ratio (Exp. B)
<b>Sex</b>			
Male (RC)	-	-	1.00
Female	- 0.185	.066	0.831**
<b>Age</b>			
Less than 55 years (RC)	-	-	1.00
55- 59 years	0.269	0.748	1.309
60 -64 years	0.078	0.743	1.081
65 -69 years	- 0.132	0.740	0.876
70 -74 years	- 0.348	0.741	0.706
75 -79 years	- 1.001	0.770	0.368
<b>Age</b>			
80 and above	- 0.937	0.884	0.392
No response on age	- 1.093	0.858	0.335
<b>Educational Qualification</b>			
None (RC)	-	-	1.00
Primary	- 0.226	0.173	0.798
Secondary	- 0.225	0.164	0.798
Tertiary	0.467	0.177	1.595*
Can't Say	0.150	0.531	1.162
<b>Nature of last employment</b>			
Managerial (RC)	-	-	1.00
Teaching	- 0.056	0.146	0.946
Bureaucratic	- 0.230	0.101	0.795*
<b>Nature of retirement</b>			
Voluntary (RC)	-	-	1.00
Mandatory	0.121	0.105	1.129
Compulsory	- 0.341	0.161	0.711*
<b>Occupational level /status</b>			
Junior Staff (RC)	-	-	1.00
Senior Staff	- 0.685	0.262	0.842**
Management Staff	- 0.230	0.239	1.269
Notes: *P <0.05, **P<0.01, ***P < 0.001			

Table 4.40 above gives the coefficients for the logistic regression for likelihood of being in good health in retirement. The results show the factors that are likely to be associated with probability of being in good health after disengagement. Gender of retirees was an important factor that influenced health status with retired men found to have better health status than retired women. In terms of age category, second and third age categories (55 -59 years and 60- 64years) were more likely to be in good health compared to the reference category, retirees aged less than 55 years. But, it is pertinent to state that the relationship is not significant. All other age categories were less likely to be in good health. In essence, as the age of retirees increased the prospect of being in good health declined steadily. Nature of retirement and last employment as well as occupational status were found to be factors that also influenced likelihood of being in good health in retirement which invariably influenced living conditions of older people in retirement.

**Table 4.41: Logistic regression of adequacy of livelihood in retirement**

Variable	Coefficient (B)	Standard Error (S.E.)	Odds Ratio (Exp. B)
<b>Sex</b>			
Male (RC)	-	-	1.00
Female	0.028	0.98	1.029
<b>Age</b>			
Less than 55 years (RC)	-	-	1.00
55 – 59 years	1.543	5.460	4.681
60 – 64 years	1.977	5.458	7.224
65 -69 years	2.080	5.457	8.008
70 – 74 years	1.841	5.458	6.303
75 -79 years	0.934	5.473	2.545
80 years and above	1.434	5.506	4.197
Can't Say	- 4.909	12.859	0.007
<b>Employment Category</b>			
Organized .Private (RC)	-	-	1.00
Public	-1.814	0.163	0.251***

<b>Marital Status</b>			
Single (RC)	-	-	1.00
Married	1.103	6.767	3.013
Separated	1.239	6.778	3.453
Divorced	0.594	6.784	1.812
Widowed	1.195	6.773	3.304
Can't Say	- 5.076	33.823	0.006
<b>Educational Qualification</b>			
None (RC)	-	-	1.00
Primary	- 0.253	0.284	0.777
Secondary	0.068	0.242	1.071
Tertiary	0.859	0.227	2.361***
Can't Say	0.054	0.665	1.056
<b>Nature of last employment</b>			
Managerial (RC)			
Teaching	-	-	1.00
Bureaucratic	- 0.308	0.187	0.735
	- 0.274	0.140	0.760*
Notes: *P < 0.05, **P < 0.01, ***P < 0.001			

Table 4.41 shows the logistic regression for likelihood of having adequate livelihood in retirement. Some variables were tested but only tertiary educational attainment and employment category were found to be very significant in influencing likelihood of having adequate livelihood in retirement. Specifically, retirees with tertiary educational qualifications were more than two times more likely to have adequate livelihood compared to other educational categories. Retirees from the organized private sector were also found to be more likely to have adequate retirement livelihood than their counterparts in the public sector. Nevertheless, nature of last employment was found to be marginally significant in predicting adequacy of livelihood in retirement, with bureaucrats being less likely to have adequate livelihood in retirement. These logistic regression models further strengthen and validate the results of Pearson Chi-square.



This section concludes with a presentation of brief discussion of the living conditions of some formal sector retirees in terms of their retirement experiences and living conditions in retirement. Examples are cited from executive members of Nigeria Union of pensioners and general participants in focus group discussions.

### **Case 1**

Madam B is a retired Lagos State staff. She is 62 years old. She is a Moslem and married into a polygynous family. She has been involved in unionism as a staff of Lagos State for more than 10 years before her retirement in 1998. Upon retirement, she joined a few other active and dynamic pensioners to revive the then comatose Nigeria Union of pensioners at the State level. She is the secretary to the State chapter and she also oversees the welfare of pensioners. She complains that the living conditions of many pensioners in the State were precarious because of poor (inadequate) pensions and pension arrears. She thanks Allah (God) that she has financial supports from her husband and adult children that are already working which help her to cope well with life after retirement. She believes that education enhances socio-economic status and occupational level of people. Although she is a secondary school leaver, she believes that education is very important because it is used to determine people's occupational level and salary while in service. It is also used to calculate retirement benefits (gratuity) and subsequent monthly pensions. When asked if she noticed any major difference in the living conditions of male and female retirees in Lagos State, she opines that,

*There is little or no difference in sources of income (retirement livelihood) and living conditions of men and women in the public sector judging from the myriad of complaints and problems among members.*

She believes that many male pensioners have been forced to relocate to their villages because of irregular pensions and the concomitant deterioration in their financial capacity to pay rent and improve their living conditions in the city. As a coping strategy, she engages in petty business to make ends meet and complement supports from her husband and adult children. She is contented and believes that she is okay despite the delay in the payment of her pensions. Of course, Madam B's experiences capture retirement experiences of only a few retired civil servants in Lagos State.

### **Case 2**

Mr. W. is a retired staff of one of the Federal institutions in Lagos State. He is a Christian and was separated from his wife shortly after his compulsory retirement. He was retired prior to his statutory retirement (before he was 60 years old or spent 35 years in service) following military directive and reform in his establishment. So, his retirement came to him as a rude shock which did not only disrupt (affect) his career but messed up his life. Due to financial difficulty, he was unable to sponsor his children's education which led to their expulsion from schools. His financial status was further undermined by lack of monthly pensions which led to accumulated rent with the consequent ejection by his landlord. His wife also abandoned him after years of hardship, so he was forced to relocate to one of remotest parts of Lagos State where he 'manages' with one of his relations. He identifies irregular pensions, poor health, and lack of alternative sources of income as well as financial difficulty as factors militating against public sector retirees' quest to enjoy life after paid employment in Lagos State.

### **Case 3**

Mr. A is a 62 years old man and married to his second wife after the death of his first wife. He worked for more than thirty years in a federal institution before he retired in 2000 after reaching

the statutory retirement age in the civil service. He is a Yoruba man that has spent a greater part of his life in Lagos State, where he obtained all his educational qualifications. He has a Masters Degree in Journalism with which he teaches in one of government training schools after his retirement. Apart from his part-time job, he is also actively involved in unionism under the aegis of Nigeria Union of pensioners. He was the secretary of his chapter for more than five years before his present post as the vice-president of the chapter. He has multiple strings of livelihood and he claimed he is very comfortable in retirement because he is not depending on the government to meet his basic needs. He actually believes that his living condition has improved after retirement. This is fundamentally different from the experiences of many pensioners in the public sector who experience a drastic drop in their living standard upon retirement. He said,

*I am happy and contented in retirement. I can meet all my basic needs and I have a roof over my head. I thank God for His mercy.*

He believes that as people “lay their beds (plan their lives)” when they were working will determine how they lie on it in retirement. He pointed out that because of his higher educational qualification (status) and personal preparation; he is okay in retirement compared to some of his contemporaries without similar opportunities.

#### **Case 4**

Mr. A is 66 years old retired local government official. He worked in one of the local government areas sampled in this study before he was retired compulsorily a few months before his statutory retirement. He is a Moslem but married to only a wife. He is a trained printer and a graduate of Yaba College of technology. He is the secretary of Nigeria Union of local government pensioners and he has been an active member of Nigeria Union of Pensioners (NUP), Lagos State for more than 10 years. He actually represents his local government chapter at the NUP State council. He

believes that his higher education gave him an edge over and above his less educated counterparts (officers) in the Local Government. He retired at the peak of his career and he is presently managing his printing press business where his printing skills are deployed to meet his basic needs and family demands. He thinks that women tend to enjoy better standard of living than men because women receive from many sources such as husbands, children, fathers and pensions. To him, the main predicaments of pensioners include irregular pensions, poor health facilities, and inadequate accommodation and transportation services. In comparing his current status with previous standard of living (before retirement), he believed that things have actually improved for him and that he is more comfortable in retirement because of his quality decision to invest in personal house and business before retirement. He claims that

*I could eat anything I want. I do not depend on pension to live.*

This last case is not typical of the living conditions of most pensioners but it underscores the importance of pre-retirement planning and adequate preparation prior to retirement.

#### **4.8. Summary of findings**

1. Employment category (either in the public or private sector) was found to be a significant factor that affects availability, access and adequacy of livelihood in retirement.
2. Closely linked to above finding is the fact that, retirees from the organized private sector who had access to multiple sources of livelihood also enjoyed better living standards than their counterparts in the public sector.
3. Generally, retirees with multiple sources of income (retirement livelihood) had better living conditions compared to retirees that depended on only a source of livelihood usually irregular public pensions.

4. The relationship between occupational status and access to multiple sources of livelihood in retirement was found to be statistically significant with retirees with higher occupational status having multiple strings of income and better living standards than retirees who depended on only one source of retirement.
5. The gender of retirees was found not be statistically significant in influencing availability, access and adequacy of livelihood in retirement among formal sector retirees in Lagos State.
6. Finally, gender of formal sector retirees was found not to be a significant factor in determining the living conditions of formal sector retirees in Lagos State.

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## CHAPTER FIVE: CONCLUSION, RECOMMENDATIONS AND CONTRIBUTIONS TO KNOWLEDGE

### SUMMARY STATEMENT:

*This chapter presents a summary of the study through a review of major sections of the study such as the research problem and objectives. It further considers the theoretical framework of the study, conceptual framework and the study hypotheses. It also presents the various steps taken in the empirical process and a summary of the major findings from which conclusions were drawn. Lastly, it presents recommendations, contributions to knowledge and the limitations of the study.*

#### 5.1. Prefatory Remarks

This chapter presents a summary of what the study set out to achieve, its rationale and contributions to knowledge. Next it considers relevant studies and works in the subject area through accessible literature and their explanations in relation to the study. Finally, it presents how the study was conducted, its findings, and possible policy implications.

#### 5.2. Summary

The problematique of this study is the assumption that male retirees and organized private sector retirees will have access to multiple sources of retirement livelihood which will enhance their standard of living. It further suggests that organized private sector retirees and male retirees in the formal sector will have higher occupational status than their public sector and female counterparts respectively. It is further assumed that organized private sector retirees will have access to better sources of livelihood than public sector retirees. The findings of the study indicate that with multiple sources of retirement livelihood, organized private sector retirees had better standard of

living than public sector retirees. The study examined how gender of retirees and employment category impact on their sources of livelihood and living conditions in retirement. In essence, the study examined gender and sectoral differentials in terms of access to sources of retirement livelihood and standard of living of retirees in Lagos State.

Specifically, the study sought to establish the following: the relationship between gender of retirees and their retirement livelihood; the relationship between gender and living conditions; the association between occupational status and living conditions of retired workers and the relationship between employment category and sources of livelihood on one hand and employment category and living conditions on the other hand. The study makes useful contributions in terms of establishing or buttressing the importance of social security in enhancing living conditions of older workers. The ageing process, specifically retirement is both a sociological and a demographic issue that is capable of providing explanation for the plight of retired older people in Nigeria. This study is important because it elucidates on the centrality of life course events, occupational status and employment category in determining both quantum and quality of retirement livelihood and standard of living of retirees. The study is relevant to Nigeria because it enriches database on retirement experiences in general and literature on the importance of adequate retirement livelihood to standard of living.

The study examined the state of knowledge on the relationship between gender, retirement livelihood and living conditions. Literature review shows that a number of studies have established that retirement experiences of men and women are significantly different from each other. It also revealed that there is a linkage between employment category (either in the public sector or organized private sector) and retirement livelihood. Literature was not conclusive on the factors that lead to differences between men and women in retirement. Secondly, most studies focused on

retirement experiences of men and seldom addressed the issue of female work history, their retirement experiences and the implications of these experiences for old age.

This study adopted an eclectic approach in its theoretical orientation with leanings on relevant aspects of the chosen theories. Three theories were considered as useful explanatory tools to discuss the subject matter; they are Life Course perspective, Modernization theory and Activity theory. The theoretical framework of the study is therefore anchored on these three theories. The study adopted a triangulation research method involving a survey, focus group discussion and in-depth interview. In all, the survey covered 1321 respondents through questionnaire comprising of 848 male retirees and 473 female retirees. Eight focus group discussions were conducted in three tiers of public sector but none in the private sector because of inadequate number of participants to constitute a focus group discussion session. The in-depth interviews involved 12 executive members of pensioners' association and 8 pension staff and managers.

The study established a significant relationship between employment category and retirement livelihood on one hand and employment category and living conditions on the other hand. Using the last monthly salary of retirees, two-fifths (40%) earned less than N10, 000 per month with a higher proportion found among public sector retirees. Since pension is a proportion of last salary, the resource accruing from this source was considered inadequate to meet basic needs of most retirees. A higher proportion among organized private sector retirees had access to adequate material resources (multiple sources of retirement livelihood) than public sector retirees and enjoyed better living conditions in retirement.

Another major finding of the study was that retirees with multiple (more) sources of livelihood had better living conditions in terms of household facilities than retirees with only one source of retirement livelihood. The trend is that with multiple sources of income, the living



conditions of retirees also improved tremendously. Occupational status also influenced access and adequacy of retirement livelihood.

The study also confirms the importance of work history (life course events) in determining retirement experiences of men and women. Retirees who had advantages in terms of gender, occupational status, salary, promotion, socio-economic status and livelihood earlier in life had better living conditions in retirement than those without such opportunities. This underscores the importance of life course events (cumulative advantages and disadvantages) in determining standard of living of workers after paid employment.

There was no statistically significant relationship between gender and access to multiple sources of livelihood as well as gender and living conditions of formal sector retirees in Lagos State. Both retired men and women had similar experiences in terms of access to livelihood and standard of living based on key indicators of living conditions. A higher proportion among male retirees had poor living conditions compared to female retirees whose life chances and living conditions were mediated by informal social supports from spouses and adult children. The findings of this study therefore contribute to the development of gerontological theorizing by confirming that life course events have important effects on later life. The study also confirms some aspects of modernization theory of ageing that the hitherto traditional social support systems in Africa are weak and inadequate to meet basic needs of older people. On the other hand, the vibrancy of informal social support systems in relation to retired women means that the impact of modernization on old age and older people vary from one society to the other hence buttressing the importance of cultural or social contexts in mediating against old age challenges.

Essentially, the major findings can be summarized as follows:

**i. Organized private sector had access to multiple (more) sources of retirement livelihood and enjoyed better standards of living in retirement.**

- A higher proportion among organized private sector retirees had access to multiple sources of livelihood than public sector retirees in retirement. These sources include current employment, returns on investments and liquidated assets among others.
- This study also shows that a higher proportion among organized private sector retirees had access to independent sources of livelihood and were more responsible for their livelihood (means of earning a living) compared to public sector retirees who depended on public pensions for their livelihood in retirement.
- In most cases, organized private sector retirees had access to material resources and household facilities needed to meet their basic needs and improve their socio-economic well-being in retirement.
- A higher proportion among organized private sector retirees was also actively involved in community programmes and activities than their counterparts in the public sector.
- Retirees in the organized private sector also had access to better health facilities and invariably enjoyed better health status than public sector retirees.
- The study established statistically significant differences in living conditions (using major indicators in the study) between public sector and organized private sector retirees which means that employment category greatly influences life chances and living conditions of workers after paid employment.

## **ii. Retired men and women in Lagos State had similar living conditions in retirement**

- Gender of retirees was not a critical factor that affected access to sources of livelihood in retirement. Neither did gender of retirees affect access to household facilities that can improve or enhance their living conditions in retirement.
- Essentially, both retired men and women had similar experiences in retirement with a slightly higher proportion among female retirees enjoying better living conditions because of their marital status (married to more affluent men) or co-residence (staying with more comfortable adult children or younger generations).
- Retired men were often married while retired women were more likely to be widowed and separated or divorced.
- Women with no access to multiple sources of livelihood participated less in community activities than men with multiple sources of retirement livelihood.

## **iii. Occupational Status affected access to multiple (more) sources of retirement livelihood.**

- Occupational status influences socio-economic status of retirees.
- Retirees with higher occupational status had access to multiple (more) sources of livelihood and invariably better standard of living in retirement.
- A higher proportion among managerial and senior staff retirees lived in their own houses with more living rooms than junior staff retirees who lived in rented apartments or family houses.

## **iv. Access to multiple (more) sources of retirement livelihood enhanced living conditions**

- The more the sources of livelihood the better the standard of living of retirees.

- Retirees with access to multiple sources of livelihood were highly satisfied with life in retirement
- Retirement with multiple sources of livelihood had access to better household facilities and enjoyed enhanced living conditions than retirees with only a source of livelihood who assessed life in retirement as de-humanizing.

### 5.3 Conclusion

Retirement is a critical life course event with concomitant effects on life chances and living conditions of workers. So many factors definitely affect access to livelihood and living conditions of workers but this study interrogated the relationship between employment category and living conditions on one hand and gender and livelihood on the other hand. Employment category and occupational status were significant factors that influenced access and adequacy of livelihood and improved living conditions in retirement. Interestingly, the study established the relative importance of informal social supports in ameliorating retirement challenges and improving the living conditions of retired women who benefited from these informal supports.

Retirement livelihood is a contentious issue in Nigeria because retirement benefits remain unpaid months after disengagement. With incessant delay in the payment of retirement benefits (public pensions), the situations and quality of life of Nigerian pensioners cannot but be compromised. This is further compounded by frailty of informal social support systems and lack of opportunity to seek alternative source(s) of income needed to maintain or improve the living conditions of older people in retirement. The implication of above scenario is that current workers are mostly discouraged and are willing to engage in corrupt practices in order to 'insure' themselves against poverty in retirement. Definitely, evidences abound to show the failure of the Nigerian State in meeting its financial obligations to retirees. This should challenge workers to be proactive in

ensuring that their work history and retirement experiences are managed to gain access to adequate livelihood which will guarantee comfortable life in retirement. This becomes imperative since the quality of life of retirees that depended solely on public pensions was more precarious than retirees with alternative sources of livelihood in retirement. This also underscores the importance of active involvement of major stakeholders – retirees, family members, government and other social network systems in ensuring that retirees have access to adequate livelihood and decent life in retirement.

#### **5.4. Contributions to Knowledge**

This study has made the following contributions to knowledge based on the findings of the study:

1. Conceptually, this study has provided an empirical basis for establishing the failure of the Nigerian State in fulfilling its social contract to its older citizens as evident in huge pension arrears/ liabilities, inadequate and irregular pensions, pervasive poverty as well as precarious living conditions of most public sector retirees in this study.
2. Theoretically, this study buttresses the propositions of life course theory of ageing by establishing the importance of cumulative life course events (advantages and disadvantages) in determining life chances and living conditions in later years. The conceptual framework clearly shows that previous life events in terms of socio-economic status, occupational status and employment category significantly influence the quantum and quality of material resources available to retirees as well as their living conditions in retirement.
3. The study also provides data which can serve as a good resource base and platform for empowering advocacy groups, retirees, prospective retirees and employers on how to ensure smooth transition from work role to retirement. Essentially, the study establishes

the need for extensive pre-retirement trainings and collaborative efforts in ensuring that workers are empowered with life skills or entrepreneurial skills which can help them to cope with retirement challenges and have access to alternative sources of income in retirement.

4. The findings of the study clearly establish the relative importance of informal social support systems in Lagos State, Nigeria despite the influx of modern and western cultural values. This finding goes to amend the tenets of Modernization theory of ageing that roles and status of older people can be relatively improved in modern societies depending on social contexts or cultural heritage. Female retirees who benefited from informal social supports such as income remittance and co-residence enjoyed better living standards than their male counterparts without such opportunity. This therefore calls for a comprehensive and an integrated approach towards the provision of care and supports for older people in Nigeria. This should encompass both formal and informal supports in order to meet the peculiar needs of older people especially in retirement.
5. Employment category (either in the public sector or private sector) was one of the most significant factors that determined availability, access and adequacy of livelihood in retirement. In other words, organized private sector retirees had access to more material resources and invariably enjoyed better standard of living than their counterparts in the public sector. This provides a viable justification for upward review of conditions of service in the public sector as well as ensures prompt payment of retirement benefits in order to improve the living conditions of public sector workers prior to and after paid employment.
6. The study establishes that prompt and regular payment of substantial retirement benefits in the organized private sector significantly improved the living conditions of its retirees.

This is a challenge to employers of labour especially government to ensure that retirement benefits are paid promptly and regularly. This will not only improve the quality of life of retirees but it will also encourage current workers to eschew corrupt practices as a means of guaranteeing income security in retirement.

7. This study also confirms earlier studies on the importance of pre-retirement education and buttresses benefits inherent in conducting such training for prospective retirees in the formal sector. But, the findings of this study show that most of these training sessions were conducted close to actual retirement of workers. In some cases, opportunity was not given to retiring workers to attend pre-retirement workshop at all. Findings show that if pre-retirement education (PRE) is staggered (conducted in phases) between at least two years and three months to retirement, this will equip retirees with valuable skills and nuggets to cope with retirement challenges. A significant majority in this study, (80%) especially in the public sector claimed not to have attended any pre-retirement training!

#### **5.5. Policy Implication of Findings**

The following contributions to policy formulation are expected from the study:

##### **i. The State, Employers and the Society**

- The fact that many public sector retirees identified public pensions as their main source of income should inform and drive government's policy thrust on pension administration in Nigeria. Stringent guidelines should be mapped out for proper and efficient management of workers' contributions under the new pension Act which will ensure prompt and regular payment of pensions thereby reducing the incidence and prevalence of poverty among retirees.

- Government should develop a definite and comprehensive programme of action which will ensure that the backlog of pension arrears especially in the public sector are effectively liquidated through bonds and promissory notes that can be managed by the various Pension fund administrators (PFAs) on behalf of retired workers.
- Policy should also be developed to incorporate acquisition of life skills as part of entrepreneurial and vocational development. This will ensure workers are empowered to have independent sources of income to supplement their pensions without compromising their primary assignment.
- The State should consider revising age based retirement as we have in many advanced economies of the World. The import of this lies in the fact that age is not always the best criterion for determining capacity. There is increasing trend towards contract employment of retired University lecturers coupled with the fact that some workers falsify their chronological (biological) ages in order to stay longer (past the statutory retirement age) in paid employment.
- Government should give tax rebate or holiday (to serve as incentives) to care givers including family members who support to older people. This becomes imperative in the face of family based elder abuse and economic crunch that have undermined the hitherto important role of extended family system in old age care and support.

## **ii. Research Institute and University**

- Research Institutes and Universities should develop a comprehensive master plan that will encourage extensive research into retirement and related issues as part of its corporate social responsibility. Such research should be funded so that study findings can inform policy



formulations on contents of appropriate pre-retirement education that can empower workers to cope with life in retirement.

## 5.6. Recommendations

### ❖ The State , Employers and the Society

- Government should embark on extensive review and update of its database on retired workers in order to know the actual number of retirees (pensioners) and the financial implications without the usual dehumanizing verification exercises.
- It is recommended that pension arrears should be treated with the seriousness it deserves by the various tiers of government. Efforts should be made to ensure that pensioners are not unwittingly sent to early graves by denial of access to their legitimate entitlements especially workers that retired under the old pension scheme.
- Since this study established that many public sector retirees depended on public pension as their sole source of livelihood in retirement, it is recommended that a comprehensive and practical programme for gradual liquidation of pension arrears in the public sector should commence in earnest. The arrears can be redeemed through government treasury bills or bonds paid to newly licensed Pension Fund Administrators (PFAs) or Pensions Funds Custodians (PFCs) who will manage the funds and chart payment schedules agreeable to all stakeholders (parties) concerned.
- Retirement policy should be sensitive to the aspirations and desires of its target populations. The frequent verification exercises through death certificates and physical identification are very stressful and dehumanizing for many older and frail retirees. There have been cases of untimely deaths at such venues! Government's attempts to audit its pension pay rolls should be more flexible and sensitive to the peculiar problems and plight of ageing population.

Essentially, more humane and retirees friendly strategies should be adopted in carrying out the verification exercise if it must be done.

- It is recommended that the verification should be done once a year or bi-annually. The process should also be decentralized and computerized to reduce cases of stampeding and stress induced exhaustion from the exercise. Alternatively, frail older retirees can be visited to verify if they are still alive.
- Closely linked to verification is the payment of monthly pensions. It is a generally known fact that monthly pensions are seldom paid monthly! But more disheartening is the process of collection. Therefore it is recommended that **Pensions should be paid, along side salary and wages, into retirees' bank accounts.** It is also recommended that the administrative requirement that payment schedules should be collected before payment of pension in banks should be reviewed appropriately to reduce the stress of retirees in the State.
- Government should ensure that it is totally committed to consistent counterpart funding of the new pension Act through its regular contributions. It should also ensure efficient management of pension funds so that prospective retirees can have access to their contributions in form of regular and prompt pensions after paid employment.
- The National Pension Commission should monitor and ensure full implementation of the Pension Act 2004 and guard against 'excesses' or sharp practices by licensed Pension Funds Administrators (PFAs) and Pension Funds Custodians (PFCs).
- Law enforcement agencies should also be actively involved in dealing decisively with erring companies or individuals so that workers' contributions and investments can be protected and safe guarded to deliver the expected dividends in retirement: regular and prompt pensions.

- The general conditions of service such as salary structure and retirement benefits in the public sector should be reviewed upward to cope with high cost of living and inflationary trends in the country. It is advised that wages and salaries especially in the public sector should be significantly reviewed upward in order to improve the living conditions of public sector workers. This will also greatly reduce the prevalence of poverty and dependence of workers on inadequate income before retirement.
- Government should subsidize the provision of social welfare services (housing, health care services and other basic necessities) to workers in order to reduce the strains on their meager resources (income). This can also be extended to retirees at highly subsidized rates.
- Continuous staff training and skill acquisition should be integrated into the mainstream of personnel management especially in the public sector. These programmes should be supported with grant or financial assistance given to participants to establish supplementary source of income (business enterprises or ventures which will not conflict with their primary duties) usually a few years to retirement.
- Multiple sessions of pre-retirement education (PRE) should be organized for prospective retirees between two years and three months to retirement. The training should equip retirees with skills on how to cope with changes in roles and statuses. Essentially, this pre-retirement education should address the three fundamental challenges in retirement: financial resources (income), housing and health status as well as give tips on how to ensure minimum standard of living after paid employment.
- It is also recommended that attempts should be made to improve the economic situations of Nigerians which will reduce the incidence and prevalence of poverty especially in old age. Poverty alleviation programme should also include or target retirees. This study showed that organized private sector retirees who had access to adequate or multiple

sources of livelihood also had better living conditions than public sector retirees without such opportunities.

- Finally, there is need to revisit and revive African traditional systems and values (African heritage) to address some challenges of old age care and support. This becomes compelling in the face of failure of modern institutions to guarantee succour in old age largely due to global economic recession. The economic meltdown has also undermined the leverage hitherto provided by social security all over the world.

#### ❖ **Individual Worker and Retiree**

- Since education is strategic to many aspects of an individual's life such as occupational status, social status and socio-economic well-being. This study found out that low level of education is closely linked to poorly paid jobs, poor socio-economic status and deplorable living conditions throughout the life course. This calls for individual worker to ensure that he or she is empowered economically to avoid sole dependence on public pensions.
- The comparison between public sector retirees and organized private sector retirees shows that organized private sector retirees had access to multiple sources of livelihood in retirement than public sector retirees. These findings provide empirical basis to challenge workers to be proactive and disciplined to save (no matter how small) towards the kind of life they wish to live after paid employment.
- Generally, differentials in terms of living conditions show the impact of previous life course events on availability, access and adequacy of retirement livelihood and living conditions. Workers should be encouraged to ensure that their life course events are mediated in such a way to reduce the incidence and prevalence of cumulative disadvantages that can stifle opportunities to have desired quality of life and ensure well-being in retirement.

### ❖ University and Research Institute

- Even in public institutions and private companies that organized pre-retirement programmes, there is need for research into the extent and impact of pre-retirement programmes on the lives of workers after paid employment.
- Specifically, some factors that can influence access and adequacy of retirement livelihood as well as improve living conditions of workers in retirement should be identified through research. These factors can be studied by researchers in order to inform contents of pre-retirement training programmes in Nigeria.
- Essentially, gerontologists should take advantage of lacuna in training, administration and management of pensions and related matters to conduct studies that can bridge the identified gaps and inform policies and programmes in these areas.

### 5.7. Suggestions for Further Studies

This research was an exploratory study that shed light on the relationship between retirement livelihood and living conditions of formal sector retirees in Lagos State. It is suggested that future studies can expand its scope to other segments of the Nigerian economy outside the formal sector. Apart from this, this study can also be replicated in the whole country which will help to determine living conditions of formal sector retirees in different parts of the country. This further research can also involve a larger sample size especially a national study that cuts across the six geo-political zones in Nigeria.

Further research can also examine the impact of educational attainment and work history on standard of living of workers on one hand and the impact of these factors on standard of living of workers after paid employment. This can be disaggregated along gender lines comparing experiences of men with women in retirement. It is hoped that such study will ascertain the impact

of retirement experiences, delay in payment of pensions on standard of living of men and women in retirement. Efforts can also be made to study special categories of retirees in Nigeria such as Nigeria Railways Pensioners, Nigerian Union of Teachers pensioners and Military pensioners among others in order to understand their peculiar needs and challenges as well as proffer meaningful recommendations that can address the identified challenges.

It is also hoped that further study can look at the relationship between corruption in office and the quest to ensure income security (retirement livelihood) against the backdrop of dwindling resources at the disposal of the Nigerian State to honour its social contract to its older citizens. It is often believed that “Egunje” syndrome (bribery and corruption) and embezzlement of public funds is prevalent in the public sector because of fear of unknown and pension arrears. Corruption and fear of unknown can be drastically reduced if public sector retirees are sure of prompt and regular livelihood in retirement like most of their counterparts in the organized private sector of the economy. Future research can also probe prospective retirees to indentify other unconventional sources of income prior to and after retirement. This further study will involve extensive use of probing mechanism so that retirees can “confess their extra-curricular” sources of livelihood before and after retirement and the rationale (reasons) behind the practice.

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## Appendixes

### Appendix 1

#### SCHOOL OF POST-GRADUATE STUDIES AND THE DEPARTMENT OF SOCIOLOGY UNIVERSITY OF LAGOS

#### RESEARCH ON *RETIREMENT LIVELIHOOD AND LIVING CONDITIONS OF FORMAL SECTOR RETIREES IN LAGOS STATE, NIGERIA*

#### IN-DEPTH INTERVIEW GUIDE FOR PENSIONERS' EXECUTIVE OFFICERS

Date of interview-----

Time interview started-----

#### SECTION A: IDENTIFICATION

VARIABLES	VALUES
Specific Venue for interview	
Name of interviewer	
Date of interview	
Time interview started	
Time interview ended	
Language of interview	English----- Pidgin English----- Other,(Specify)-----

Give general description of:

The Venue-----

Sitting arrangement-----

Weather condition-----

Level of response-----

Give other information-----

#### SECTION B: SOCIO-DEMOGRAPHIC DATA

The following should be filled for each of the respondent

Sex	
Age	
Occupational status	
Marital status	
Religion	
Ethnic group	
Educational level	
How long have you been an executive Member of pensioners in Lagos State?	

#### SECTION C: OCCUPATION AND WORK HISTORY

1. What do you think is the impact of your last occupational status on your sources of livelihood after retirement?

2. Kindly compare the situations of pensioners in the public sector with the private sector. Are there major differences in their living conditions? Why do you think so?
3. If you compare male and female pensioners, who do think have access to more sources of livelihoods? Why?
4. Who do you think enjoy better living standards in retirement between male and female retirees? Why?
5. Do some pensioners still work for income or livelihood? Why do you they?
6. Do you think pensioners in Lagos State have access to regular income? Why?
7. On the average, how adequate is your pension or source of livelihood in meeting your basic needs?
8. What is relationship between nature of retirement and sources of income apart from pension?
9. What is the relationship between educational attainment of pensioners and their sources of livelihoods?
10. Do you receive financial support from your children? How regular is the support?
11. Do you still give financial or any other support to your children?

#### **SECTION E: ECONOMIC STATUS AT RETIREMENT**

12. What is the ownership status of the house you live in now?
13. Have you changed residence or apartment after your retirement? Why did you change?
14. How would you describe the overall economic status of pensioners in Lagos State?
15. Did you attend any pre-retirement training?
16. Did you make any preparation to ensure independent sources of livelihood in retirement? Which preparation?

#### **SECTION F: COMPANIONSHIP / RELEVANCE**

- 17a. Why do people have friends? What are the benefits of having friends?
- 17b. What is your relationship with your spouse, children, family and neighbours in retirement?

#### **SECTION G: RECREATION**

18. What are the activities you engage in for recreation or relaxation?
19. Are you a member of any social clubs or associations? What is level of participation?

#### **SECTION H: LIVING CONDITIONS OR POVERTY ASSESSMENT**

##### **RESPONDENT'S PERCEPTIONS**

20. Among your people, who is expected to look after older people or pensioners?
21. Why do people have children? How do people ensure that older people are well taken of in old age?
22. What is the sanction for children who do not look after their parents?
23. Who do you think among your children is more caring? Daughter or Son?

24. Who do you think should take the primary responsibility for the welfare of older people or pensioners in Nigeria?
25. In your opinion, what are the most serious problems facing pensioners in Lagos State today?
26. How do you think the problems can be solved?

#### **SECTION I: LIVING CONDITIONS**

27. How adequate are your sources of livelihood in meeting your basic needs as a pensioner?
28. How would you rate your responsibility to your children after retirement?
29. What are the family challenges you are faced with in retirement?
30. Has retirement improved or worsened your living conditions?
31. Please describe your general living conditions. How is your standard of living after retirement in terms of health, shelter, feeding, and clothing among others?

#### **SECTION J: GENERAL ASSESSMENT OF LIFE AFTER RETIREMENT**

32. How do you see life after paid employment?
33. What do you think should be Government's policy thrust on pensioners and retirement?
34. What is the impact of incessant delay in the payment of pensions on the living conditions of pensioners?
35. Do you think pension arrears encourage engagement of retirees in income generating activities?
36. Comparing your present living conditions with life before retirement, is there any major difference? What are your reasons?

Time interview ended-----

**Thank the respondent for his or her time.**

## Appendix 2

### SCHOOL OF POST-GRADUATE STUDIES AND THE DEPARTMENT OF SOCIOLOGY UNIVERSITY OF LAGOS

#### RESEARCH ON *RETIREMENT LIVELIHOOD AND LIVING CONDITIONS OF FORMAL SECTOR RETIREES IN LAGOS STATE, NIGERIA*

#### IN-DEPTH INTERVIEW GUIDE FOR PENSIONS STAFF/ MANAGER

Date of interview-----

Time interview started-----

#### SECTION A: IDENTIFICATION

VARIABLES	VALUES
Specific Venue for interview	
Name of interviewer	
Date of interview	
Time interview started	
Time interview ended	
Language of interview	English----- Pidgin English----- Other,(Specify)-----

Give general description of:

The Venue-----

Sitting arrangement-----

Weather condition-----

Level of response-----

Give other information-----

#### SECTION B: SOCIO-DEMOGRAPHIC DATA

The following should be filled for each of the respondent

Sex	
Age	
Occupational status	
Marital status	
Religion	
Ethnic group	
Educational level	
Length of time as a pension staff or pension manager in Lagos State	

#### SECTION C: OCCUPATION AND WORK HISTORY

1. What do you think is the impact of previous occupational Status on livelihoods of pensioners in Lagos State?
2. Do you think the occupational status or profession of pensioners affect their standard of living after retirement?

3. From your experience, do male retirees have access to more sources of livelihoods in retirement than females? Why?
4. What do you think are the major differences in sources of livelihoods of public sector and private sector retirees?
5. Why do you think some retirees still engage in income generating activity after retirement?

#### **SECTION D: INCOME AND EXPENDITURE**

6. Do you think public pension by government is adequate to meet the basic needs of pensioners in Lagos State?
- 7a. Do you think retirement age affects the availability of other sources of income apart from pension?
- 7b. Do you think nature of retirement affect the availability of other sources of income apart from pension?

#### **SECTION E: ECONOMIC STATUS AT RETIREMENT**

8. Why do you think pensioners change residence or apartment after their retirement?
9. How would you describe the overall economic status of pensioners in Lagos State?
10. Do pensioners normally attend any pre-retirement training in Lagos State? Please state reasons for your answer.

#### **SECTION F: COMPANIONSHIP / RELEVANCE**

11. Why do you think pensioners have friends? What are the benefits of having friends in old age?
12. Do you think pensioners participate in the community affairs or social life of the town and the area they live in?

#### **SECTION H: LIVING CONDITIONS OF PENSIONERS IN LAGOS STATE**

13. Do children actually look after their parents in old age? Why do you think so?
14. What do you think should be the specific roles of older people in the community?
15. Are you aware of any social services or facilities provided by government especially for pensioners in Lagos State?
16. Are you aware of any special services or facilities which private organizations (NGOs) provide for pensioners?

#### **SECTION J: LIVING CONDITIONS**

17. Describe the general living conditions of pensioners?
18. What are the family challenges pensioners are faced with in retirement?
19. What do you think account for delay in the payment of pensions in the public sector? What impact does it have on the living conditions of pensioners?
20. What do you think should be Government's policy thrust on pensioners and pension administration?
21. What do you think encourage continued engagement of retirees in income generating activities?
22. Comparing the general living conditions of pensioners in Lagos State with their life before retirement, do you notice any major difference? What do you think is responsible for this?

Time interview ended-----

**Thank the respondent for his or her time.**



### Appendix 3

#### SCHOOL OF POST-GRADUATE STUDIES AND THE DEPARTMENT OF SOCIOLOGY UNIVERSITY OF LAGOS

#### RESEARCH ON *RETIREMENT LIVELIHOOD AND LIVING CONDITIONS OF FORMAL SECTOR RETIREES IN LAGOS STATE, NIGERIA*

#### FOCUS GROUP DISCUSSION GUIDE FOR FORMAL SECTOR RETIREES IN LAGOS STATE.

Specific Venue-----  
Number of participants-----  
Name of Moderator-----  
Name of note taker-----  
Date of FGD-----  
Time FGD started-----  
Language of discussion-----

#### **Introduction**

Introduce the research team and the problem scope and objectives of the FGD:

We are conducting a research on retirement livelihood and living conditions of formal sector retirees in Lagos State. The aim of this study is to understand the problems of retirees in gaining access to their retirement benefits and enjoying a comfortable life after retirement. We want to discuss these. Do you have any question you wish to ask me?

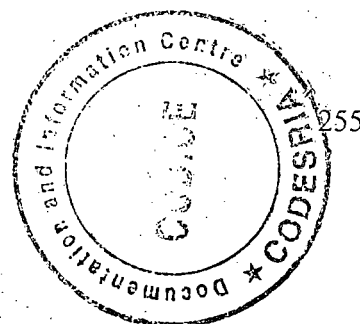
If they agree to participate then get permission to record the discussion.

**General introduction of FGD participants.** Emphasize the importance of honest, ready response to the success of the study. Reassure the participants of the confidential handling of information provided. Introduce and explain ground rules for the FGD: there are no right or wrong answers. All opinions are important. Only one person should speak at a time. Ensure that the group is as homogeneous as possible.

Then the moderator will ask the retirees about the general problems they experience in retirement.

After they have discussed these general problems, the moderator should probe into specific areas such as:

- What do you think is the impact of previous occupational status on livelihood of pensioners in Lagos State?
- Do you think the occupational status or profession of pensioners affect their standard of living after retirement?
- From your experience, do male retirees have access to more sources of livelihoods in retirement than females? Why?
- What do you think are the major differences in sources of livelihoods of public sector and private sector retirees?



- Do you think public pension by government is adequate to meet the basic needs of pensioners in Lagos State?
- Describe the general living conditions of pensioners?
- What do you think should be Government's policy thrust on pensioners and pension administration?
- Can you compare the living conditions of retirees with more sources of livelihood in retirement with retirees that depend on only public pensions?
- Comparing the general living conditions of pensioners in Lagos State with their life before retirement, do you notice any major difference? What do you think is responsible for this?
- What do you suggest should be done to ameliorate the living conditions of formal sector retirees in Lagos State?

At the end of the discussion, the moderator will give a summary of the key points of the discussion and thereafter ask, "Does the summary capture what we have discussed today? Do you have any changes or additions that you want to make? Have I missed any point?"

#### **Additional Information**

The moderator will give general description of the

- i. The Venue-sitting arrangement and weather conditions.
- ii. The level of participation – Did everybody participate freely? Did any particular person (s) try to dominate discussions? Provide any other useful information.

Thank the participants for their cooperation.

#### Appendix 4

SCHOOL OF POST-GRADUATE STUDIES AND THE DEPARTMENT OF SOCIOLOGY  
UNIVERSITY OF LAGOS.

#### RESEARCH ON RETIREMENT LIVELIHOOD AND LIVING CONDITIONS OF FORMAL SECTOR RETIREES IN LAGOS STATE, NIGERIA.

QUESTIONNAIRE

#### INTRODUCTION

Good day sir/ma.

I am -----a lecturer and a Ph.D candidate in the above-named department. I am conducting a research on gender differentials in post-retirement livelihoods and standard of living of pensioners in Lagos State. You have been selected as a respondent based on certain criteria. I will be most grateful to receive your honest and prompt response. It is hoped that the study will generate recommendations that will improve the living conditions of retirees in Lagos State. Do I have your consent to start? Thank you.

Contact number - 08053064761

#### SURVEY IDENTIFICATION

VARIABLES	VALUES
Respondents' Number	
Place of Interview	
Date Administered	
Field Assistant's Code No	
Field Coordinator's Code No	

#### V1: Category of Respondents Codes

Federal Pensioners	1
State Pensioners	2
LGA Pensioners	3
Org. Private Sector Pensioners	4

#### SECTION A: SOCIO-DEMOGRAPHIC DATA

S/N	QUESTIONS	RESPONSE OPTIONS	CODES
1.	Sex	Male ----- Female-----	1 2
2.	Age (Last Birthday)	55 – 59 ----- 60 – 64 ----- 65 -69 ..... 70- 74.....	1 2 3 4

		75 -79.....	5
		80 and above.....	6
3.	Marital Status	Single ----- Married ----- Separated ----- Divorced ----- Widow/widower -----	1 2 3 4 4
4.	If married, what is the nature of marriage?	Monogamy..... Polygamy.....	1 2
5.	If Polygamous, how many partners do you have?	2-4 partners..... 5-7 partners..... 8 partners and above-----	1 2 3
6	How many children do you have?	None----- 1- 3----- 4-6----- 7-9----- 10 and above-----	1 2 3 4 5
7	How many of your children are gainfully employed or currently working?	All of them----- None of them----- Only one----- Most of them-----	1 2 3 4
8.	Religion	Christianity ----- Islam ----- Traditional worshipper..... Others (please specify) ----	1 2 3 4
9.	Ethnic group	Yoruba..... Hausa/Fulani..... Igbo..... Other, specify.....	1 2 3 4
10.	Educational Qualification	None..... Primary School..... Secondary School..... First Degree ----- Masters Degree ----- Doctoral Degree ----- Others (please specify) -----	1 2 3 4 5 6 7
11.	How much was last salary per month before you retired?	Less than N10,000----- N10,000- N15,000----- N15,001-N20,000----- N20,001- N25,000----- N25,001- N30,000----- N30,001- N35,000----- N35,001 -N40,000----- N40,001 and above----- Don't know-----	1 2 3 4 5 6 7 8 9

Section B: Occupation and Activities			
12.	How old were you when you were first employed?	16- 20 years..... 21- 30 years..... 31- 40 years..... 41 and above.....	1 2 3 4
13.	Name of place of last employment	.....	
14.	Why did you retire?	Compulsory retirement..... Health Problems..... Family demands..... Care giving roles..... Statutory retirement..... For greener pasture..... Other, specify.....	1 2 3 4 5 6 7
15.	Professional Qualification	.....	
16.	How old were you when you first retired?	Less than 40 years----- 40-44years----- 45-49years----- 50-54 years----- 55-59 years----- 60-64 years----- 65 and above----- Don't know-----	1 2 3 4 5
17.	What was your last Occupational level?	.....	
18.	What is the nature of last employment?	Managerial----- Teaching----- Bureaucratic----- Clerical----- Secretarial----- Technical----- Consultancy services----- Other, specify-----	1 2 3 4 5 6 7 8
19.	Do you think your last employment prepared you well enough for life after work?	Yes..... No..... Don't know.....	1 2 3
20.	Why do you think so?	-----	
21.	Were you simultaneously involved in public and private sectors activities?	Yes----- No----- Not sure-----	1 2 3
22.	Has your previous engagement in the private sector enhanced your sources of income in retirement?	Yes..... No..... Not sure.....	1 2 3
23.	If yes, how has such engagement enhanced your postretirement livelihood?	Very much..... Fairly well..... Not at all..... Very bad.....	1 2 3 4
24.	Do you think your professional qualifications or skills enhance your access to independent source of livelihood now?	Yes..... No..... Not sure..... Not applicable.....	1 2 3 4

25.	Are you still engaged in any form of income generating activity as a source of livelihood?	Yes..... No..... Not sure.....	1 2 3
26.	If Yes, Who do you work for?	Self..... Government..... Private company..... Religious organization..... Other, specify.....	1 2 3 4 5
27.	Altogether, for about how many years have you worked for income or livelihood since first retirement?	1-5 years ..... 6-10 years ..... 11-15 years ..... 16 years and above.....	1 2 3 4
<b>Section C: Livelihood in retirement</b>			
28.	How much is pension per month?	Less than N10,000----- N10,000- N15,000----- N15,001-N20,000----- N20,001- N25,000----- N25,001- N30,000----- N30,001- N35,000----- N35,001 -N40,000----- N40,001 and above----- Don't know-----	1 2 3 4 5 6 7 8 9
29.	Is your monthly pension regular?	Yes..... No.....	1 2
30.	What other sources of income do you have?	..... .....	
31.	On the average, about how much do you spend on your basic needs per month?	Less than N10,000----- N10,000- N15,000----- N15,001-N20,000----- N20,001- N25,000----- N25,001- N30,000----- N30,001- N35,000----- N35,001 -N40,000----- N40,001 and above----- Don't know.....	1 2 3 4 5 6 7 8 9
32.	How many sources do you have access to?	Only one..... 1-2..... 3-4..... 5 and above.....	1 2 3 4
33.	Kindly tick as many sources of livelihoods you have access to		
	Pensions from former employers	.....	
	Salary/income from current work or business	.....	
	Returns on Investment	.....	
	Financial support from children and relations	.....	
	Financial support from spouse	.....	

	Income in kind (e.g. crops, gifts, etc)	.....	
	Other sources, specify -----	.....	
34.	How regular is the financial support you receive from your relations?	Very regular:..... Not quite regular at all..... Irregular but ok..... Not regular at all..... Not applicable.....	1 2 3 4 5
35.	How long after retirement did you receive your retirement benefits: Gratuity and pension?	Less than one year..... 1-3 years..... 4-6 years..... 7-10 years..... 11 years and above.....	
36.	How much per month was your pension as at that time?	N.....	
37.	How much per month is your pension at present?	N.....	
38.	When last did you actually collect your pension? And how much did you collect on that occasion.	When last?..... Amount? N.....	
39.	How adequate for your basic needs is your source of livelihoods?	Very adequate..... Not quite adequate but Ok..... Not adequate at all.....	1 2 3
40.	Do you still give regular financial support to any of your children or grandchildren?	Yes..... No.....	1 2
41.	Do you still give any other form of assistance to any of your children or grandchildren?	Yes..... No..... <b>If Yes:</b> Please elaborate.....	1 2
42.	How adequate is your source of livelihood (pension/wages) in meeting your basic needs?	Very adequate ----- Adequate ----- Partially adequate ----- Not adequate ----- Don't know -----	1 2 3 4 5
43.	<b>Section D: Expenditure</b> Kindly give the amount of money you spend on the followings per month	Amount per month	
	1. Food and drinks	N.....	
	2. Housing and Electricity	N.....	
	3. Healthcare services	N.....	
	4. Relaxation and Recreation	N.....	
	5. Clothing	N.....	
	6. Education of children and Grandchildren	N.....	
	7. Other financial assistance to adult	N.....	

	children	N.....	
	8. Other family/community obligations	N.....	
	9. Other expenses (specify)	N.....	
	TOTAL	N.....	
	<b>Section E: Economic and financial status</b>		
44.	Gratuity or lump-sum benefit collected at retirement	N.....	
45.	Property owned at retirement (Estimated Naira Value)	N.....	
46.	Do you own the house in which you reside now?	Yes..... No.....	1 2
47.	If 'no', what is the ownership status of the house you live in now?	Rented..... Inherited..... Family compound..... Official apartment..... Living with a friend..... Living with own children..... Living with relations Old People's Home..... Others, specify.....	1 2 3 4 5 6 7 8
48.	Have you changed residence or apartment after your retirement?	Yes ----- No -----	1 2
49.	Why did you change?	Financial difficulty----- Personal reason----- Health problem----- Relocation of children..... Grand parenting..... Others please specify.....	1 2 3 4 5 6
50.	Did you make any personal preparation for your economic security in old age?	Yes..... No..... If Yes: Which preparations?.....	1 2
	ii. Did you attend any pre-retirement training?	Yes..... No.....	1 2
	<b>Section F: Companionship and Recreation</b>		
51.	Do you have friends?	Yes..... No..... No response.....	1 2 3
52.	Do you have a friend, someone to whom you are very close and in whom you confide?	Yes..... No..... No response.....	1 2 3
53.	<b>If Yes:</b> (i) Does that friend live in the same town with you?	Yes..... No.....	1 2
	(ii) Is the friend of the same gender as you?	Yes..... No.....	1 2
	(iii) How often do you see/visit each other?	Daily .....	1



		Weekly.....	2
		Monthly.....	3
		Once in a while.....	4
		Other (specify).....	5
	(iv) Is the friend about the same age as you?	About same age.....	1
		Much younger.....	2
		Much older.....	3
		Don't know.....	4
54.	Do you participate in community affairs of your town?	Yes.....	1
		No.....	2
	<b>RFECREATION</b>		
55.	What do you do for recreation or relaxation?	1. Sports.....	1
		2. Regular exercise.....	2
		3. Indoor games.....	3
		4. Reading.....	4
		5. Listening to Radio.....	5
		6. Watching TV.....	6
		7. None.....	7
56.	Do you belong to any social clubs or associations?	Yes.....	1
		No.....	2
57.	<b>If Yes:</b> How many?	1-3.....	1
		4 and above.....	2
58.	Do you participate regularly in any religious meetings/gatherings after retirement?	Yes.....	1
		No.....	2
		No response.....	3
	Kindly rate your level of participation?	Very good.....	1
		Good.....	2
		Average.....	3
		Poor.....	4
		Very poor.....	
	What are the benefits you derive from your participation?	Economic-----	1
		Social-----	2
		Spiritual-----	3
		Other, specify-----	4
	<b>Section G: Living Conditions</b>		
59.	<b>Do you own:</b>		
	1. Any property abroad?	Yes.....	1
		No.....	2
	2. A motor car in good working condition?	Yes.....	1
		No.....	2
	3. Ownership of Television and type?	Yes.....	1
		No.....	2
	5. A refrigerator?	Yes.....	1
		No.....	2
	6. A personal computer?	Yes.....	1
		No.....	2
60.	Major source of water for household	Pipe borne water.....	1
		Well water piped into house.....	2
		Well water not piped.....	3
		Borehole.....	4

		Streams/ rivers.....	5
		Others (specify).....	6
61.	Distance to source of water used by household	In dwelling/ Compound.....	1
		Nearby (within 2 km).....	2
		Far (above 2 km).....	3
62.	Toilet facilities used by household	Pit.....	1
		Pail.....	2
		Water closet.....	3
		Toilet on water.....	4
		Bush/dunghill.....	5
63.	Forms of garbage collection	Dunghill.....	1
		Incinerator.....	2
		Surface burning.....	3
		Collection for a fee.....	4
		Collection by govt.....	5
		Others (specify).....	6
64.	Frequency of garbage collection	Daily.....	1
		Weekly.....	2
		Monthly.....	3
		Irregularly.....	4
		Never.....	5
65.	Energy source used for cooking most of the time	Electricity.....	1
		Gas.....	2
		Kerosene.....	3
		Wood.....	4
		Coal.....	5
		Others (specify).....	6
66.	Main source of electricity supply	NEPA only.....	1
		Rural electrification only.....	2
		Private generator.....	3
		None.....	4
67.	Please describe your accommodation. Is it a whole house, a flat, room and parlour or single room?	Whole house.....	1
		Flat.....	2
		Room and parlour.....	3
		Single room.....	4
68.	How many living rooms do you have?	1-2 rooms.....	1
		3-4 rooms.....	2
		5 rooms and above.....	3
69.	How many other persons live with you in that accommodation?	..... persons	
70.	Have you any savings?	Yes.....	1
		No.....	2
71.	Are you owing anybody money which you are finding it difficult to pay back?	Yes.....	1
		No.....	2
		No response.....	3
72.	In times of difficulty, how have you coped with it?	Dispose off assets-----	1
		Obtain a loan-----	2
		Depend on relations-----	3
		Goodwill of others-----	4

HEALTH STATUS			
73.	What is your health status?	Excellent..... Good..... Fair/Just OK..... Poor..... Very Poor.....	1 2 3 4 5
74.	Comment on your health status	..... .....	
75.	Have you visited the hospital for treatment during the last 12 months?	Yes..... No..... If Yes, What was the problem?.....	1 2
76.	Have you been admitted into hospital during the last 12 months?	Yes..... No..... If Yes for how long?..... days/weeks/months	1 2
77.	What are the ailments you are currently receiving medical treatment?		
78.	Which of the following providers of treatment do you see when you are ill?		
	Regular hospital/clinics	.....	1
	Traditional healers/herbalists	.....	2
	Chemists/pharmacists shops	.....	3
	Medicine hawkers	.....	4
	Spiritual/religious shops	.....	5
	Self treatment	.....	6
	Other (specify)	.....	7
	Which one of them do you use most of the time?	..... ..... .....	
79.	Which aspects of your experience since retiring have contributed most to your good health?	..... ..... .....	
80.	Which aspects of your experience since retiring have contributed most to your health problems?	..... ..... .....	
81.	How far is the nearest hospital from where you live?	..... .....	
82.	How independent are you in carrying out the following daily activities?		

		Very Independent	Independent	Not sure	Dependent	Very dependent
		1	2	3	4	5
	1. eating					
	2. Eliminating process (faeces and urine)					
	3. Speech/communication					
	4. Dressing and undressing					
	5. Bathing					
	6. Standing up					
	7. Hearing					
	8. Seeing					
	9. General movement					
83.	Were there occasions when you needed help to carry out any of these activities, who could not find?	Yes..... No..... Don't know.....				1 2 3
84.	On occasions where you received help, who provided the help <b>most</b> of the time?	Spouse (wife/husband) only ..... Own children only..... Spouse and own children..... Other relatives..... Hospital Staff..... Social worker..... Personal staff..... Neighbours..... Other (specify).....				1 2 3 4 5 6 7 8 9
<b>Section H: Respondents' Perceptions</b>						
85.	In your own culture and according to the custom of your own people					
	(i) Who is expected to look after older people in retirement (old age)?	Adult children only ..... Spouse..... Extended family members..... Community..... Government..... 1 and 2..... 1 and 5.....				1 2 3 4 5 6 7
	(ii) Do you think children have a special responsibility to look after their parents in old age?	Yes..... No..... Not sure.....				1 2 3
	(iii) How do your people ensure that children look after their parents?	..... .....				
	(iv) What is the social sanction for children who do not look after their parents?	..... ..... .....				
	(v) What is the role of the elderly in your community?	..... .....				

	(vi) In general, are children actually looking after their parents as expected, or are they not?	They are..... They are not..... <b>If they are Not: Why are they failing in their duty?</b> ..... .....	
86.	Today, who do you think ought to have the primary/major responsibility to look after the pensioners and ensure their socio-economic well-being?	The family/children..... Government..... Employers..... The Old people themselves..... Other (specify).....	1 2 3 4 5
87.	What are your reasons?	..... ..... .....	
88.	How will you describe the care received from your children?	Adequate/satisfactorily..... Adequate..... Inadequate..... Very inadequate.....	1 2 3 4
89.	Why do you think children look after elderly very well?	Financial reasons..... Reciprocal treatment..... Sense of obligation/duty..... Upbringing..... Fear of ostracism.....	1 2 3 4 5
90.	Who do you think among your children provide care most of the time?	Sons..... Daughters..... Equally caring..... Equally uncaring.....	1 2 3 4
91.	(i) Do you think you would have been better looked after if you had more children?	Yes..... No..... Not sure.....	1 2 3
	(ii) Why do you say so?	..... ..... .....	
92.	(i) Do you think you would have been better looked after if you had fewer children?	Yes..... No.....	1 2
	(ii) Why do you say so?	..... ..... .....	
93.	(i) Do you sometimes think you would have been better off after retirement if you had no children at all?	Yes..... No..... Indifference.....	1 2 3
	(ii) Why do you say so?	..... ..... .....	
94.	Which do you prefer as your source of livelihood in retirement?	Mainly from own resources..... Mainly from resources provided by own children..... Mainly from resources/facilities provided by government..... Other (specify).....	1 2 3 4
95.	In your opinion, what are the most serious problems facing pensioners in Nigeria today?	..... ..... .....	

96.	How do you think the problem could be solved?	..... .....	
97.	Are you aware of any social services or facilities provided by government especially for pensioners?	Yes..... No..... <b>If Yes:</b> Please name them .....	1 2
98.	Are you aware of any special services or facilities which private organizations or NGOs are providing for elder people?	Yes..... No..... <b>If Yes:</b> (i) Which? ..... (ii) Have you used any of them? Yes..... No.....	1 2

<b>Section I: General Assessments</b>		Excellent	Good	Average	Poor	Very poor
		1	2	3	4	5
99.	Kindly assess your relationships before retirement? How was your relationship with your wife/husband?					
100.	Your children?					
101.	Extended family members?					
102.	Your community members?					
				Yes	No	Not sure
				1	2	3
103.	Has retirement affected your relationship with your spouse?					
104.	Your relationship with your children?					
105.	Relationship with extended family members?					
106.	Relationship with community members?					
107.	On the whole, are you happy with the treatment of pensioners?	Yes..... No..... Not sure.....				1 2 3
108.	If No, would you have stolen money if you knew the fate that awaits as a pensioner?	Yes..... No..... Not sure				1 2 3
109.	Why do you say so?	.....				
110.	All things considered, how satisfied or dissatisfied are you with life as a pensioner?	Very satisfied..... Somewhat satisfied..... Neither satisfied nor dissatisfied..... Somewhat dissatisfied..... Very dissatisfied.....				1 2 3 4 5
111.	What do you think government should do to improve the well-being of retired people and other elderly citizens in Nigeria?	Contract employment ..... Productive roles..... Social security benefits..... Personal welfare services.....				1 2 3 4

		Day Activity centre .....	5
		Geriatric care centre.....	6
		National/ Community roles.....	7
		Other (specify).....	8
112.	Would you like to live in an old people's home?	Yes.....	1
		No.....	2
		If No: Why not?.....	
113.	Do you have any children who are now? (i)	Yes.....	1
	Below 15 years of age?	No.....	2
	(ii) Below 10 years of age?	Yes.....	1
		No.....	2
	(iii) Below 5 years of age	Yes.....	1
		No.....	2
114.	How many children do you have in primary and secondary schools?	None.....	1
		1.....	2
		2-3.....	3
		4-5.....	4
		6 and above .....	5
115.	How many children do you have in higher Institution?	None.....	1
		1.....	2
		2.....	3
		3.....	4
		4 and above.....	5
116.	What are the challenges you face in your family after retirement?	.....	
		.....	
	<b>Assessment of life situations</b>		
117.	Do you believe that life after paid employment is dehumanizing?	Strongly agree.....	1
		Agree.....	2
		Undecided.....	3
		Disagree.....	4
		Strongly disagree.....	5
118.	Do you agree that opportunity to engage in social/economic activities should be given to retirees?	Strongly agree .....	1
		Agree .....	2
		Undecided .....	3
		Disagree.....	4
		Strongly disagree .....	5
119.	Do you think irregular pension encourage active engagement of pensioners in income earning activities?	Strongly agree .....	1
		Agree .....	2
		disagree.....	3
		strongly disagree .....	4
		indifferent.....	5
120.	If given an opportunity, will you like to work for income?	Yes .....	1
		No .....	2
		Don't know .....	3

121.	What is your assessment of government's funding of the old pension Scheme?	Very adequate --- Adequate ---- Inadequate ---- Very inadequate ----- Can' say -----	1 2 3 4 5
122.	Who do you think should fund retirement benefits?	Government only ..... Employee only..... Employer alone..... Employer & Employee.....	1 2 3 4
123.	Have you heard about the new pension Act 2004 in Nigeria?	Yes..... No..... Can't say.....	1 2 3
124.	Do you think the new pension Act will address problems of pension administration in Nigeria?	Yes..... No..... Can't say.....	1 2 3
125.	What do you think are the most pressing needs of pensioners in Nigeria?	..... .....	
126.	Do you think pension arrears contribute to penury and frustration of pensioners?	Yes ----- No ----- Don't know -----	1 2 3

**Thank you so much for your time**

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