

**RELATIONSHIP BETWEEN SOCIO – CULTURAL ENVIRONMENT AND
ADJUSTMENT TO RETIREMENT AMONG RETIREES IN MALUMFASHI LOCAL
GOVERNMENT AREA, KATSINA STATE, NIGERIA**

BY

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**BEING A DISSERTATION SUBMITTED TO THE DEPARTMENT OF ADULT
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EDUCATION (GERONTOLOGY)**

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DECLARATION

I hereby declare that, this work is the product of my own research undertaken under the supervision of Professor Ya'u Haruna Usman and has not been presented elsewhere for award of any degree or certificate. All sources are dully acknowledged.

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CERTIFICATION

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This research work is dedicated to my loving wife Maryam Hussaini Ibrahim and children Safwan and Ummulkhairi S. Yakub Karfi.

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TABLE OF CONTENTS

Title page	-	-	-	-	-	-	-	-	-	-	-i
Declaration	-	-	-	-	-	-	-	-	-	-	-ii
Certification	-	-	-	-	-	-	-	-	-	-	-iii
Approval	-	-	-	-	-	-	-	-	-	-	-iv
Dedication	-	-	-	-	-	-	-	-	-	-	-v
Acknowledgements	-	-	-	-	-	-	-	-	-	-	-vi
Table of contents	-	-	-	-	-	-	-	-	-	-	-vii
List of abbreviation and acronyms	-	-	-	-	-	-	-	-	-	-	-viii
List of tables	-	-	-	-	-	-	-	-	-	-	-ix
Abstract	-	-	-	-	-	-	-	-	-	-	-x

CHAPTE ONE

INTRODUCTION

1.1	Background to the Study	-	-	-	-	-	-	-	-	-1
1.2	Statement of the Problem	-	-	-	-	-	-	-	-	-6
1.3	Objective of the Study	-	-	-	-	-	-	-	-	-8
1.4	Research Questions	-	-	-	-	-	-	-	-	-8
1.5	Research Hypothesis	-	-	-	-	-	-	-	-	-9
1.6	Significance of the Study	-	-	-	-	-	-	-	-	-9
1.7	Scope and Delimitation of the Study	-	-	-	-	-	-	-	-	-10
1.8	Operational Definition of Terms	-	-	-	-	-	-	-	-	-10

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1	Theoretical Framework	-	-	-	-	-	-	-	-12
2.2.	Conceptual framework	-	-	-	-	-	-	-	-14
2.3	Retirement Adjustment Strategy (Model)	-	-	-	-	-	-	-	-34
2.4	Pattern of Retirement Adjustment (Planning)	-	-	-	-	-	-	-	-35
2.5	Socio-Cultural Environment	-	-	-	-	-	-	-	-42
2.6	Review of Empirical Studies	-	-	-	-	-	-	-	-43
2.7	Summary and Uniqueness of the study	-	-	-	-	-	-	-	-51

CHAPTER THREE

METHODOLOGY

3.1	Research Design	-	-	-	-	-	-	-	-55
3.2	Population and Sample of the study	-	-	-	-	-	-	-	-56
3.3	Sample Size and Sample Technique	-	-	-	-	-	-	-	-56
3.4	Research Instruments	-	-	-	-	-	-	-	-58
3.5	Validation of the Instruments	-	-	-	-	-	-	-	-60
3.6	Procedure for data collection	-	-	-	-	-	-	-	-61
3.7	Method of data analysis	-	-	-	-	-	-	-	-62

CHAPTER FOUR

DATA ANALYSIS, FINDINGS AND DISCUSSION

4.0	Introduction	-	-	-	-	-	-	-	-64
4.1	Demographic data of the respondents-	-	-	-	-	-	-	-	-64
4.2	Data analyses	-	-	-	-	-	-	-	-65
4.3	Summary of the findings	-	-	-	-	-	-	-	-69

4.3	Discussion of findings	-	-	-	-	-	-	-	-	-69
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CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1	Summary	-	-	-	-	-	-	-	-	-75
5.2	Conclusion	-	-	-	-	-	-	-	-	-76
5.3	Recommendations	-	-	-	-	-	-	-	-	-77
	References	-	-	-	-	-	-	-	-	-79
	Appendix I	-	-	-	-	-	-	-	-	-84
	Appendix ii	-	-	-	-	-	-	-	-	-87
	Appendix iii	-	-	-	-	-	-	-	-	-91

LIST OF ABBREVIATIONS AND ACRONYMS

US	-	United States
USA	-	United States of America
GDP	-	Gross Domestic Products
UNFPA	-	United Nations Population Fund
WHO	-	World Health Organization
NPC	-	National Population Commission
NSITF	-	Nigerian Social Insurance Trust Fund
SFC	-	Social Cultural Factors
UK	-	United Kingdom
PRA	-	Pension Reform Act
NGO's	-	Non-Governmental Organizations
FWSFL	-	Financial Workshop Strategy for Life

	LIST OF TABLES	PAGE
Table.3.1	- Population of the study	56
Table 3.2	- Sample Size	57
Table 4.1	- Distribution of respondents by Demographic characteristics	64
Table 4.2.1	- Descriptive statistics on socio-cultural factors associated with adjustment to retirement	65
Table 4.2.2	- Descriptive statistics on retirement adjustment strategies	66
Table 4.2.3	- Descriptive statistics on retirement adjustment pattern	67
Table 4.2.4	- Correlation between socio-cultural environment and adjustment	68

ABSTRACT

The study is on relationship between socio-cultural environment and adjustment to retirement among retirees in Malumfashi local government area, Katsina state. The objectives are identify the socio-cultural factors associated with retirement adjustment. Determine the adjustment strategies used by the retirees. Examines the pattern of retirement adjustment strategies used by the retirees. And also to determine the relationship that exist among the socio-cultural environment and adjustment to retirement. The study used theoretical framework in which the Atchey's continuity theory of human normal aging was used and for the conceptual framework concepts such as retirement, socio-cultural environment, adjustment retirement, retirement adjustment strategy (Atchey's model of retirement adjustment on longitudinal design), pattern of retirement adjustment (planning); several empirical studies were revealed and base on that uniqueness of the study was drawn. The study adopted correlation research design. The population of the study consist of retiree from federal, state and local government sum-up of 1553 and the sampled of 308 were used. The instruments used for data collection were questionnaire: socio-cultural environment and retirement adjustment pattern and strategy questionnaire (SCERAPSQ) and retirement adjustment scale (RRI). The validation of the instrument was carried out by different experts to ensure content and face validity of the instruments. The reliability of the instruments was established through test and re-test techniques. The two scores of term from test and retest were correlated and a reliability index of 0.71 was obtained for the (SCERAPSQ), initially reported by NSPAC 2012 the reliability index of RRI was initially 0.81 but for this study obtained its reliability index as 0.77. the study found out that culture, social security and support, religiosity, self-concept are the socio-cultural factors associated with retirement adjustment. The study asserted that there are no distinctive models used by retirees in adjusting to retirement as they have no savings for health and retirement, no reduction in schedule of work, no bridge employment to retirement. Most of the retirees entered retirement without retirement planning, preparation and the retirement is based on compulsory basis and mandatory. Retirees believe that retirement is disengagement, freedom and normal personal process. Relationship between socio-cultural environment and adjustment to retirement was significant. Base on the findings, the study recommend that government should provide effective project and programmes for social security to the aged. The potential retirees should understand retirement as activity, continuity and productivity. Adjustment to retirement should be both personal and institutionalize process.

CHAPTER ONE

INTRODUCTION

1.2 Background to the Study

The environment people live greatly influence their lives whether positively or negatively. Environment comprises the physical and social components and both has degree upon which it affects human life. Physical environment is geographical set-up which is more of existing physical structures of a place. The social environment has to do with activities and interaction among individuals living in the surrounding. The sphere of social environment is connected to the social and cultural being of people. As environment influenced man's life, man also modifies, shape and reshape his environment to meet with environmental requirements (Elaine, 2017).

The process of becoming older is what is termed as aging. Aging process in human being present different developmental stages and some challenges. The challenges brought by aging process among other are: to some of normal aging is decline, and to others is stabilization mostly with regards to the cognitions. This associated with people that take life in operational intellectual task, while to some is deterioration mostly for pathogenic individuals (Beeree 2009). As denoted in normal aging there is decline which in generic term has to do with person's Biopsychosocial being. Aging present different decline in terms of physiology such as sight, hearing and other changes in term of physical appearance. Psychologically in term of emotion, cognition and motivation and socially it has to do with changes in the social role in family and the community at largely.

Due to the decline presented by aging process, individuals tempt to become weak and later found themselves not able to do what they have been doing before, this is regarded as retirement stage of individual in wide scope (Cussen, 2010). The stage of not being able to carry out the task you have been doing before subjected the aging individual to maintain a progressive mutual separation with society as proved by the disengagement theory of human aging. Relatively, retirement in a formal sense refers to the disagreement or withdrawal from employment in formal sector of economy this is termed as institutionalized retirement. This form of retirement came into being after the industrial revolution in Great Britain. Its origin can be traced in the United State of America around early 19th century. This trend of retirement diffused all over the globe and to Nigeria. UN Nation give 60 years as reference age of retirement and age landmark of becoming an old individual.

Retirement is a vital topic in aging research because it is one of the life changing events, in the course of human development, especially in old age, as it happens at early years of late adulthood. In the advance countries a person is said to be old at 65 years because it is at this stage that people become eligible for full old age security benefit (Weismman, 1999). The United Nations, however, uses age 60 to refer to older people, and recommends age range 50 to 65 years for countries to use as cut-off depending upon the setting context of the nation (WHO, 2002). In Nigeria beginning of old age is marked 60 years, which is the country's retirement age, Nigerian Social Insurance Trust Fund (NSITF, 2015).

Retirement in Nigeria reflect the global trend, it become a permanent initiative of our inept and kleptomania like ran government at all tiers and every single working class individual is potential retiree. The institutionalization of retirement started in 1951 under colonial era, a scheme set-up by maters called 'pension ordinance'. It has a retroactive effect from 1949, while

those officials posted to Nigeria by U.K benefits. Since then, there has been attempts and efforts on social security system in Nigeria. The pension Acts and schemes of 1977, 1987, 1961 and a like. Following the introduction of pension reform in Nigeria (PRA, 2004) Re-enacted in 2014 to improve and increase contributions, power to perform, create pension protection funds and employee compensation Act (NSITF, 2015).

Nevertheless, employment in Nigeria is a source of income for a living and where it is highly valued, retirement can be considered as a loss of such qualities and benefits which may led to some socio-economic, psychological and health problems among retired persons. Studies in the recent time indicated, retirement from highly valued occupation might result in problem of behavior even to the extent of committing suicide in later life (Berk, 2008 in Ashanafi, 2015). Alternatively, retirees may found themselves without a role and organizational goals, under such conditions there might be absent of socially constructed options and expectations. Aged individual may feel constrained by the reduction and loss of income, position, status, friends etc (Aliyu, 2007).

Specific to the adjustment to retirement among retirees, survey of consumer finance provides clear focus, on how retiring older persons prepare themselves for their transition to retirement, how individual retirees and their organization hold in adjustment after the transition to retirement phase. And note that, the socio cultural environment of retirees may mare or make their adjustment to retirement (SCF, 1986). Social condition varies from society to society, to some, the condition is favourable and enabling in which the gradual process of adjustment to retirement is smooth, there have employability, flexible retirement, vocational rehabilitation, mastery and much more (Lackhart, 2017). These attributes are attached to advanced nations. Whereas, in countries where these are lack or less (developing nations), that the social condition

is not fixed to the level to aid the adjustment to retirement of it's retirees. No matter the effort or redness of a retiree, if the social condition is not enabling to provide avenues and contain requirements for his adjustment to retirement transition. The adaption to new life of the great freedom would not be success (Velkeff, 2001).

Moreover, from the researcher's personal experience about retirement and its adjustment. Retirement and adjustment of retirement in Katsina State reflects some of the National Trends and issues of retirement, but with some certain peculiarities between. There is no doubt about such connections and uniqueness of the retirement in the state and that of the nation. This may be possible because of the tradition, culture, beliefs and geography of the state. The traditional setting in the state supported mutual relationship among individuals as most of the families in the state were living in an extended family structure where grandparents, sons, in-laws and grandchildren are living in the same compound as observed by the researcher.

This composition of family facilitated coexistence among family members as also noted by the researcher. In an extended family the care and support of the elderly members is in the hand of everybody in the family. Some retirees living in an extended family reported that they enjoyed being in such family composition because the issue of care giving to them was not a problem. As they said; their sons, in-laws, grandchildren are always towards them to ensure their good living. Also added that it is to cultural practice and belief of the people in the state to help and supported the humanity mostly the vulnerable ones (elderly and children) (Usman 2016). Reported by one retiree in the area of the study life in retirement is not something very easy but with support of family and community it will be smooth because most of the people who retired are aged persons and such individuals reached a certain stage of life that everything of their physiology, psychology and tiredness with the society have started to declined and to some it

even deteriorated but in some cases, some lucky ones among, to them is stabilization. So as an individual be in this stage of life he needs help from other people to do things for himself.

The geographical setting of Katsina state played an important vital role toward retirement adjustment among retirees. The climate and the soil of the state supported agricultural activities of crops cultivation and rearing of animals which was the activity of continuity among retired adults in the state. Agricultural sector accommodate almost 70% of the retired individuals in the state (Aliyu, 2007). These activities of agriculture by retirees help them in adjusting to their retirement because it made them engaged and take away to them idleness which is the reason of loneliness that may temper with their health and psychological conditions of the person. On contrary, social expectation, modernization has started to change the ideology and structure of societal and community existence which brings to the existing norms and values in the society to wept out. People started to live in nuclear family and females who are the primary care givers started to be engaged into public and private sectors of employment.

From observation by the researcher, retirement adjustment among retirees in Malumfashi Local Government Area to some it was smooth but to many others the process is indeed devastating. Retirement and adjustment to retirement are twin things that give to retirees different experiences depending upon giving the best of chance, opportunity or circumstances (Cussen, 2010). Some of the retirees that have been informed about retirement process during potential stage are those that are in the advantage side of traditional, cultural and religious support have retirement adjustment process very smooth but those that lacked information and social support, their experiences of retirement adjustment is not so that well (Beeree, 2009). Retirees are aged individuals who were recognized in the society as elders, they shoulder many the responsibilities such as: mentorship, couching and many others.

Retirees live in different environments some live in areas that are remote than others and due to this life commitments and style differs. Some retirees are well coping with their retirement situation and challenges but to many others is otherwise. The focus of embarking in this study is to find out are the disparities and differences in retirement adjustment has anything to do with place where one live especially the social interaction and cultural set of the community.

However, most researchers in retirement and later life education concentrated on the retirement satisfaction measures primarily related to health and financial resources but given less concern on the social aspects of retirement resources. Satisfaction in retirement period is basically on three primary resources which are: the health and financial, psychological and social, but most researchers and professionals are given more concern on the health and financial resources of individual than the social resources. They failed to understand the ground established by different gerontological studies that indicated most of the aging problems were originated and triggered by social and cultural set up of the older adults.

Social and cultural setting of individuals tremendously influences one's commitment, wellbeing. A social-cultural setting of people do with their social network, support, investments and access to services and amenities. Based on the above established ground there is the need for studies and researches that will look into the social aspects of retirement resources and established the basis for appreciating the contributions and otherwise of social resources to proper making of wellbeing after retirement. Therefore, this present study determined the relationship between sociocultural environment and adjustment to retirement within prospective, correlational study.

1.2 Statement of the Problem

The socio-cultural setting of people has to do with people's living arrangement, cultural norms, values, occupation and other accomplishments of life. Traditionally in Hausa-Fulani Community

people live in compound of extended family where almost everything is shared. The traditional living arrangement encourage and promote support between each other. In this set-up aged are regarded custodians of culture and traditions, as maker of the society through establishing traditional and cultural common grounds for younger generations. The aged in Mulumfashi have different functions and roles played: as care givers, source of knowledge, traders of traditional commodities, mediators, and among some were retired civil servants (pensioners). Modernization brought changes in term of our traditional and cultural set-up. People's living arrangement changed from extended to nucleated, our valuable cultural and traditional norms and values were changed. Our respect for elders, support charity, traditional security net-work are becoming weaken. Many among the aged, their traditional role and functions changed as they were once in public service and now retired.

Retirement from public service, is a process of withdrawal or disagreement from active civil service role to a more personal and societal role. This change brought by aging process is indeed a challenging one because it is a transition from a familiar task and role to unfamiliar, from tied schedule of work to a period of great-freedom and ample time. As retirement presented this to individual(s) there is need for preparation to address these issues and challenges, thereby personally arranged or institutionally planned. Coping with retirement situation need personal attempt by a retire in potential and in actual time retirement and also institutionalized professional provisions to help retiree meet the requirements for becoming well-adjusted to retirement situation. Nigeria as a country have little provision of social security package and associated with entrenched poverty. Employers of labour also have no any provisions on retirement adjustment programmes and projects to employees. The potential retirees themselves too have no or very little retirement planning. Both employer, and the working individuals are

neither strategizing for coping with retirement no plan for it. Therefore, retirement coping strategy and planning attached on a retiree base on the resources at his expenses based open condition, time and his surrounding. Recent years researches confirmed that socio-cultural environment influence retirement adjustment but what was not established is that the retirees in Malumfashi Local Government Area Katsina State adjusted to retirement due to their influence of social cultural environment. It is against this background that the present research sought to study the relationship between a socio-cultural retirement and adjustment retirement in the study area.

1.3 Objective of the Study

The study has the following objectives: -

- i. To determine socio-cultural factors associated with adjustment to retirement in Malumfashi Local Government Area, Katsina State.
- ii. To determine adjustment coping used by retirees in Malumfashi Local Government Area, Katsina State.
- iii. To examine the pattern of adjustment to retirement among the retirees in Malumfashi Local Government Area, Katsina State.
- iv. To determine the relationship between socio-cultural environment factors and adjustment to retirement among retirees in Malumfashi Local Government Area, Katsina State.

1.4 Research Questions

The research answered the following questions.

- i. What are the socio-cultural factors associated with adjustment to retirement among retirees in Malumfashi Local Government Area, Katsina State?

- ii. What are the retirement adjustment strategies used by retirees in adjustment to retirement in Malumfashi Local Government Area, Katsina State?
- iii. What pattern of adjustment to retirement used by retirees in Malumfashi Local Government Area, Katsina State?

1.5 **Research Hypothesis**

Ho₁: There is no significant relationship between socio-cultural environment and adjustment to retirement among retirees of Malumfashi Local Government Area, Katsina State.

1.6 **Significance of the Study**

The findings of the study would benefit different bodies and individuals: government, potential, retirees, self-employed individuals and other private employers of labour. Government can benefit from this research study, as the study provided data on different employer retirement programmes. Also provided information on the retirement planning tips and the retirement education programme and skills that can help retirees to have coping ability to the period of great freedom. This can be obtain through sharing the information to some government agencies that are concerned with the welfare of employers like directorate of employment. The study can also help the potential retirees by providing them with all the necessary information about the challenges and issues around retirement adjustment, providing the appropriate strategies and planning steps towards proper coping with retirement situation and ensuring successful aging processes.

The study can help actual retirees to restructuring and readjusting in to retirement period to ensure life adjustment strategy. This is by providing them with information concerning retirement adjustment planning in retirement period and also the existing professional bodies for helping retirees to adjust to their retirement. Self-employed individual can benefit from this study

as the study reviewed literature concerning planning programmes on adjustment to retirement for self-employed persons. This is to ensure proper adjustment and coping with retirement challenges for people in informal sector of economy. Private employers can benefit from the study as its revealed and review several employers retirement planning programmes suitable for the status, conditions and requirements in the self-employed venture.

Moreover, the study can help government in policy formulation for the aged programme, projects and packages. The study would presented the typical condition of retirees in the country as they aged. The recommendations of the study can help the government and private establishment to establish retirement counselling centers and units in their establishments, ministries in public and private agencies. The study provide additional literature on aging in Nigeria, some other researchers can benefit from the study as it can serve as source of literature and empirical references. The study serves as references materials for future researchers.

1.7 Scope and Delimitation of the Study

The scope of this study is to determine the relationship between socio-cultural environment and retirement adjustment, examine the pattern of retirement adjustment use by retirees in adjusting to retirement. The study also cover the strategies use by retirees in adjusting to retirement and determine the socio-cultural factors associated with retirement adjustment.

The scope of this study is delimited only to retirees of public service in local, state and federal government in Malumfashi Local Government Area of katsina state. Retirees from private sectors of employment and self-employed retirees not part of this study. Socio-cultural environment and adjustment to retirement are the major concern of this study. Therefore retirement satisfaction, well-being and planning programmes are not areas of concern for this study this delimitation is due to the time frame for the research to be carried out.

1.8 **Operational Definition of Terms**

Retirement: this refers to disengagement from active public services in the local, state or federal level of government.

Retirement adjustment: this refers to coping strategies used by retirees to adjust with life after retirement

Sociocultural Environment: this refers to the social and cultural settings surrounded a retiree

Adjustment strategy: this is a personal and professional attempt by retired public servant to cope with retirement challenges.

Adjustment pattern:- these are ways and stages a retiree plan and used in/for coping with life challenges in the period of great freedom.

Public service: this refers to government employment in state, local government and federal level.

Sociocultural factors: these are social and cultural attributes, norms, values around retired civil servants.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

This chapter reviewed literature relevant to the study and discussed under the following headings; theoretical framework: continuity theory of normal aging; conceptual frame work: retirement, sub-concepts of retirement, adjustment retirement, retirement adjustment model, pattern of retirement adjustment (planning of retirement); Socio-cultural environment, review of empirical studies and summary and uniqueness of the study.

2.1 Theoretical Framework

The theoretical framework for this study is continuity theory of Atchely (1971), reviewed by Maddox (1988) and used by Ashanafi (2015) in a study; ‘Aging and Retirement among Ethiopian Elderly: Adjustment, challenges and policy implication.

This framework come to explain that many older individuals shows consistency in their activities, personalities, and relationship despite their changing in physical, mental, and social status. The theory states that; “Older adults will usually maintain the same activities, behaviors, “relationship as they did in their earlier years of life”. The above framework maintains that continuity is maintain in retirement, especially the lifestyle by adaptive strategies that are connected to their past experience, also it is a functionalist perspective sense in which the individual and the society try to maintain a state of equilibrium.

In gerontological view, the theory explains aging and retirement as progressive, continuous and inevitable process, condition or stage in human life. The theory suggest that older people attempt to preserve and maintain existing internal (personality structure, belief) and external structures (relationships, social role) to avoid the experience of stressful distraction. Typically, people rely on the strategies learned from past experiences to preserve and maintain situations. The theory also predict that there should not be a significant drop in well-being and

help when people transition into retirement as long as they achieve continuity by improving and maintaining social contact and life style (Mime, 2013).

However, the theory have implication on this study because it explain that, continuity does not mean that nothing changes: it means that new life experience occurs and the aged most adopt to them with familiar and persistent process and attribute. This assertion indeed explain retirement adjustment because retirement involved transition from familiar to unfamiliar and adjustment involve adapting to this experiences, challenges and issues that might be encountered. The rational drew from continuity theory for this study is that retirement is gradual and adjustment to retirement is the activity in retirement. It is also understood from the theory that people are most satisfy in their older years when their roles and activities are consistence with previous experiences. This is also adds explanation to the process of adjustment because it shows that there was an established activity before and now there is substitute which will compensate the old role therefore adjustment came-up.

Moreover, continuity theory is relevant to this study because it explained retirement adjustment as a process which is gradual and improved over time. It also present strategy in maintaining activity as means of adjustment as provide by the theory. Part-time, bridge employment, improve the process of adjustment because a successful transition may be best managed by maintaining the kind of daily routine or structures experience in formal work. Secondly, individuals can maintain a structure in their life by increasing their level of participation in valued activities prior to retirement. Thirdly, those who are identify with strong zeal of work (married with work) can maintain continuity through continues involvement (eg. Bridge employment, part-time, professional consultancy etc) looking at these, continuity theory based explains adjustment retirement. Above all continuity theory established the existence of

already trend and it stopped and taking-up a new one. There in explained retirement and adjustment.

2.2. Conceptual framework

2.2.1 The Concept of Retirement

The concept of retirement is of the interest to many different professional and practitioners in different field of studies. Such as gerontologist, psychologist, sociologist, Geriatrics, policy makers and many others. Each of these specialists understands the concept in relation to their field of specialization or studies. The term retirement was understood by some as a period of time, some look at it as a stage of being in life development, others view it as phenomena or event experienced in human life. Thus, all these professionals believed that, retirement is inevitable in human life given the best of circumstances of time. However, some scholars describe it as an act, process or termination of one's period of engagement in labour force.

Retirement can be conceptualized according to Denga cited in Usman (2007), "as commonly means age-related withdrawal from active working life". This came as the definition of the term it may not be the same for everyone. Retirement, according to Atchley, (1976) cited in Aliyu (2007)"is a condition in which an individual is employed less than full time (whatever they mean in his particular job) and in which his income is derived at least in part from retirement pension earned through prior years of services as a job holder".

Moreover, retirement is an act of retiring or a state of being retired from work, business or public life or retires service (Landau, Ramson, Davidson, 1992, cited in Aliyu (2007). "It is a time of significant transition that deals with the reassessment of life in the process of moving from the stage of middle adulthood to the camp of senior adults and matured age, Omoresemi

(1987). According to Akinde (1993 in Cussen, 2010) perceived retirement “as the termination of a pattern of life or a disengagement from active and a sort of regimented mode of occupation as a result of old age, poor health, social pressure or weariness after a period of particular job”.

However, the concept of retirement has been changed dramatically over generations but there is what remain constant in the notion of potential retire and actual one that retirement be a terrific opportunity to give up that old identity and re-event a new you. The term retirement and **‘financial independence’** are use inter-changeably. Therefore, retirement can be viewed as the concept that is attributed with time that marked the beginning of seniority in age, brings about personal identity, new pattern of life tasks, and transitional period of financial adjustment, use of freedom and time, living arrangement, creating and all provided the growth of domains.

Assumptions of Retirement

Manaduakonam (2002) reported that individual retirement based on age ground. Certain number of assumptions that include the following;

- i. Individuals (workers) in the (55 – 60 years) of age bracket experiences difficulties with mobility, because they feel less free to transfer or to change job, which constitutes management problems.
- ii. There is the problem of obsolescen among workers over 50 years e.g born out and loss of effectiveness
- iii. Old individuals need to give away so that educated youth can get employment.
- iv. Old workers are social and economic liabilities to the employer.

Therefore, base on the aforementioned pospulates it become the major ground that a general consensus, that old workers should step-aside by the time they get to terminal point (retirement aged). But this assumptions need to be prove by empirical research to ascertain

common basis ground of certainty. Because different researches in the field of social and psycho-gerontology revealed, that older individuals need to continue and some still maintain effectiveness even in the old age. And also some shows some sense of stabilization.

Reasons for retirement

There are several reasons for retirement because as people are different, reason for retirement also differs. It can be debated that each retiree has his own reason for embarking into retirement. But there were different attempts by scholar to identify the major reasons that causes retirement. Five reasons have been highlighted by researchers as the major courses of retirement (weeks, 1984 cited in Usman, 2015).

(i) **Poor Health:** Study conducted in U.S, U.K and Denmark revealed that poor health is the major causes of retirement (weeks, 1984 in Usam, 2015). By poor health it does not mean one is severely ill or hospitalized, but it is relative in relation to one's job. What be the ground in one job, may not be in another. Impairment can be a reason in some profession, dysfunction or disability in another. As an individual become incapacitated by poor health to the extent that his functions can't be perform effectively; so, such employee has relinquish and his potentials of finding replica of his past position often bleak (Waldman and Avolio, 1986 in Usman, 2015).

(ii) **Compulsory Retirement:** Because of the world population aging, many countries developed or developing have given a certain age landmark at which individual worker is to go for retirement. For this it is a situation where by certain age is fixed for people to indiscriminately retire (weeks 1984 in Usman, 2015). This is for the country to create avenues of observing their team youth in to world of employment. In some countries the age at which individuals are expected to retire is 65years. This is mostly attained in advance nations due their life longevity

and in most of the third world nations that landmarks is not attain because of life-expectancy, and their economy is low (Adler, 1975 in Usman, 2015).

(iii) **Unemployment:** This is the extend in which employees are being laid off or having their jobs discontinued, until reaching the mandatory retirement age. It is to a country a prevailing unemployment trend that gives a devastating situation of social and economic challenges to the citizen. The unemployment rate among people is high. The government attempt to deliberately laid up all those public servant at nearly reaching the mandatory age of retirement to voluntarily retirement so as to give others chance to came in. (Rachel, 2017).

(iv) **Job Dissatisfaction:** This has found to be one of the major causes of retirement among some retirees. But studies and researches have indicated that very few of the retirees expressed the feeling that, their retirement is because of their job dissatisfaction. (Adler, 1975 in Usman 2015).

(v) **Preference to Retire:** This is among the prominent reasons of retirement because it is an instance in which an individual voluntarily retired for personal reason such as family responsibility, it is the most enviable of all retirees. And studied shows that significant number of retirees retired on this ground. (Weeks 1984 in Usman 2015).

Types of Retirement

Olusakin and Adeloye (1999), identified three types of retirement: Voluntary, force and mandatory.

(i) **Voluntary Retirement:** It is an example of early retirement employee decided on his own to withdraw from his job. This types of retirement is associated with financial, social and psychological readiness to fit or adjusted to retirement. Based on this the transition occur with little or no pain.

(ii) **Forced Retirement:** This retirement is involuntary. It is the employer that decided without the consent of employee(s). It is compulsory in nature, typically it is right-sizing of workers. This retirement is unplanned, viewed negatively and it causes a lot of trauma psychologically. Employees involved or faced with such type of retirement have serious problems in adjustment. Above all the person may find it difficult to find another job this type of retirement is mostly to private establishments: (banks and companies) or in some extend public sectors when there is economic or policy crisis in the country.

(iii) **Mandatory Retirement:** It is the normal train of retirement in Nigeria it occurs when a civil servant reaches the age of 60 years or 35 years in service. Or such an individual in academia or judiciary (lecturers and judges) reaches the age of 65 – 70 years. This retirement is expected but still notwithstanding, some or majority of the retirees may not prepare. It is also not characterized with much adjustment problems.

Therefore, considering these types of retirement we can deduced that, voluntary retirement has the least while force or compulsory retirement has the most level of adjustment challenges. But contrary, the extent of adjustment problem experienced by a retiree depends upon his level of preparation, which is determined by many variables. All these retirement are obvious in service period of an employee, therefore, it is expected to start planning for retirement right from the time 'go', So as not be caught unprepared (Osinowo 2010).

Factors influencing Retirement

Individuals have different reasons for retirement some retired on ground of care giving responsibilities women mostly, employment opportunity or cultural expectation mostly associated with traditional royalty in Nigeria, economic and health factors. Also public interest in retirement decision mostly associated with public servant interested in politics. According to

Machigan University, U.S.A (M.U 1992): conducted a longitudinal study on the factors for retirement. A sample of two man and woman between (51 – 61 years), interviewed at interval of 2 years, then came up with following factors: -

(i) **Incentive Effect:** This has to do with the social security package associated with retirement. Employer provide pension as a define benefit to retirees. In line with this, according to Economic theory; that posit workers will decide whether an additional year of work adds enough to retirement income balance, the loss of a year of retirement leisure. This factor is important in both the advanced nations and the developing ones (M.U 1992).

(ii) **Health:** Both in the industrialized nations and less this factor indeed influences retirement of both genders. But there is considerably despite about the relative importance of this retirement ground because some health conditions prevent work entirely but many do not. Some health conditions are aliment such like Arthritis. This may make older workers less employable long before quality for private or public disability benefits (M.U 1992).

(iii) **State of Income:** Many employees combined business and service and by implication the boast of the business profit develop sense ‘it is enough for a being then, lead one to retire from service to continue with his business, be independent on his own and work for himself.

(iv) **Marital Status:** With current dispensation of civilization and modernization, our females are more participated in employment of public and private sectors. This influence the timing of retirement for mostly female in developing countries of Africa and in western countries working class family couple tried to coordinate retirement in order to enjoy leisure time together. Nigerian for example, culture and relief contributed to the impact of this factor. Our ladies in the recent time are going to public service unmarried and when got married their husband influence their retirement. In banking industry is mandate that, husband and wife can’t work in the same

establishment so, by coincidence having such instance one most retire and mostly the women so did.

(v) **Caregiving Responsibilities:** In developing nations the caregiving services rest in hand and shoulder of family and community and the major caregivers and women, (Osinowo, et al 2010) many women quite public or private service to assumed the duties of caregiving services to their living parents or Aged husband or even sometime their children. Men do but it is rare. However, in developed nation this is not common because there is adequate arrangement for caregiving services to elderly and 90% percent of elderly care is in the hand of government and employer of the worker through life insurance package or caregiving agency (M.U 1992).

(vi) **Tradition and Culture:** Reason for retirement varies with race, so the same to tradition and culture. The traditional and cultural practices of community or society may affect the time of retirement of it's members. There is in some culture and tradition some expectations required by a given member of the tradition or culture to fulfilled. Such expectation may affect the retirement time of one, to quite service and joined his community in order to met these requirement of been qualified member in the society (M.U 1992).

(vii) **Age:** It is the primary factor that influence the retirement of one irrespective of gender, social class, economic starters, education etc. it is the major determinant of retirement in both nations. The more you advance in age, the more you been influence internally and externally to retire.

(viii) **State of the Labour Market:** Employment opportunities available in the country's labour market influences retirement. Because of the labour market is full of employment opportunities, it enable and promote job mobility. Instance in which an employed individual retired from

present service and change with another or if the situation is otherwise. The existing employees (workers) may decide to retire and give why to other to join employment van.

(ix) **Increase of Nation Wealth or Prosperity:** The advancement of country's economy brings about increments of national wealth and prosperity. It is the instance in which individuals are no longer having difficulties in pursuing the attainment of basic needs. Also it is the situation in which prosperity boomed among citizens, the entrepreneurship is competing with public and private sectors or even exceeded. With this situation on ground in a country, you may have many workers retiring from services to join the self-employed sectors or even fully quite to full-retirement because of having in mind that the retirement package is enough for them (M.U 1992).

The Process of Retirement

The life of human beings is a process and proceeded from stage to stage and in each stage there are numerous chances on different issues. Retirement can rightly be described as a stage in the continuous process of human development. As life begins at the conception stage and terminate in the stage of old age. So, retirement too, has a process as Alchely (1979) identified, reported by Adeloye (1999) cited in Aliyu (2007); Alchely elaborated process of retirement as follows:-

(i) **Remote phase:** This is a pre-retirement stage in which the middle adult worker(s) is fully occupied by his job responsibility. At this period such individual vague though about retirement and non-chalant toward retirement initially. But with so doing, later face the reality when colleagues begin to retire. It is a stage of little or no preparation for retirement. Therefore, for those that are not financially and psychologically prepared for retirement; confusion and anxiety is the order;

- (ii) **The Honeymoon phase:** This stage is characterized by careful planning or and anxious expectations of retirement. It is often be the period attributed with pleasure, anticipation. At this stage many of the planned activities and programmes previously scheduled can now be in place;
- (iii) **The Disenchantment phase:** This is stage of desperation which subsequently led to psychological problems. This may be due to unfulfilled or inadequate anticipating socialization for retirement.
- (iv) **The reorientation phase:** It is a stage that is associated with facing of life realities at which the individual retire reoriented towards new pattern of life in terms of new social role, residence, job, friends and utilization of time, freedom and leisure;
- (v) **The Stability phase:** This is a stage of realistic awareness of one's capacities, capabilities and limitations. Thereby here a retiree is able to maintain some balance in taking realistic stands on retirement; and
- (vi) **The termination phase:** This is the end phase of retirement, it is a period or stage that one is fully retired or may decided to take another full-time employment or even go into politics. This stage can be more explain by the instance in which individual is disable, can no longer care for himself as a resulting old age or illness. Above all, it can be marked by the last event of human life, automatic permanent retirement which is death.

Moreover, in some studies the stages of retirement are seven in number like Usman (2016) identified these stages as seven: The remote, pre-retirement, actual retirement, retirement activities, disenchantment or reorientation, stabilization and termination stage. To him he divided the Atchley's remote phase into remote stage which refers to his stage of middle adulthood in which a person is full involved in his job and has only a vague thought of retirement. Then, the pre-retirement period that is identified as period at which the potential retirees have much active

thought and planning for retirement to occur. And he slightly softens away from some duties and responsibilities of his job.

But all together, these stages of retirement reported, started from the preparation to the termination stage. These stages or phases of retirement lack empirical evidence to gives the appropriate age range. This make the stages vague and undefined (Aliyu, 2007). Notwithstanding this model helps to understand the development antecedents and task associated with older adults who are making transition from role of worker to non-worker (retiree), Usman (2015).

For many people, work has been the main part of their lives for decades and once they retire, they have to figure out what they will do with all their time. This brings about so many questions that should be answered with planning instructions that will be translated into actions at the period of retirement.

Retirement Pattern:

The pattern of retirement at the end of working career is shaped less by aging or age but by the institutional mechanism that provides incentives and support for the workers exists from labour force. Retirement institutions originated from accord the period of 19th Century in the developed nations which in the period of mid-20th century it got recognition around the globe. Government and economic institutions developed programmes of retirement and in the second quota there was critical re-organization on retirement regulations globally. However, in this 21st Century there were several reorganization and establishment of welfare institutions in different countries around the globe. This effort was motivated by the trend of population aging, growing insecurity, labour mark of steaming, global economic reinstructing and the changing nature of family, (Chen, 2012). These give rise for the questions regarding the future of retirement as standardized and permanent age-related transition from income status based on employment to

base on transfer, social security or assets at the end of the working career, (Cahill (2006). Bludell 2004) identified the following patterns.

Retirement:

(i) **Institutionalization of Retirement:** This pattern of retirement is with public and some private establishment. The public sectors are government institutions and establishments that provide a package of pension to their retirees due to old age, health, social or cultural ground. This may probability motivated recipients exist from the labour force. This is the courtesy of industrialization, and the event of these phenomena is more than production line but the development of personal management, unionization, shape the regular working care hiring promotion, wages, income maintenance including health insurance and retirement. With advancement of time, employers created age-structured careers. The situation in Nigeria for this regard, the private establishments embark actively and with some level of efficiency but the public institutions do not. This is due lack of proper regulations policies and level of Their regard to retirement and retirees. Therefore retirement is universal transition among workers which posit different challenges to retirees, government and family.

(ii) **Early to variable retirement:** This pattern of retirement has it origin in United State in 1960's. This mostly in private sector, in which employees began to voluntarily and permanently exist from labour force. The situation in U.S.A is because of economic downturn and restructuring of 1970s and 1990's. But the present trend in U.S and Nigeria it is motivated by the incentive packages from the employers. In Nigeria most people in Banking industries and a like are of this pattern of retirement especially those that are identified and fall under the first stream of early retirement called 'pension elite' (i.e professional, and managerial). But to the second

category theirs is accelerated by employers effort to downsize, reorganize their distribution and production system;

(iii) **Variable Retirement:** There are several situations conditions and circumstances that may result to retirement. To some is rising of pension liabilities mostly in tax oriented economy, the growing of market uncertainties which is associates with manufacturing establishment. These two reasons can provoke employer to abandon the long term contract. However, the development of define benefit is one job or sector not in others or worker's perception of economic security these promote high rate of job mobility, job displacement and retirement. The change in demographic composition of a given country (population aging) also brings about variable retirement;

(iv) **Gender and Retirement:** Gender played significant role in differentiating behavior of retirement among men and women. History have revealed the trend of women employment and with changes in the 19th C and 20th Century women embarked into public and private section of employment. Similarly division of household labour limited women to reached the mandatory age of retirement, this is mostly in developing nations. The story is different is most of the developed nations which women are mostly proposing a jointly retirement with their husbands;

(v) **Joint Retirement:** This is mostly practice in the advanced western world but modern in the third world nations. This practice is the most recent pattern of retirement practice in country like Nigeria in which studies indicated that; some working couple started to go for joint retirement. And in most cases the husbands are been influenced by women and most of the women retired as workers do not depend under the social security of the spouses. The process also may be in an instance the wife retire a head of the husband, shortly the husband;

(vi) **Solitary Retirement:** This retirement is not in our character and domain went rare in Nigeria. Because it is a retirement in which an individuals embarked, the never married, divorced and un-remarried person entering retirement circle. This indeed changes the composition of retirement population. Social security package or benefits does not provide adequate support against poverty and poverty rate in older population are high among widowed, divorced, and never-married women (Smeeding, Megher 2004 in Bludell, 2004);

(vii) **Future of Retirement:** The global demographic trend shows that, population aging has proceeded faster in advance society as the family of baby boom cohort increasing the U.S rate dramatically at 21st Century. Therefore; with this trend in the western societies pushed to other societies the verding of welfare at the domestic, community and state level increase. And whenever, family is no longer able to absorbed social risks related to welfare of its members and the labour market cannot sustain full employment. These bring changes in family, labour and policy which include retirement policies. The issue of improved life expectancy is the reason of future retirement. Challenges of health status of aging population will be the order.

Therefore; (O'rand 2011) concluded that;

“The pattern of retirement is as result of Interdependent of demographic, market, and the state force. These provide highly diverse life courses in societies. Most variables retirement pattern are as a result of stranger market and weaker policies (like in U.S.A). All countries faced with the challenges of population aging, global market, increasing inequality, family transformation required a new view of life course and new or transformed institutions to reconstruct it”.

Retirement issues or challenges:

Retirement have different courtesy to retirees. Some of such were positive and others were negative. The challenges or issues are relative from country to country and from individual to individual. According to financial workshop strategies for life (F.W.S.F.L, 2010) identified ten the most top challenges of retirement in U.S

- (i) The age wave: American's are living longer and the greatest fear people have is to maintain good health, is the fear of outliving their income.
- (ii) The person demise: fewer and fewer company sponsored pension plans; it is now up to the individual to provide his/her income security throughout retirement.
- (iii) Social Security: Is originally designed as supplemental income, yet many retirees depend upon it as their sole income base.
- (iv) Ever increasing taxes: In fact, tax represents the single largest household expense and they are increasing due to ever mounting deficit of government.
- (v) Inflation: The Silent, invisible, always present erosion to assets and income.
- (vi) The health care: Due to aging, living longer, and the issues surrounding long term care. Increased healthcare cost and potential loss of asserts.
- (vii) Investor Investment Mentality: Fear and Greediness. The average stock market investor "buys high, sells low".
- (viii) Legacy planning: Will thereby be anything left for the next generation.
- (ix) Income gap
- (x) Asset retention: Protecting asserts from low suit, creditors, Medicare spend down and other threats.

However, the above is for developed nations but in a relative sense taking Nigeria as example, retirees no doubt are faced with different challenges of retirement. (Usman, 2016) identified the following issues and challenges retirement posit on aging adults in Nigeria.

(i) Positive Challenges: These are challenges or issues that every retiree is expected to make good utilization of such are:-

- a. Time
- b. Freedom and relief of job stress
- c. Opportunity

(ii) Negative Challenges which included;

- a. Reduction in income
- b. Change in routine
- c. Loss of employment status, contact with job associated, job privilege, occupation identity
- d. Reduction or loss of social status
- e. Disturbance of daily activities

He further point out the three major challenging issues in retirement as: health, activity due to redundancy, idleness and the economy which no doubt has connection with income. In addition, retirement is accompanied by depressions as many people perceived. But this came as the prior experience of retirees situations. The effect of these challenges is not only on the retirees but also the family and the society at large.

The Adjustment to Retirement:

This is simply being adaptation to the retirement situations. Once retired, whatever form of retirement, majority of people say; are satisfied with their decision, and many said that they

should have retired sooner. These sentiments are shared among retirees. Studies shown that, whatever retirees' value most about their new status is time and freedom. Yet liberation from work is also separation from arena of status stimulation, mastery and social commence (Bukoye, 1991).

Retirement adjustment has been broadly conceptualized as “a person’s positive retirement experiences” (Atchlay, 1999 in Chamberlain). Also the retirement adjustment according to (chamberlain 2014) “as a small change make by a retiree that improves or make it work better during the period of retirement”. It refers to deliberate attempt or act of adjusting, adaptation to retirement condition, position or purpose; (Gall, 1997). Also adjustment to retirement is viewed by (Jamie, 2014) as the behavioral process of balancing needs, or needs against obstacles in the retirement sphere”.

i. Factors Influencing Adjustment to Retirement

(Martin Kohli, 1986) understand retirement as free but Marginal is to do it yourself role, few expectation for performance, retirees should be independently. Time is important, it is viewed as task or resources, others see it as something to be gotten through as pleasurably as possible whatever the level or nature of the activity the absent of rigid expectation is certainly beneficial to those retirees whose health limitation do not allow them to perform at a high level, activity continue. In the past retirement is perceived as leisure which resulted health decline (physically and emotionally and pre-mature death). Therefore health has to be preserve, stress should be reduces. Retirement brings togetherness of spouses which may lead unhappy being among, Contrary to the period of service. Looking forward time as resources of relationship whereas tied of work and parenting is one thing; Adjustment in family life. Retirement brings reduction in income, increases expenses, currently longevity appreciated therefore;

Alternative saving and investment should be made. During retirement many plans go unfulfilled because of lack of interest, opportunity or ability. But income and stimulus from paid work can sustain a satisfying retirement and given a feeling of control. Retirees gravitate to quite a variety of life-style, no single one which is the only formula for a successful retirement, relocation, tourism and travelling certainly preoccupied some retirees activity and time as to take-up what they already planned. Therefore, leisure and productive activities.

Retirement should continue to serve both social and personal purposes. Organizational, societal and economic objectives will further fashion the arrangement that make retirement feasible, even as individuals use the opportunity to seek society and novelty, self and services.

(Matran 2004) in a study identified some factors that influence retirement adjustment for

- (i) Pre-retirement self-esteem and friends identity meanings, as well as pension eligibility, increase positive attitudes towards retirement at half, a year or two years
- (ii) Retirement planning and voluntary retirement increased positive attitudes toward retirement earlier, but not later, in the first years of retirement.
- (iii) Poor health decreased positive attitudes toward retirement later rather than earlier in the first two years of retirement, and;
- (iv) There were only limited gender effects.

(Fadila and Refaat, 2016) identified the following as factors that affect adjustment to retirement these include;

- i. Gender
- ii. Marital Status
- iii. Education
- iv. Type of Job

- v. Place of work
- vi. Resources
- vii. Financial and social support
- viii. Mental capacity

A study by Ashanafi (2015) also identified some contributing factors to adjustment retirement. Studies have shown interest on the demographic factors like gender, marital status, general health, social status important factors of retirement adjustment, (Singn&Dhallon, 2006). Retirement experience may vary with different access to social cultural and economic resources that are important to life satisfaction. Pre-retirement planning and condition beside health, finance and social variables predict adjustment across number of retirees.

(a) Pre-retirement Planning & Preparation:

It occurs both formally or informally through taking part in the pre-retirement planning programmes and informally as an individual develop strategies on their own for dealing with life change that come with retirement (Kim and Moen, 2011 in Ashanafi, 2015). This also comprises incorporate discussion different dimension of retirement experience such as financial, social, leisure oriented activities. Some recent studies indicate the donation of financial planning and little attention in social and psychological aspect. Research by (Chasen, 2007) revealed that among the course of general stress after retirement are lack of psychological preparation and lack of time-filling activities. These factors integral to the retirement process, showing that the stress of retirement will certainly go beyond financial concern. Planning and feeling prepared brings effective and behavioral adjustment indices (Taylor, Dovers& Pike, 2003 in Chasel 2007). Also promote intuitive sense, positive level of post-retirement adjustment. Retirement lead to a loss of

two works-related rewards income and status – and to change in many aspects of life, planning is important.

(b) Organization Condition:

Also a factor of retirement adjustment, organizational condition or commitment and the extent to which the organization fulfill the individual retirement support needs in making retire gradual and smooth (Taylor and Shore, 1995). This through providing supportive educational programmes such training of life skills, financial management, time management: Information health – related and social aspects of retirement to help anticipate and plan for change leading to positive retirement experience. Aging in the content of work disclosed company policies can affect the retirement press by providing breeds job, through retention of their retired employees as ‘consultants’.

(c) Personal Control or Mastery:

It is the degree to which individuals feel they have a general sense of control over what goes on in their life (Skaff, Pearlin & Mullan 1996) in Ashanafi 2015). It comprises elements of both self-efficacy to locus control. The former is ability to perform a specific task, the latter relates to control over situations that happen to one’s life. Therefore, through level of mastery predict higher morale and have significant positive impact on adjustment to retirement.

(d) Social Support:

Many studies examined social content of aging revealed, the extent to which an aged person is enmeshed within a social network of kin, friends and neighbors will greatly influence his experience of aging. An effective social support includes: Information, practical, and emotional help, provides general companionship (Milne, 2013). The availability of quality and wider social interaction are important factors of aged quality life experience. The greater the

social capital, aged will act together more effectively, responding jointly to diversity and toward shared goals in ways that tend to promote heart-warming things like reciprocity, social bonds (cohesion), belonging, meaning, purpose (Molne, 2013). Similarly, the more retired received, the happier he was, (Thuku, 2013).

(e) Post Retirement Activities

Psychological literature in retirement revealed that all people engage in diverse forms of pre-retirement activities and participation rates widely vary across countries. This activity can be volunteerism and other leisure activities. Such as companionship, to the lonely, tutoring to illiterate, counseling to troubled, health care to sick or many other formal or informal services regular or ongoing with or without charge (Kim & Feldan, 2000, Koen, 2002, Thuku 2013).

Volunteerism is a developmental outcome of individual (older) as part of generativity and search for meaning of life and waiting to leave a legacy (Bark, 2008). Retirees who spent more time engaging in activities of choice—be it religious, recreational social or physical—, were found to be happier in their life after retirement than those who did not (Thuku, 2013). It promotes mental health, increases level of life satisfaction, self-esteem, greater social networks and more altruistic behavior (Koenig, 2002).

(f) Demographic Factors:

This includes: age, gender, marital status, income, health, education, and other characteristics. It has been shown by studies that high income promotes better adjustment and low income hinders otherwise. This is associated with dissatisfaction and more other negative retirement experiences (Price & Joo, 2005). Good physical and psychological health are repeatedly associated with better adjustment (van Solinge & Henkens, 2008) in Ashenafi 2015 studies also shown that educational attainment of one has a positive impact on one's retirement adjustment, but also some

studies have shown that; there is no significant relationship between level of education and happiness in retirements (Thuku, 2013). It might happen, because of the fact that the loss of occupational prestige may make the retiree unhappy no matter how educated the retiree may be, especially in the time of retirement when trying to adjust to retirement role.

ii. Problems of Adjustment to retirement

(Theresa O. 2005) have identified some problems being faced by retirees in their adjustment to retirement such problems included:

- i. Delay in the payment of pension
- ii. Mal adjustment arising from economy
- iii. Social health
- iv. Psychological variables

However, added to that, the resultant effect of these problems may include sickness, rejection, and even untimely death among retirees.

2.3 Retirement Adjustment Strategy (Model)

(Gall 1997), Based on part on Atchely's model of retirement on longitudinal design hypothesize.

The following (3) process or stages of adjustment to retirement

Phase I: The impact of retirement would be positive in the short time (1 year post) with reprinted increase in physical and psychological health satisfaction and;

Phase II: That initial increases in adjustment will stabilize or decrease in long term retirement (6-7) years;

Phase III: Resources form a successful adjustment world differs from short-time to long term retirement. For instance, resources such as an internal locus of control may predict short-term adjustment in retirement whereas; physical health may predict long-term adjustment.

2.4 Pattern of Retirement Adjustment (Planning)

Retirement commonly means age-related withdrawal from active working life. This may not be applicable for everyone. In developing nations when people retired they go back to their family and family continue to shoulder their care till journey end. But in developed nations there are adequate arrangements for retirees or older adult nursing home, care giving centers and retirement communities. The fundamental parameter to look into in retirement planning is average longevity because it can help you to project the retirement period or years of your timing life. That is the average longevity minus the years of unemployment minus year of service equal to years in retirement period:

$$\text{yr} = (X_{\text{long}} - X_{\text{(en)}} - \text{ys})$$

However, the retirement longevity varies from individual to individual, among gender and countries, survey of costumer finances (S.C.F 1998). Furthermore, (As life expectancies) increase with advancement of medical care, younger generation will have even longer retirement to contemplate. By implication, the longer the average longevity, the more increase in risk of shortfall in financial resources, or in the risk of outliving one's resources. But it can be cured (risk of shortfall), greatly reduced with proper financial planning, (Lackhart III (2017)).

Therefore, due to the dynamic nature of life, the world is uncertain and the right period to begin retirement planning is young age. Starting from job selection process, (identifying job with retirement planning; maintains, adjust overtime). The uncertain and volatile nature life, retirement planning should be ongoing process with decision made, reviewed as the condition and the circumstances changes. Retirement planning may extend for two or more decades of later life.

i. Factors to consider in planning for retirement:

In an effort to plan for retirement one should consider the long term care associated with personal health at later life, the provision of an estate to one's heirs, comparison of needs and re-causes and annually spending with onetime expenses that may rise should be taken into consideration. All these should be based on the recognition of social security packages, pension and personal saving.

a. Time for retirement:

This is one of the pre standing distinguishing feature of retirement planning from other planning because retirement is anticipated. But some experiences early retirement due health or other reasons each nation has it mandatory age for retirement and those of early retirement may have sometime before benefiting from social security benefits. Therefore this has to be taken into consideration.

b. Retirement Adequacy:

This is the comparison of the retirement sources of fund with annual expenditure or the number of individuals in the household. Resources tend continue during retirement but many household still have gap in annual spending. This is due to inability of the social security to cover the family demand. With this trend you need to adjust, one increases investment, and also individual here should perceive risk as likelihood of goal achievement or failure (montecarlo approach). In a summative statement retirement planning has an overall key element of choosing the retirement age, level of living, investment choice, assuring proper health care, coverage, taking advantage of time and above all service time savings, Usman (2016).

ii. **Retirement Planning Programmes:**

For many people a cornerstone of retirement planning is participation in an employer sponsored saving programme. Ideally this should be started early in one career where the contribution wasn't automatic to maximize the effect of compound interest. These programme are also available for self-employed persons. But in developing countries the programmes are less active or not at all. Also there is issues of illiteracy, ignorance, poor governance, and alike, that hinder the self-employed participate into the programme. Most of the employer retirement programmes are qualified plans.

Some of Employer Retirement Planning Programmes

(i) **Pension:** Under this there are;

- a. **Define benefit pension:** Which base on income and year of service, two percent of each of employment multiplied by worker's highest three of five years of average pay)
- b. **Define Contribution pension:** Is base on the performance of one's retirement saving account.
- c. **Cash-balance pension:** Benefit accrued at even rate throughout workers career, in contrast to the high benefits toward the end of career offered by define benefit pension. This plan is controversial because worker with length service earn less.

(ii) **Profit-Sharing and stock ownership:** This employer pension plan is plan that allows the employee and the employer to mutually benefit. The employee contributed and the employer too. It allows the holder to receive cash or stock after specified vesting period, generally three or five years. Many people use this money for retirement. ESOPs provide employees with a piece of a large block of company shares. Under this company shares are purchase. These are designed as a long term program with payout available at retirement. Under this there are different forms of

plans: Profit sharing plan, stock bonus plan and incentive stock option. These plans are mostly in private establishments like private companies, banks etc.

(iii) **Security Reduction plan:** This plan lets workers save a portion of their salary or income and it is for profit and non-profit corporations or organizations. For profit corporations, an employee can borrow up to half of his account balance with consideration by the employee. For non-profit organizations, public establishments and private universities' contributions are much, increase by year of service and there is a catch-up provision for late ones.

(iv) **Plan for the Self-Employment:** Under this there are different types of plans such as:

- a. **Simplified Employee Pension (SEPs):** This is for business owners to contribute to special IRAs for themselves and their employees. Employees contribute 15%, 13.04% for the employer. Also salary workers outside employment can still use this.
- b. **Keogh Plan:** This is for self-employed individuals. A self-based person can contribute less than his net income. And there is annual disclosure and must be filed with the IRS.
- c. **Saving Incentive Match Plan for Employee (Simple):** This plan is mostly for business with little workers (less 100). The employee contributed a stipulated amount and the employer can match up to 3% of the worker's compensation. And this plan has less administrative responsibilities.

(v) **Individual Retirement Account (IRA):** This plan can be set up at a variety of financial institutions. The contribution is increasing overtime, it is not investment but an account for which a variety of investment products (stocks, mutual funds etc) can be selected. There we have plans like traditional deductible, Roths and traditional non-deductible **IRA'S** (SCF 1998).

In Nigeria, employer retirement planning programmes was primarily on pension mostly the define contribution pension and define benefit pension for employer is public and private sectors. The country tried many social security programmes but failed, due to embezzlement and mis-appropriation of pension funds. Some of the social security programme in Nigeria like Workmen Compensation Scheme (1987-2011): It is under the compensation Act, for injuries of workers in course of work. It is for unskilled and low level employment. Nigerian social insurance Trust Fund (NSITF) (1961-93-2003); it is the National Provident fund transformed to the pension scheme (1954-2004), pension reform Act (2004-2014) but all these were just a failure, Velkeff (2001). Some financial institutions introduce profit shares and stock ownership in the recent time.

There are so many reasons for the future of employer's retirement programmes. Mismanagement, embezzlement and Misappropriation of pension fund by government and pensions companies. Poor supervision, coordination of the regulations in pension board and companies. Problem of awareness in the side of contributors mostly in private sectors (unskilled). Lack of define punishment to punish pension looters or embezzlers. Lack of pre-define criteria of justifying the bodies to take charge of pension fund and also the personnel's to led the regulations of the bodies, Kinsella (2002).

iii. Phases of Retirement Planning

At the present decade retirement is shift from institution-founded to self-funded retirement constitutes a dramatic shift of responsibility. Therefore, retirement planning is explained through the stages along the continuum_ the five phases of retirement planning and they key aspects of good planning to be carried out during each phase.

Phase I Accumulation:

This is the period a potential retiree(s) enter the labour force and begin setting aside funds for later in your life, and ends when you actually retire. For every potential retiree requires retirement saving rate for about 10 percent of his earning and for self-employed a reasonable amount should be.

Phase II: Pre-retirement:

This Period was marked by the end of previous stage if occurs during final year of accumulation. It is the time when one reach 50 years old or 15 years away from retiring it is time to get your plan in place, making sure your finances timed up correctly for retirement day so nothing will be left to chance.

Phase III: Early-Retirement

This phase least from the day you retire until you are 70yrs (for those who do not plan to retire until well into their 70s, some tasks in this phase may occur later). A key purpose of this stage is to locate a clear communication channel with your family: shared information, Questions and Answers, decisions made in calm, supportive way. And time to assess how well finances are working now that your retirement savings.

Phase IV: Mid-Retirement:

This phase begins of age 70 and lasts as long as you are able bodies and high-functioning. Despite your good health, begin looking at what steps you would like your family to take should your condition decline significantly. Independency soft away, it takes courage to dive into a conversation about giving-up and transferring control.

Phase V: Late Retirement: It is period when your health has taken new shape or dimension time for requiring significant help (Velkeff, 2001).

iv. **Getting Help In Retirement:**

This is a process of seeking assistance from professional toward retirement planning programme and this can be under;

- a. **Hiring Professional Advisers:** Some people seek assistance with retirement planning because they lack time, expertise to do investment research or faced with immediate decision, like handling a lump-sum pension distribution or evaluate an early retirement buyout offer. Financial adviser such as Banker, accountants, insurance agent, employee benefit counselors, stock brokers etc. there are many professional in this regards like: certified financial planner (C.F.P), chartered financial consultant (Ch.F.c); Certified public Account (C.P.A) and the personal financial specialist (P.F.S).
- b. **Retirement Planning tools:** These are software programmes, work sheets and online financial calculation design to assist with retirement decisions. Like in U.S, America saving Education Council as the simplest retirement tool called 'Ballpark Estimate'. It is a one page form consists of six steps but make contain assumptions about longevity and investment returns.
- c. **Formal Retirement Planning Education:** This mostly provide by employers to improve the morale, productivity, increase participation. This is through organizing educative seminars to provide investment advice, asset allocation models, financial and investment information and interactive material (worksheet and computer analysis). Unfortunately, most of employers focus their retirement education to older workers that are within ten years of retirement not considering earlier plan. The early one get started, the less need to save, Walter (2016).

- d. Retirees Personal Consideration to retirement: This is of paramount importance as the employer provided the effort to his ends; the employee too should have the critical look and understanding of retirement transition, anticipation and passage. The transition can be viewed as the present outlook of retirement as a life train sought as relief from labour and responsibilities towards the end of life. It should be look as normative feature of life course. People expect, and are expected, to retire. Anticipation; retirement should be on mental map of life. Retirees should have informal involvement and gathering on the topic, year prior to the event. Retirement should be understand or assumed to be one way exit from a one job work career of some twenty-five or thirty years duration upon eligibility for pension and social security transition can began earlier through different complex multi-step path to retirement. Being retired as matter of self-definition and temporal event of leaving job, (Cartence, 1992 in Walter 2016).

2.5 Socio-Cultural Environment

The concept of socio-cultural environment has to do with integration of different components from the categories of environment because it concerned with individuals and their life commitments and activities. Socio-cultural environment deals with set of customs, practices, beliefs, behavior that exist within population, Business dictionary (2017). Therefore; socio-cultural refers to as an environment that has human being as the main component and all their life. The interaction between themselves and the physical environment. It concerned with population and its surrounding institutions and regulations. Socio-cultural environment focuses on man's character and characteristics means of communication, occupations, means through which one sustained a living, religion, and the situation you have in society base on income, occupation or level of education (social condition) Elaine (2017).

According to Halosko (1991): Socio-cultural environment is “A population, and it is described with special attention paid to social and cultural factors. It includes cultural norms and values, demographic information and religious information in term is common in business”.

Therefore, socio-cultural environment is the entire sphere of social being of population in a given geographical unit area over a given period of time. The unit area that comprises population may vary in terms of location, size and attributes. The scope of socio-cultural environment covered the institutions of family, religion, economy and social conditions of availability of food, drugs problems, education, unemployment, crime level and healthcare.

2.6 Review of Empirical Studies

Here some empirical studies conducted by other researchers are reviewed and discussed. Such studies should be in conformity with the objectives of the study that is relationship between socio-cultural environment and adjustment to retirement. Therefore, (Dooa and Raefa 2016) conducted an empirical study on the factors affecting adjustment to retirement among retiree's elderly persons. The studies was carried out at waiting lounge of El Ahly Bank, Naseer Bank, Faculties of Commerce, Medicine, Science and Veterinary affiliated to University of Mansoura, Dakahlia Governorate, Egypt. The study is cross-sectional discipline design; it used the sample of 209 retirees out of the population. Questionnaire and retirement adjustment scale (developed by wells et al 2006) were used as instruments for data collection. The researchers used self-administration of the instruments and for data analysis the study used a statistical package for social sciences ‘SPSS’ software version 20.0 and 0.05 level. The study have these findings: None of the retirees attended a prepare retirement planning program the total mean score of the retirement adjustment scale correlates significantly and positively to the total mean score of the

physical, financial, social and mental resources. There is two, significant relation between preparation for retirement and the total mean score of the retirement adjustment scale.

The findings of this study indicated that the retirees did not attended retirement planning programmes of whether the employers provided or personal this is due to the condition of the country as it is among the African developing nations in which policies and regulators of care for elderly and social security package are lacking and poorly implemented. Indeed physical, social finance and mental resources be the variables of determining successful adjustment of retirement and planning in one of the paramount attempt to successful retirement adjustment. The topic of this study is concerned with socio-cultural environment and adjustment to retirement in which this review indicates such important factors like social and physical resources which has to do with socio-cultural setting of individuals.

Olatunde and Onyinye (2005) come-up with a study on the problems and prospects of retirement adjustment on families of retirees among civil servants in Ekiti State, Nigeria. This study adopted descriptive research design of survey type. The research used all civil servants of Ekiti State as population of the study in which selected 400 as sample drawn from 16 L.G.As of the state and it comprises both genders. It used purposive and stratified sampling techniques; questionnaire was used as instrument of data collection. Also the collected data was analysed using descriptive statistical tools. Haven health, social, psychological income level, gender, nature of retirement, size of family and level of education as variables. With this they come-up with following findings: There is moderate adjustment among retirees. Majority of retirees might have psychological adjustment problem. Also most of the retirees retiree on mandatory ground. Then, concluded that; nature of retirement size of family, level of education are the significant indices of determine retirement adjustment among retirees.

Therefore; the moderate nature of retirement adjustment that exist among the population of the study is because the research use civil servant as its sample not private employees or self-employee which are more fronted to compulsory, retrenchment and other unscheduled retirement. The retirees of civil servant as a mandatory age for retirement and also a define benefit (pension) after retirement and today in Nigeria under this political dispensation government at all level is trying to make effort to ensure the benefit and pension of retiree is paid in time and regularly. Thereby given an avenue of adjustment to retirement due to the ground of possessing financial resources, to psychological adjustment problem is obvious in retirees period of adjustment because it entails transition from stage to stage. Primarily income (finance), family and education and awareness are the major variable that make or mare the proper retirement adjustment.

Bukoye (2016), conducted a research on a topic “Retirement Adjustment Planning among retired elderly of state public service in Ekoyi, Lagos State. The populations of the study are the retired state civil servant were he use the sample of 195 retired persons from the state service. He used survey research design and random sampling strategy, descriptive statistical analysis were the methodology in carrying out the study. The following findings; most of the retirees considered their retirement benefits as primary assets of their retirement adjustment period. The period of service of the retirees is full of challenges, yet no planning to adjustment. Retirement planning programmes and education were absent for them. The timing for retirement remains the mandate constitutional retirement age for service. The retirement adequacy is also reflecting deficit among the retired public servant of the state.

Retirement is perceived as aged related withdrawal from active working life the finding of this study may not be applicable to everyone or any country. Adjustment retirement is indeed

a series of activities and process that need to be followed rigorously to ensure goals achievement in the later life. The parameters to look into a retirement adjustment are the average longevity and the covered years in service and the potential expected yes ahead. That give avenue for comprehensive planning and adjustment to retirement period.

Moreover; (Yanos, 2004): Perceptions of transition to civilian life among recently retired Air force officers; University of Maryland. The study used case study method using biographical interview approach in conjunction with a quantitative measure. It uses three (3) male participants using informal discussion, semi-structured interview, and balance scale by Poradbum & Caploriz (1969). All the information gathered through contacting the sample at their homes, phone, or in person the interview is in two wave initial and follow of with interval of five years. The study has the following findings: Retirement is a precipitating event and addresses changes in several domains (Economic impact, social support, identity reconstruction, physical & mental health). Secondly, there is frequently discrepancy between the individuals' subjective report and his objective circumstances. Also successful adjustment in attached to one's post retirement financial status. Social interaction moderate successful adjustment to retirement or it is a synthesis of previous self and post retirement self.

Another study was conducted by Doladson at el (2009) on a topic extending the integrated model of retirement adjustment: Incorporating mastery and retirement planning. It was carried out new south wale, Sydney, Australia. This study was carried out in survey design and used the sample of 570 semi-retired, retired individual (men and women) questionnaire online with use in data collection and the date was analysed using descriptive statistical paramaters. And the study come up with the following findings. One the conditions of exit and mastery were the best predictors

of retirement adjustment. Also physical and psychosocial health is also important in retirement adjustment. Mastery mediates between post retirement planning and adjustment.

Mastery as concept been define as the degree to which one feels they have general sense of control over what goes on in his or her life (MckenSkaff, Pearlim, and Mullan 1996 in Donaldson, 2009). Also base on the literature evidences; mastery helps one to maintain personal control, which has been found to aid in the ability of one to cope with stressors, develop protective influence in survivors of natural and human induced disasters and these together are considered a major determinant of well-being in older adults. The high level of mastery may have positive significance on retirement well-being which in turn in proper adjustment in retirement period.

A study carried out by David (1988) on the adjustment of men to retirement: An examination from a life course perspective. Used a survey design depiction of the operational frame-work; using questionnaire instrument in data collection which was totally self-administered. The five hundred employees who had taken early retirement was used as the sample of the study. And the data was analysed using (SAS) computer software. The study used person's correlation technique and factor analysis. The findings of the study are purpose and meaning in life helps one to be less estranged from social surroundings. Religiosity has impact on adjustment to retirement because the studied indicated retirees with high religiosity would have higher purpose-in-life than those with not.

Life is made-up of series of passage from phase of life to another. These transitions, in many societies, were often followed by ceremonies preparing the person for the new life or identity and status. This rate of passage was very important to the individual adjustment. Studies have indicated that society is responsible for helping retirees make these life changes. What we

lack in most society are clear “rites of passage” that could ease the transition of people to retirement. This study determines and analysed the relationship between socio-cultural environment and retirement adjustment and determines.

Adeloye (2007) carried out a research on a topic “Retirement Adjustment Pattern among military retirees in Jama’a Local Government Area, Kaduna State” the study used 624 retired military individuals in the Local Government Area, the study was longitudinal survey designed, the sample of 3 male and 2 females retired military officers were the sampled, he used purposive sampling techniques and semi-structured interview, observation were the instrument for the data generation and following findings; the pattern of retirement among genders, women military retirees mostly retired on institutionalized and earlier to variable retirement, while the men are mostly on future and institutionalized. Women follow the train of early retirement activities (remote phase to re-orientation phase to stabilization stage. While men between remote and re-orientation stage they experienced a phase of honey moon and disenchantment.

This instance from the study is really prevailing among the military male and female but, variation is notice and being obvious. Retired military officer especially women the phases of honey moon and disenchantment is not experience because, they been in the cycle of marriage.

Nevertheless, there was a study carried out by Ashenafi 2015) on the topic aging and retirement among Ethiopian elderly: adjustment, challenges, policy implication. The study used retired public servants residing in Abdis Ababa and sample of 398 participant males and female. The design was mix method approach, used random sampling techniques in selecting the samples also questionnaire instrument or data collections, semi-structured interview and documentary sources. All the data were generated by the researcher through the social security agency. The data was analysed using mix methods of quantitative and qualitative. The

quantitative data was analysed using MANOVA and regression by coding the data and input into SPSS program (Version 20.0) for statistical analysis. The qualitative data was analysed using thematic analysis procedure. The finding: retirement is not only a time to pleasure and freedom rather is a restriction impediment. Majority of retirees has poor adjustment because of financial insecurity, social isolation, and psychological troubles.

This is so in the country like Nigeria because it is among the third world nations which are attributed with poor economy, policies, programs and project that will project their development. That is why retirees of this country can be subjected to social and psychological instability due to policy restriction, social isolation because of traditional practices and economic line of individuals. And when this is so the trouble in adjustment emanated. But the study only focused on the retirees of urban centre who was faced expensive life style that affects the retirement savings and planning due to luxurious life style there present.

Lynch (2006) carried out a research on a topic “environmental change and adjustment to retirement of horses raising jockeys” he used the population of 72 retired jockeys who have been retired between 1 and 41 years, the study used survey design where questionnaire and retirement adjustment scale were the instrument for data collection, descriptive statistical analysis was used and the following findings were obtained; physical mental and social adjustment to retirement were affected by the instability in the physical and social environment. Social changes of modernization and socialization really influenced the emotions and domains of retiree in his adjustment, physical environment most especially weather and climatic change affected the adjustment strategy and patterns of retiree’s adjustment.

Therefore, the findings from this study indicate there is a relationship between socio-cultural environment and adjustment retirement in respect of environmental change. As indicated

by the study environmental changes force a negative relation to adjustment to retirement of the retirees. But in difference instances when the environmental change was not negative, the tendency of the relationship is of positive influence.

Martins (2012); influence of family on adjustment to retirement among men retirees, in Wukari Local Government, Taraba State. The population of the study are all men retired persons aged 60 and above, the sample of 148 retired men aged 60 and above. A correlational survey research design, questionnaire, observation were the instrument for data collection in the study. Descriptive and inferential statistical tools were employed for data analysis and the following findings were obtained: the number in household have significant influence in adjustment to retirement of elderly persons, welfare, and well-being, available in the family influence one's retirement adjustment. The doctrine, norms and values, faith of a given family tremendously affected the adjustment to retirement of a retiree.

From the findings of the above study, it indicates that family influences adjustment to retirement, but not in consideration of whether it is a negative or positive influence. The instance in which family situation is stable it indicate a positive influence on the retirement of a retired member, but if it is otherwise, the influence will reflect as it is (negative).

2.7 Summary of Literature Review and Uniqueness of the study

This chapter serves as the review of some of the most current ideas and researches in the area of retirement. It traced the wide scope of researches that presented retirement as a very complex phenomenon. The chapter discussed literatures on the theoretical frame work relevant to the topic which was the psychosocial theory of aging, Atchely's Continuity Theory. This theory highlight what adjustment to retirement is all about. The theory described adjustment to retirement as a process of progression. Secondly, there is a conflict involved in transition from

stage of life (from a tired life schedule role with social, psychological and social sense of recognition to stage of more advanced life expectations with otherwise of the aforementioned attributes). Also the theory revealed that retirement adjustment is a “task”. It is the process in human aging that demand one to do things himself (i.e self-independence) and getting help before the reach of it appearance. Having been in the stage then, individuals face different kinds of challenges ranging from personal (dependence) social (recognition), psychological (self-esteem and concept) and many more. These brought in one what the Atchely’s theory explained the sense of continuity. That is an aging person needs to continue with the role he/she use to perform or a substitute.

The chapter also reviewed the conceptual framework under which the different concepts of the topic were highlighted, and explained. The concept of retirement, the terms and sub concepts under this was also reviewed. Different scholastic definition of terms and how it has been looked by different contributors in different fields of life endeavors. Some looked at it as stage, event, or phenomena but all unanimously agreed that it is inevitable in human aging process. Related sub concepts like assumption of retirement, reasons, types, factor influencing, process, pattern, challenges, planning were also highlighted and discusses in this framework.

However, the literature looked at the concept of adjustment and it relevant sub-concepts: Adjustment to retirement as behavioral process of balancing needs or needs against obstacles in the retirement Sphare Jamie (2014) other concepts like: factor influencing adjustment to retirement, process of retirement adjustment, and the problem of adjustment to retirement are reviewed. The concept of socio cultural environment was also reviewed.

This study is different from other reviewed studies in term of variables involved in the research like adeloeye (2007) carried out a research on retirement adjustment pattern among

military retirees in jama'a local govenemnt areas, kaduna state, Ashnafi (2015) on aging and retirement among Ethiopia Elderly: adjustment, challenges and policy implication. Yanus (2004) researched on the topic perception of transition to civilian life among rerecently retired air force in marryland. Bokoye (2016) conducted his research on a topic: retirement planning among retired elderly of state public services in Ekoyi, Lagos State. Olatunde and Onyinye (2005) conducted research on the topic: problems and prospect of retirement adjustment on families of the retired civil servants in Ekiti State, Nigeria, while the present research is on the relationship between socio-cultural environment and adjustment to retirement among retirees in Malunfashi Local Government Area, Katsina State, Nigeria.

However, the study differs from other studies in terms of scope and time like Olatunde and Onyinye (2005) take a scope of a state, Ashanafi (2015) and Yanus (2004) take an area of a country while Doldson (2009), Dooa and Raefa (2016) take university community as their scope. The present study takes a local government area as its scope. In terms of methodology employed by the researchers differs, a survey research design as employed by Doldson (2009), Bokoye (2016), David (1988) and Adeloye (2007) but Yunus (2004) employed a case study method. A presence study adopt correlational research design. In term of instruments for data collection the researchers differs as almost all reviewed studies used questionnaire written and online by lynch (2006), biographical interviewed was used by Yunus (2004). Wells retirement adjustment scale (13 items) was used by Dooa and Raefa (2016). This study also use questionnaire and NSPAC retirement scale (RRI).

Moreover, in terms of population and sample size of the studies varies like Doldson (2009) used population of 759 retirees, and sample of 570, martins (2012) used population of all retirees 60 years and above in Wukari Local Government area in Taraba State out of which the sampled 148

retirees. Olatunde and Onyinye (2005) used the sample of 400 retirees drawn from 16 local government areas of Ekiti State but for this study the population of 1553 was used out of which 308 were the samples respondents. The sampling techniques also differs Olatunde and Onyinye (2005) used purposive stratified sampling procedure, Bokoye (2016), Doldson (2005), David (1988), Ashanafi (2015) used random sampling procedure, Adeloye (2007) used systematic sampling procedure and Dooa and Raefa (2016) used stratified sampling procedure. For this study, stratified proportionate sampling procedure was employed.

The method of data analysis also differs as the present research study used inferential statistical analysis by PPMC using SPSS computer software version 24.0. Dooa and Raefa (2016) used descriptive statistical analysis by the use of SPSS version 20.0 Olatunde and Onyinye (2005), Doldson (2009) used descriptive statistics also Bokoye (2016), Yunus (2004) analyzed the data qualitatively while David (1988) analyzed his data by the use of SAS computer software. Ashanafi (2015) used both qualitative and quantitative data analysis.

This study is unique because it reviewed studies that adapted survey, mix, descriptive and a case study design but this study used correlational design. Most of the studies focused on population of the same line of attributes while the research comprises population of different attributes of level of service (local government, state and federal). More so, all these studies were carried out not in the same institution, settings, year and the population, sample varies.

CHAPTER THREE

METHODOLOGY

The Chapter presents the methods and procedures adopted in carrying out this research work. They are discussed under the following: research, design, population of the study, sample and sampling procedure, instruments for data collection, validation of the instrument and method of data collection and analysis.

3.1 Research Design

In the course of undertaking this research study “correlational design” is adopted. Correlation design in generic term “is a quantitative method of research in which you have two or more quantitative variables from the same group of participants and trying to determine if there is relationship (or correlation) between the two variables (that is, similarity in pattern of the score between the two variables, not a difference between their means) (Walter, 2017). It is also the extent to which the values for the factors are related or change in an identifiable pattern, for the design the researcher make two or more measurement for each individual observed. Each measurement is for different variable that are related.

The selection of this design to the study is based on its nature and uses, a relationship between socio-cultural environment and adjustment to retirement among retirees requires the use of quantitative data, correlation design allow the researcher to collect and use the quantitative data from different group or variable and use of statistical means to determine the variable between the two factors or variables. It also allow the researcher to investigate the possibility of relationship between variables, it also give avenue to determine relation between two or more variables without any attempt to influence them. And the design also is without any manipulation

of variable. However, the designed allow way to the researcher to explain and predict outcomes, and give the change of describe many variables by few factors.

Therefore, correlational research design adopted to this study is on the fact that, it is a design that allow researcher to select problem of interest upon which he drawn sample from population using appropriate proper instruments for generation of information about the population. The design allow the researcher to determine the procedures in which the information can be generated. However, correlation research design allow researcher to analyzed the data collected using different method of data analysis either qualitative or quantitative. It also allow the researcher to interpret the result obtained from the sample and drawn a general conclusion.

3.2 Population and Sample of the study

3.2.1 Population of the study

The population comprises all retired public servants that worked under Federal, State and Local Government, male and female who are living under Malumfashi local government area of Katsina State. It also comprises both the military and civilians. According to the State Pension Trust Fund and Nigerian Union of Pensioners (SPTF/NUP, 2017) available records as at 2017. There are 153 Federal retirees, 396 state and 984 local government retirees in Malumfashi Local Government Area. Therefore, on a summative ground there are one thousand five hundred and thirty three (1,533) retirees in Malumfashi local government area, Katsina State.

Table 3.1 Population of Retirees in Malumfashi LGA

S/N	LEVEL OF SERVICE	NO OF RETIREES
1	Federal Government Retirees	153
2	State government Retirees	396
3	Local Government Retirees	984
	Grand Total	1,553

Source: (SPTF/NUP, 2017)

3.3 Sample Size and Sample Technique

The sample size of this study is three hundred and eight (308). This is in line with reoasoft online circulator for determining sample size, indicated that the population of 1553 would require the use of 308 sampled respondents. The roasoft is online software application that is accessible on the website www.roasoftsamplesize.com it is one page application that gives options for the researcher to input his research population and the application will automatically determine the sample size to be used for the population.

Table 3.2: The distribution of sample respondents

S/N	LEVEL OF SERVICE	NO OF RETIREES
1	Federal Government Retirees	52
2	State government Retirees	104
3	Local Government Retirees	151
	Grand Total	308

3.3.1 Sampling Technique

Stratified proportionate sampling procedure is used in this study according to Gay, Geoffery, (2012) stratified sampling is a type of sampling method in which the total population is divided into smaller group or strata to complete the sampling process. The strata are formed based on the same common characteristics in the population data. After dividing the population into strata, the researcher randomly selects the sample proportionately. Stratified proportionate sample is a sampling procedure that can be used when trying to draw conclusions from different sub-groups or strata. The strata or sub-group should be different and the data should not overlap. While using this sampling, simple probability sampling should be used. The population may be divided into various sub-groups such as age, gender, nationality, job profile, educational level etc. this procedure is used when the research wants to understand the existing relationship

between two group. By proportionate sampling each stratum should have the same sampling fraction (Geoffery, 2012)

The selection of this sampling procedure in this study is for that fact that, it allows the researcher to sub-divide the population into strata. The population of this study is heterogeneous in nature. The researcher divided the population (retirees) into sub-groups using their level of service that federal, state and local government. This is to ensure representativeness and avoid domination of one group over another. The procedure also allowed the researcher to select respondents from each stratum using simple fraction. For this study, the researcher consider the total population in each strata and drew the sample (respondent) from each strata using ratio (1:2:3) which can be translated by fraction as: for the Federal Government ($1/6 \times 308 = 52$), for the state ($2/6 \times 308 = 104$) and for the local government retirees ($3/6 \times 308 = 151$) this is by considering the figure of the population of each stratum doubled it next.

3.4 Research Instruments

The researcher used the following instruments to draw information from the sampled respondents:

- i. Questionnaire
- ii. Retirement adjustment scale

3.4.1 Questionnaire

For the purpose of data collection in this research study, the researcher designed researcher made questionnaire for public servant retirees in Malumfashi Local Government Area to respond. The questionnaire was named socio-cultural environment and adjustment retirement pattern and strategy questionnaire (SCERAPSQ). The questionnaire is used in collection of information about the respondents on their socio-cultural environment and adjustment retirement

pattern and strategy. The questionnaire (SCERAPSQ) consists of four parts and 30 items. The part one of the questionnaire was designed to collect information about respondent demographic data which include gender, age group, and level of government served, marital status and period in retirement. Under this part, options were given to the respondents to tick as appropriate. The second section (Part two) of the questionnaire contain five items (item six to ten) this section collect information on retirement adjustment pattern of the retirees under which questions on reason for retirement, passage and view of retirements were asked, under each question option were listed for the respondent to choose. However, the third part of the questionnaire (part three) is about retirement adjustment strategy the parts contain nine items covering questions on process of retirement (pre-retirement planning, retirement preparation and actual retirement activity) under this option of yes and no were given for respondents to tick as appropriate. Moreover, the forth part of the questionnaire consisted eleven items that asked about socio cultural factors such as kingship, family structure, cultural change; deprivation, values, social security and support, religion, health care and education were asked. The response pattern are: very little, inadequate, moderate, substantial and in excess. The scoring is based on likert scale of five score [very little(1), inadequate (2), moderate (3); substantial (4) and in excess (5)] this response arrangement is for the statement that are positively stated while for negative statement, the scoring is changed to descending order [very little(5), inadequate (4), moderate (3); substantial (2) and in excess (1)] this response]. The design of the questions in this part is guided by the retirement adjustment scale. This is to avoid scale conversion when computing the correlation among the two scores (that is socio-cultural environment factors and retirement adjustment scale scores). Decision for Retirement Adjustment Pattern (RAP) a grand average is 2.01169 was taken and for Retirement Adjustment Strategies (RAS) the grand average of

2.27902 and SCFs average is 3.204715 from each section if the individual mean of an item is greater than the grand mean it means acceptance but if it is less than rejected. (See Appendix I)

3.4.2 Retirement Adjustment Scale

The Retirement Resources Inventory (RRI) is another instrument used by the researcher for the collection of information about the retirement adjustment of the retirees in Malumfashi Local Government Area. The scale contained 35 items and 3 sections. Section one of the scale consists of 8 items on the retiree's health and financial resources, marked Resources Type 3 (RT₃). Section two (2) of the instrument consists nine (9) items that asked about retirees social resources marked Resources Type 2 (RT₂) and the third part of the scale comprises eighteen (18) items that asked the psychology of a retiree (cognitive, motivation and emotion) marked Resources Type 1 (RT₁). All the items came inform of quiz questions and are formed to predict retirement adjustment and satisfaction. Under each item in the scale there are five options: very little / no, limited/inadequate, moderate, substantial and in excess. Likert scale was used and the scoring of the options be: very little / no{1}, limited/inadequate{2}, moderate {3}, substantial {4} and in excess{5}. These are for statements and questions stated positively while in negative question or statement the arrangement of the score is reflecting in descending order: very little / no{5}, limited/inadequate{4} moderate{3}, substantial{2} and in excess{1}. Under each section there is the total score of the unit and all the total scores from the three sections are sum up together to give the total of RRI score. To get the score for each individual, the mean average score is to be taken from the scale $(RT_1 + RT_2 + RT_3 \text{ divided by } 3) = \text{individual observation for a retiree}$. However, as reported by NSPAC (2012) the scale (the quiz) is to be filled within 24 hours of the day but, for this study the respondents were to fill it for 48 hours of 2 days. (See Appendix II)

3.5 Validation of the Instruments

3.5.1 Validation

The instruments were submitted to the supervisor and other four experts. One from the Department of English Language, two from Department of Adult Education and Community Services and one from Department of Education Bayero University Kano to make adjustment and corrections for content validity and for possible adjustment in the language construction and validation of the instruments. The nature of questions asked were checked in order to ensure it's correctness and provides internal content consistency for the instrument. For the retirement adjustment scale, the supervisor examined it to ensure it adaptability in the context of this research study. For the questionnaire twenty three items were submitted for validation out of which four items were dropped and nineteen were modified and corrected and found worse to generate the data required for the answering the research questions of the study. All the corrections and adjustment made were effected before administering the instrument. For the retirement adjustment scale being a standardize instrument it has content validity, but for the applicability to the research respondents and adjustment were made as the instrument is to be filled within 48 hours different from the original applicability of 24 hours a day. This is by considering the nature of the respondents and the task of filling the instrument.

3.5.2 Reliability

The reliability of the appropriate instrument was obtained through test and re test method. The instruments were first administered on some respondents and the results were collected and organized. Later, after two weeks the same instruments were administered again and result was collected and organized. The two results were then correlated and give the reliability coefficient of the two instruments were given as 0.71 (for SCERAPSQ) and for the retirement adjustment

scale was reported by (NSPAC 2012) to have 0.81 reliability coefficient but for the result obtain in this study, the reliability coefficient of (RRI) was 0.77. Base on these indices the two instruments were found reliable for the study. The test and retest enable the researcher to identify flaws before administering the instrument especially in (SCERAPQ) was reviewed and modified accordingly. Primarily the flaws identified was concerning the timing of filling the retirement quiz in pilot test. It was asserted that, the time given to retirees is not enough to get optimistic opinions because some have no ample time to sit and read the instrument as one. So end-up freely filling any options without reading which will render the data to be invalid.

3.6 Procedure for data collection

The instruments were administered to the respondents by the researcher with the help of two trained research assistants by the researcher. The training of the research assistants was carried out within five days: each day the researcher had two hour session with research assistants explaining the approach procedure in the first day and in subsequent three days explained the items in both the instruments and in the last day (day 5) both researcher and assistants conducted a trial on the conduct of the data collection exercise for practical experience of the work. All ascertained their confidence in the task. The researcher divided the local government area into three (3) that is Malumfashi west (Karfi Zone), central (Malumfashi Town) and Malumfashi East (Dayi Zone). From the two zones Malumfashi Central and East, the researcher selected one person to help in the data collection at his zone and the researcher handled the western zone. The research assistants selected were university graduates and they had three days section with the researcher to get familiar with the instruments and the items in the instruments. After this day, the researcher and the research assistants together administered the instrument on the first day, this is to made them acquainting with the process, protocols of

persuasive manner of administering research instrument to the respondent. Later, each of the assistant collected the instrument for the respondent in his zone.

The instruments were administered to respondents and give them fourth eight hours approximately two days to respond and filled in the instruments. In case of coming across a respondent(s) that cannot read or understand the items in the instrument, the researcher or the research assistants take the responsibility of interpreting or reading and interpreting for him/her and then he indicate his opinion. The instruments were administered and retrieved within four weeks. All the respondents were assured of the confidentiality of their responses. But the researcher and the assistants made clarification were necessary on the instruments content in the cause of the research. The respondent were guaranteed that information generated from them would be kept highly confidential and will not be used for any purpose but only for the of this research study. No mortality of the instrument was recorded.

3.7 Method of data analysis

The data of the study was analyzed using descriptive statistic interms of frequency counts and percentages, mean and standard deviation, Pearson product moment correlation (PPMC). Therefore, frequency count and percentages were used in the analysis of demographic data of the respondents. While the research one, two and three were analyzed using percentages, frequency count, mean and standard deviation. The decision taken as very little, inadequate, moderate (No) while substantial, in excess as (Yes) the options mark Yes were used in the analysis. The hypothesis (H_{01}) was tested using Pearson product moment correlation (PPMC). However, the data collected was first organized in summary using frequency count and simple percentage, both demographic, retirement adjustment pattern and retirement adjustment strategy information. The data collected on socio-cultural factors, the scores was sum up at individual level (respondent

level) and collected all together the observation of each respondent. The data obtained from RRI scale were first computed in respondent level ($RT3+RT2+RT1$ divided by 3) to give a single representative value (\bar{x}) for a respondent as a individual value (observation). This was done for the (308) respondents. The summarized data were then given for computer analysis. The data was analyzed by the used of SPSS computer programme software (version 23.0)

CHAPTER FOUR

DATA ANALYSIS, FINDINGS AND DISCUSSION

4.0 Introduction

This chapter presents the analyzed data and discussions of findings of this study. It also presents the demographic information of the respondents. Research questions were answered and testing the hypothesis was carried out. Finally, Research findings were discussed.

4.1 Demographic data of the respondents

Table 4.1: Distribution of the respondents by Demographic Characteristics

SN	Variable	Response	Frequency	Percent%
1	Gender	Male	281	91.2
		Female	27	8.8
2	Age Group	55-64 Years	106	34.4
		65-74 Years	97	31.5
		75-84 Years	64	20.8
		85-above Years	41	13.3
3	Level of Government	Federal	52	16.9
		State	104	33.8
		Local	152	49.4
4	Marital Status	Married	204	66.2
		Not Married	06	1.9
		Widow	98	31.8
5	Retirement Duration	1-3 years	156	50.6
		4-7 years	96	51.2
		8- above years	56	18.2
		Total	308	100.0

Table 1 indicated that majority of the respondents were male 281 (91.2%) while the remaining were female 27 (8.8%). It also indicated that majority of the respondents were from 55-64 years age category (34.4%) followed by 65-74 years age category (31.5%), and then 20.8% and 13.3% for age categories 75-84 years and 85 years and above categories respectfully. The table further indicated that majority of the respondents were married (66.2%), followed widow (31.8%) and finally not married individuals (1.9%) and that majority of the respondents worked with local government (49.4%), followed by those worked with the state government (33.8%) and finally

those respondents under the federal government (16.9%). Finally the table showed that majority of the respondents worked with local government (49.4%), followed by those worked with the state government (33.8%) and finally those respondents under the federal government (16.9%).

4.2 Data analyses

4.2.1 Research Questions

- iv. What are the Socio-Cultural Factors associated with Adjustment to Retirement among retirees in Malumfashi Local Government, Katsina State?

Table 4.2.1: Descriptive statistics on Socio-Cultural Factors associated with Adjustment to Retirement

Statement	Freq. (Yes option)	Percent (%)	Mean	Std. Dev.
1. The help and support received from my kinship influence my adaptation to retirement situation	100	32.5	2.7356	.96229
2. My family structure helps my adjustment to retirement	62	20.1	2.7532	.96729
3. Cultural change and deprivation hinder my adjustment to retirement	52	16.8	2.0844	1.22382
4. Cultural values of respect for elders indeed help my adjustment to retirement	180	58.4	3.7532	1.23368
5. Social support and religious teaching indeed influence my retirement adjustment	175	55.8	3.6234	1.46213
6. Religious beliefs and practice promote my faith and esteem, helped me in adapting to my retirement period	197	61	3.9610	1.31829
7. Child rearing and parenting hinder my smooth adjustment in retirement	13	4.2	2.6104	.81765
8. Accessibility to health care services and drugs help immensely in my adjustment to retirement	165	53.6	3.4058	1.13325
9. The way I thinks, feel and understand life contribute to my adjustment in retirement	191	62	3.7338	1.15869
10. Delay of payment of pension / benefit indeed effects my adjustment in retirement	169	54.8	3.5877	1.01557
11. The level of education I attained help me in adjustment to retirement	55	17.9	3.0032	.78462
Grand Mean		3.2047		

Table 4.2.1 shows that the average mean score for all the statements is 3.2047. It revealed that six statements, out of eleven statements that are item 4, 5, 6, 8, 9 and 10 from the above table satisfied the requirement to be a good socio-cultural factor of adjustment to retirement among retirees in Malumfashi Local Government, Katsina State. This is because they have mean scores of 3.7532, 3.6234, 3.9610, 3.4058, 3.7338 and 3.5877 respectively. While the statement I item 1, 2, 3, 7, and 11 were found as socio cultural factors that less affect retirees adjustment to retirement in Malumfashi Local Government Area and they have the following mean score 2.7356, 2.7352, 2.0844, 2.6104 and 3.0032 less than 3.2047 grand total mean score of the observations).

4.2.2 Research Question two

What are the strategies used by retirees in adjustment to retirement in Malumfashi Local Government Area, Katsina State?

Table 4.2.2: Descriptive statistics on Retirement Adjustment Strategies

Statement	Freq. (Yes option)	Percent (%)	Mean	Std. Dev.
1. As potential retiree, did your work schedule reduce with approach of your retirement period?	191	62	1.3799	.48614
2. Did you save for retirement period?	57	18.5	1.8149	.38898
3. If yes, what percentage of your income?	57	18.5	3.7468	.57143
4. Did you plan or save for your health care in retirement during potential time?	41	13.3	1.8669	.34025
5. Do you get help for retirement adjustment?	210	68.2	1.3182	.46653
6. From whom do you seek the help?	210	68.2	4.0381	.94766
7. Are you on any engagement of bridge employment?	82	26.6	1.7338	.44271
8. Which among these are you on?	82	26.6	2.4756	.63296
9. What was the nature?	82	26.6	2.8415	.80844
Grand Mean		2.2790		

The grand mean score for the statements was found to be 2.2790 according to Table 4.2.2 It revealed that the retirees have no any reduction in their schedule as retirement was approaching them, they were not saving to prepare for the retirement, have no any plan for health care, no help for retirement adjustment, and they were not engaged in any work so as a bridge to their employment with the retire. This is because the statements mentioned have a mean score less than 2.2790. But those few respondents that were saving for retirement believed that they were saving good amounts with a mean score of 3.7468.

4.2.3 Research Question three

What pattern of adjustment to retirement used by retirees in Malumfashi Local Government, Katsina State?

Table 4.2.3: Descriptive statistics on Retirement Adjustment Pattern

Statements	Options	Freq. (Yes option)	Percent (%)	Mean	Std. Dev.
1. Based on what reason(s) did you retire?	Poor health	07	2.3	2.6266	.95852
	Compulsory	199	64.6		
	Job dissatisfaction	04	1.3		
	Pref. to retire	98	31.8		
2. How did you become a retiree?	Force retirement	11	3.6	2.2208	.49422
	Mandatory	218	70.8		
	Voluntary	79	25.6		
3. What do you think about retirement period?	Disengagement	156	50.6	1.6688	.75763
	Continuity	98	31.8		
	Activity	54	17.5		
4. To you retirement is a period of?	Leisure	115	37.3	1.9675	1.05805
	Freedom	143	46.4		
	Misery	02	0.6		
	Activity	41	13.3		
	Productivity	07	2.3		
	Personal process	194	62.9		
5. What does adjustment in retirement mean to you?	Institutionalized	51	16.6	1.5747	.80972
	Both the two	63	20.5		
Grand Mean			2.0116		

Table 4.2.3 indicated that the grand mean score was 2.0116, which means that most of the respondents believe that they retire on compulsory basis with the percentage (64.6%) and they mandatory retired with percentage of (70.8%) with a mean scores of 2.6266 and 2.2208 respectively, above the grand mean. But the table indicated that most of the retirees believed that retire does not mean continuity in life, but disengagement with percentage (50.6%), freedom and normal personal process with the percentage (46.4% and 62.5%) respectively, with a mean scores of 1.6688, 1.9675 and 1.5747 respectively, less than the grand mean (2.0116).

4.2.2 Research Hypothesis

The study tested the following null hypothesis:

H₀₁. There is no significant relationship between socio-cultural environment and adjustment to retirement among retirees of Malumfashi Local Government, Katsina State.

Table 9: Correlation between Socio-cultural Environment and Adjustment to Retirement

		Socio-cultural Environment	Adjustment to Retire
Socio-cultural Environment	Pearson Correlation	1	.527**
	Sig. (2-tailed)		.000
	N	308	308
Adjustment to Retire	Pearson Correlation	.527**	1
	Sig. (2-tailed)	.000	
	N	308	308

** . Correlation is significant at the 0.01 level (2-tailed).

In Table 9, the value against Pearson correlation, i.e., 0.527 is the r-value. Since, the r-value is positive and significance (2-tailed) value of 0.000 (the p-value) is below 0.05, we reject the H₀ and accept alternate hypothesis and infer that there is significant relationship between the socio-

cultural environment and adjustment to retirement among retirees of Malumfashi Local Government, Katsina State.

4.3 Summary of the findings

The following are the major findings of this study:

1. That the socio-cultural factors associated with adjustment to retirement in Malumfashi Local Government, Katsina State are; culture, social support, religion, health care, self concept and social security.
2. That the retirees in Malumfashi Local Government Area have no distinctive model followed for their retirement adjustment. As they have no any reduction in their schedule as retirement was approaching them, they were not saving to prepare for the retirement, have no any plan for health care, no help for retirement adjustment, and they were not engaged in any work so as bridge their employment with the retire.
3. That most of the retirees in Malumfashi Local Government Area have entered retirement with neither pre-retirement planning, retirement preparation nor productive retirement activities because they believe their retirement is on compulsory basis and they mandatory retire and also believed that retire does not mean continuity in life, but freedom and a normal personal process.
4. That there is significant relationship between socio-cultural environment and adjustment to retirement among retirees of Malumfashi Local Government, Katsina State.

4.4 Discussion of findings

The various factors associated with retirement adjustment in Malumfashi Local Government Area Katsina State include among others like, culture, which family setting belong to. It is associated with adjustment to retirement as most of the retired adults are assuming to

cultural roles. But one thing today our culture is drastically and tremendously changes. Our norms, values, customs are abandon and new ones are embraced. The more stable a culture is the static its norms and values, and the more symbiotical relationship exist among members of the culture. To this end Lunch (2006) assert that instability in physical and social environment affect retirement adjustment either.

Religion also is a factor affect adjustment to retirement Martin (2012) find out that, faith (belief), doctrine, norms and values of a given religion affected the retirement adjustment of a person. David (1988), also confirmed that religiosity have impact on retirement adjustment because people with high religiosity have high purpose in life than those with not. Faith promotes motive and contentment. However, parenting and child rearing are roles of parents and aged people shows desire of continuity in the responsibility parenthood. The beauty of our tradition is that, it try to maintain such standard for the aged as their grand-children are attached to them. But today this too started to become history. Health care too is a factor in retirement adjustment, access to cure and drugs help indeed and health is one of the major determine of retirement adjustment (N.SPAC, 2016); self-concept and esteem are the way one understand himself from experience, reasoning, imaginations to a generalization of a particular self on instance, or occurrences weather specific or different in manifestations thought remain in mind. Esteem be how individual value or regards himself.

Furthermore, social security is also a factor in adjustment to retirement. But retirees suffered a lot before their benefit was paid this is because of many reasons, Bukoye (2016) find out that, pension is primary source and assets for retirement adjustment among retirees in developing nations. Velkeff (2001) and Kinsella (2002) added that, Nigeria as country failed in term of social security investment particularly pension because most of its several attempts since

1960 to date achieve less. In the same vein, education is one of the major factors associated with retirement adjustment. Knowledge, skills and experiences acquired to level of mastery help in proper adjustment in retirement. Mekenskaff, Pearlim, Mullan (1966) and Doludson (2009) said mastery mediate between post-retirement planning and adjustment. Mastery maintains personal control, developed ability, determine well-being in older adjustment. Education attainment positively influences adjustment in retirement.

On the strategies used by retirees in adjustment to retirement the study find out that retirees have no any reduction in their schedule as retirement was approaching them this finding is indeed a contrary to the assestion made by Bosse (1991) which he said, for proper adjustment to retirement work schedules should be reducing with increase in the years of service this is to couple with nature and trend of aging “as ascertained older adult were engaged in mutual – separation with society and older person from one another (Howard 1986). By the reduction of schedules as retirement approaches it give way to the close intending retiree to have work that is less Kenetic and tied to matched with his changes in biology, physiology and psychology of the body. As reflected by this finding that schedule of work not reduce with approach of retirement also contradicted the historic trend of retirement initiations because it is stipulated that as people aging or aged, works that are less energy required are appropriate for them. Field work should be avoided but administrative and managerial should be embraced. The trend in Nigeria is less practice and it might be because of our developing nature: One, less advance in leadership, soft institutions, and violation of policies enshrined. Most of our public sectors are understaffed and due this even the older workers at the eve of their retirement may have be in the field.

However, the study find out that, the retirees have no saving for retirement and their healthcare. This finding indicated that adjustment to retirement may be difficult among the

retired persons because Yanos (2004) assert that, adjustment in retirement is directly attached to pre and post retirement financial planning.

David (1988) indicated, retiree has the responsibility of helping himself to prepare for retirement adjustment, to save for health and retirement no matter how little his/her income during service. Also Gall (1997) postulated that, in proper adjustment to retirement primarily depend on one financial independency that came-up as a result of proper financial saving and preparation for retirement. The study further identified that, the retirees were not on any engagement of bridge employment. This finding is contrary to continuity theory of normal human aging used in this study. The theory stated that, older adults usually maintain the activities, behaviours and relationship as they did in earlier years of life (Atchley, 1971). Older adult prove some sense of continuity and of not continuity with the previous work a substitute should be provide so as to have a continuity of responsibility. The situation in our countries was different because in countries like Canada, Japan, and Australia recognized their senior citizens as resources and productive because of knowledge and experiences gathered. They believed in their wisdom so been resource persons in National Planning and initiative and been into firms, industries, companies of light labour work. But all this is due to the arrangement made for the life and fate of retirees in their countries. Providing to them formal retirement education, professional retirement tools and good social security packages. But all these are not in our character as a nation. Nigerian civil servants were not enjoying all these, that is why they have no any mastery of a skill to provide to them a bridge employment that will ensure their continuity after retirement.

Pattern of retirement used by retirees in Malumfashi Local Government Area according to the finding of this study said to be that, most of the retirees believed that they retired on

compulsory basis and they mandatory retire. Retirement on compulsion is a mandatory retirement which is age related by birth or years in service. Olusakin, Adelaye (1999) said, the normal train of retirement occur when a civil servant reached the age of 60 years of age or 35 years in service; 65-70 years of age in case of judiciary and academia. The passage be mandated as it is a policy stipulation. The retirees also believed that retirement does not mean continuity in life; this is in line with the assertion of Howard (1986) that older individual mutually separate from one another and the society that is disengagement. Denga in Usman (2007) said retirement is age related withdrawal from active working life. Akande (1993), Cussen (2010) maintained that, retirement is disengagement from active and a sort of regemated mode of occupation as a result of old age, poor health, preference, social pressure or weariness after period of particular job. Also retirement is believed a freedom this contradicted most of the recent findings.

In retirement studies like that of Aliyu (2007), Usman (2015) who asserted that retirement should be understand as period of continuity, activities and productivity rather than period of freedom and leisure.

There is sense of continuation and maintenance of effectiveness even in old age by some retirees. The study also on pattern revealed that retirees in Malumfashi understood retirement adjustment as a normal personal process this also mismatched with the finding of Martin (2012) who said, retirement adjustment process is a responsibility of individual retiree and the society to help him adjusted into retirement period properly. Also Lynch (2012) added that, retirement adjustment is indeed a task that needed cumulative efforts toward it success. The institution or establishment one served has the primary responsibilities of providing retirement adjustment planning to their employees to enable them adjust to period of great freedom. Providing regulated policies, packages, and programmes that geared toward enshrine the basic

requirements and requisite for proper adjustment. Retirement education by organizing seminars, workshops and educative programme on retirement planning. But Velkeff (2001) finding is in line with finding of this study that retirement adjustment process is personal as he said; adjustment to retirement solely depend on one's personal retirement planning at the period of active service.

The study also revealed that there is significant relationship between socio-cultural environment and adjustment to retirement among retirees in Malumfashi LGA of Katsina State. This finding is in line with Kinsella (2002) who said for a retiree to properly adjustment into retirement period he/she should personally prepared and arranged for a proper social environment, ensure social connections and integration, modify and adjust with course of time, tied with important cultural norms and values, all for his social satisfaction which is a vital resource in retirement adjustment.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

This chapter presented a summary, conclusion and recommendations on findings of the study.

5.1 Summary

The study relationship between socio-cultural environment and adjustment to retirement among retirees in Malumfashi Local Government Area, Katsina State primarily determines the relationship between socio-cultural environment and adjustment to retirement among retirees in Malumfashi. The study also determines adjustment strategies used by retirees and further examine the pattern of adjustment to retirement used by retirees in Malumfashi. The study also identified socio-cultural factors associated with adjustment to retirement.

The study had an extensive review of related literature on the major variables of the study, these variables theoretical framework: Atchely's continuity of human normal aging; conceptual framework, the concept of retirement and its sub-concepts (assumption, reasons, types, factors, process, problems, strategy, pattern and planning). Retirement adjustment: factors, problems, strategy (model), pattern (Planning) Programmes, phases, help. The concept of socio-cultural environment. Review of empirical studies, summary and uniqueness, correlational design was used as research design. The population of the study was 1,553 individuals with sample size of 308 who were stratified proportionately selected for the study. The data collection instruments were questionnaire (SCRAPSQ) and retirement adjustment scale (RRI). Data were collected by the researcher and two trained research assistants. The data collected was analyzed with the used of descriptive statistical tools of frequency counts, simple percentage, mean and standard deviation and SPSS computer software on operators of (PPMC).

The findings also revealed that, culture, social support, religious, healthcare, self-concept, social security were the factors associated with adjustment to retirement in Malumfashi LGA. It was also found out that majority of the retirees have no specific strategy used for their retirement adjustment, but only few had the pre-post retirement planning to proper adjustment. Also in connection with pattern used for retirement adjustment the study revealed that, reason for retirement among retirees in Malumfashi local government area was compulsion and the passage is mandatory, retirement is understood as disengagement and it's period is perceived by the retirees in Malumfashi as period of freedom and leisure.

The finding also determine the relationship between socio-cultural environment and adjustment to retirement among retirees in Malumfashi Local Government Area, Katsina state which said to be significant.

5.2 Conclusion

Coping with retirement issues and challenges is complex process that involved and required effort from different bodies, professionals and individuals. The process had been difficult in Nigeria because of the absence of policy on aging and very little effort by employers of labour in providing retirement adjustment planning programmes, projects and packages.

Considering the findings of the study, it was concluded that socio-cultural factors such as the culture itself, religion, social security and support, healthcare, self-concept are indeed important socio-cultural factors that affected retirement adjustment in Malumfashi Local Government Area. The retirees in Malumfashi has no any retirement adjustment planning during or after service years and engaged in no any bridge employment that will ensure the satisfaction of aging sense of continuity and activity to promote their social and psychological well-being. The adjustment pattern of the retirees in Malumfashi was just of convention pattern than

professional or personalize because their retirement is mostly on convention trend of age related which is compulsory as reason, disengagement to retirement mandatory passage, freedom in the period and personal consideration as the process. Likewise, socio-cultural environment of a retirees played important vital role in the adjustment to retirement period.

5.3 Recommendations

In view of the findings of this study the following recommendations are offered:

1. The study recommends that government at all the three levels (Federal, State and Local Government) and retirees both actually and potential should made efforts and arrangement for improving their socio-cultural environment so as to ensure proper adjustment. This is through provisions of social security packages by government such as retirement housing plan, care home and centres, aged recreational centres, health insurance etc. and the personal deliberate effort by the retirees to promote social integration between them and the society through participation of social gathering and alike. Establish by government, geriatrics units in all our respective general hospitals in the states and local governments in the country to ease access and intensive geriatrics care for aged related diseases.
2. All the ministries, agencies, establishment, institutions, bodies that served as employment providers should have policies, regulations, projects and programmes that will facilitate and eased retirement adjustment right from the time of active service by providing retirements formal education through seminars, workshops; providing retirement planning programmes, developed professional retirement planning tools such as retirement calculator, retirement planning software, applications and programmes and by providing institutionalized adjustment planning process by creating retirement counseling

unit in all respective units, departments, ministries and establishments all across the nation.

3. It also recommends that the government should improve on social-security package, regulations and administration by providing special – package to the country's senior citizens on welfare and well-being in their retirement period. Providing optimistic policies on pencom and their administration, established judicial unit to take for penalties of pension fund mismanagement.
4. Potential retirees should understand retirement as the period of continuity, activity and productivity then period of misery, leisure and freedom so as to give to them the motive of being strong and face the challenges of adjustment in retirement.

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APPENDIX I

Dear Sir/Madam,

The Researcher is a Student of the above addressed Department and Institution carrying out a research on a topic “Relationship between Socio Cultural Environment in Adjustment to Retirement among retirees in Mulumfashi Local Government Area, Katsina State for the Award of Master Degree in Adult Education (Gerontology).

He Solicit for your Cooperation thanks.

REQUIREMENT ADJUSTMENT QUIZ AND QUESTIONNAIRE

PART ‘I’

DEMOGRAPHIC CHARACTERISTICS, ORGANIZATIONAL/PERSONAL ISSUES

1. What gender do you belong to?

Male ☐ Female ☐

2. In which range of age group you belong?

55 – 64 ☐ 65 – 74 ☐ 75 – 84 ☐ 84 – above ☐

3. What level of Government service have you worked?

Federal ☐ State ☐ Local ☐

4. What is your marital status?

Married ☐ Not Married ☐ Widow(er) ☐

5. How long where you in retirement?

One - three years ☐ four – seven years ☐ and above ☐

PART ‘II’

RETIREMENT ADJUSTMENT PATTERN

6. Based on what reason(s) did you retire?

Poor health ☐ Compulsory ☐
Job dissatisfaction ☐ Preference to retire ☐

7. How did you become a retiree?

Force retirement ☐ Mandatory ☐ Voluntary ☐

8. What do you think about retirement period?

Disengagement ☐ Continuity ☐ Activity ☐

9. To you retirement is a period of?
 Leisure ☐ Freedom ☐ Misery ☐ Activity ☐ Productivity ☐
10. What does adjustment in retirement mean to you?
 Personal process ☐ Institutionalized process ☐
 Both of the two ☐

PART 'III'

RETIREMENT ADJUSTMENT STRATEGIES

11. As potential retiree, did your work schedule reduce with approach of your retirement period?
 Yes ☐ No ☐
12. Did you save for retirement period?
 Yes ☐ No ☐
13. If yes, what percentage of your income?
 10% ☐ 5% ☐ Less than 5% ☐ None ☐
14. Did you plan or save for your health care in retirement during potential time?
 Yes ☐ No ☐
15. DO you get help for retirement adjustment?
 Yes ☐ No ☐
16. From whom do you seek the help?
 Professional ☐ Retirement planning tools ☐ Personal considerations ☐
 Formal retirement education ☐ Family, friends, relatives ☐
17. Are you on any engagement of bridge employment?
 Yes ☐ No ☐
18. Which among these are you on?
 Coaching ☐ Mentorship ☐ Consultancy ☐
19. What was the nature?
 Part time ☐ Voluntary ☐ Leisure ☐ Employment ☐

PART 'IV'

SOCIO-CULTURAL FACTORS

20. The help and support received from my kinship influence my adaptation to retirement situation
[1] Very little [2] inadequate [3] moderate [4] substantial [5] in excess
21. My family structure helps my adjustment to retirement
[1] Very little [2] inadequate [3] moderate [4] substantial [5] in excess
22. Cultural change and deprivation hinder my adjustment to retirement
[5] Very little [4] inadequate [3] moderate [2] substantial [1] in excess
23. Cultural values of respect for elders indeed help my adjustment to retirement
[1] Very little [2] inadequate [3] moderate [4] substantial [5] in excess
24. Social support and religious teaching indeed influence my retirement adjustment
[1] Very little [2] inadequate [3] moderate [4] substantial [5] in excess
25. Religious beliefs and practice promote my faith and esteem, helped me in adapting to my retirement period
[1] Very little [2] inadequate [3] moderate [4] substantial [5] in excess
26. Child rearing and parenting hinder my smooth adjustment in retirement
[5] Very little [4] inadequate [3] moderate [2] substantial [1] in excess
27. Accessibility to health care services and drugs help immensely in my adjustment to retirement
[1] Very little [2] inadequate [3] moderate [4] substantial [5] in excess
28. The way I think, feel and understand life contribute to my adjustment in retirement
[1] Very little [2] inadequate [3] moderate [4] substantial [5] in excess
29. Delay of payment of pension / benefit indeed affects my adjustment in retirement
[5] Very little [4] inadequate [3] moderate [2] substantial [1] in excess
30. The level of education I attained help me in adjustment to retirement
[1] Very little [2] inadequate [3] moderate [4] substantial [5] in excess

(SCEFS) Total Score _____

APPENDIX II
RETIREMENT ADJUSTMENT SCALE

Health and Finance, resources

1. I would consider my general health condition to be _____
[1] Extremely poor [2] Fairly poor [3] Average [4] Good [5] Extremely good
2. I am _____ affected by one or more major physical illnesses (e.g. heart disease, diabetes, foot problems, arthritis, hypertension)
[5] not [4] mildly [3] moderately [2] more than moderately [1] severely
3. I am _____ affected by one or more mental disorders (e.g. dementia, depression, anxiety disorder, panic disorder).
[5] not [4] mildly [3] moderately [2] more than moderately [1] severely
4. I have _____ energy to carry out daily activities or activities that I am interested in.
[1] Very little/no [2] Limited/inadequate [3] A moderate amount of [4] a substantial amount of [5] excess
5. I possess _____ income to support my/my family living expenses.
[1] Very little/no [2] Limited/inadequate [3] A moderate amount of [4] a substantial amount of [5] excess
6. I have _____ financial support from my personal savings.
[1] Very little/no [2] Limited/inadequate [3] A moderate amount of [4] a substantial amount of [5] excess
7. I have _____ financial support from my investments.
[1] Very little/no [2] Limited/inadequate [3] A moderate amount of [4] a substantial amount of [5] excess
8. I have _____ financial support from my superannuation fund.
[1] Very little/no [2] Limited/inadequate [3] A moderate amount of [4] a substantial amount of [5] excess

Resource Type 3 (RT3) Total Score _____

SOCIAL RESOURCES

1. I have _____ friends whom I can interact with regularly.
[1] very few/no [2] few [3] a moderate number of [4] a substantial number of [5] many
2. I have _____ family members whom I can interact with regularly.
[1] very few/no [2] few [3] a moderate number of [4] a substantial number of [5] many
3. I know _____ people from various sources (e.g. religious groups, leisure groups, sporting teams, volunteer groups, part time employment).
[1] very few/no [2] few [3] a moderate number of [4] a substantial number of [5] many
4. I would consider interactions with friends (in general) to be _____ supportive.
[1] not at all [2] fairly [3] moderately [4] quite [5] very
5. I would consider interactions with family members (in general) to be _____ supportive.
[1] not at all [2] fairly [3] moderately [4] quite [5] very
6. I would consider interactions with acquaintances from various sources (e.g. religious groups, leisure groups, sporting teams, volunteer groups, part-time employment) to be _____ supportive.
7. I _____ receive informational support from others, where informational support refers to receiving information or advice from someone on handling difficult circumstances, rectifying a situation, following through with a solution, following-up on a difficult event, and receiving constructive criticism.
[1] never [2] rarely [3] sometimes [4] often [5] very often
8. I _____ receive emotional support from others, where emotional support means someone was available to listen, to acknowledge my feelings, to support me in stressful situations, to act as a confidant, and to express interest in my well-being.
[1] never [2] rarely [3] sometimes [4] often [5] very often
9. I _____ receive tangible support from others, where tangible support refers to receiving help with meal preparation, temporary housing, household chores, shopping, respite, financial needs, transportation, care of the house when away, and the loan of something I needed.
[1] never [2] rarely [3] sometimes [4] often [5] very often

Resource Type 2 (RT2) Total Score _____

COGNITIVE, MOTIVATION AND EMOTION (PSYCHOLOGY)

1. I experience _____ positive emotions (i.e. interested, excited, strong, enthusiastic, proud, determined, alert, inspired, attentive, active).
[1] Very little/no [2] Limited/inadequate [3] A moderate amount of [4] a substantial amount of [5] excess
2. I have _____ ability to perceive my/others' emotions accurately.
[1] Very little/no [2] Limited/inadequate [3] A moderate amount of [4] a substantial amount of [5] excess
3. I possess _____ knowledge about how emotions vary or influence behavior.
[1] Very little/no [2] Limited/inadequate [3] A moderate amount of [4] a substantial amount of [5] excess
4. In general, I feel that I have _____ ability to use emotions to facilitate my thoughts and communication.
[1] Very little/no [2] Limited/inadequate [3] A moderate amount of [4] a substantial amount of [5] excess
5. I have little control over the things that happen to me
[5] strongly disagree [4] disagree [3] neutral [2] agree [1] strongly agree
6. I feel that I am a person of worth, at least on an equal plane with others.
[1] strongly disagree [2] disagree [3] neutral [4] agree [5] strongly agree
7. I _____ forget things in the immediate past or where I have placed things.
[5] never [4] rarely [3] sometimes [2] often [1] very often
8. I have _____ ability to recall events that happened a while ago.
[1] Very little/no [2] Limited/inadequate [3] A moderate amount of [4] a substantial amount of [5] excess
9. I have _____ ability to recall meanings and spellings of different words/concepts.
[1] Very little/no [2] Limited/inadequate [3] A moderate amount of [4] a substantial amount of [5] excess
10. I have _____ ability to acquire new knowledge or skills.
[1] Very little/no [2] Limited/inadequate [3] A moderate amount of [4] a substantial amount of [5] excess

11. I would consider my speed of processing information (e.g. numbers, texts) to be generally _____.
- [1] very slow [2] slow [3] moderate [4] fast [5] very fast
12. I have _____ ability to understand and solve problems.
- [1] Very little/no [2] Limited/inadequate [3] A moderate amount of [4] a substantial amount of [5] excess
13. I have _____ ability to perform good decision making (i.e. selecting the most appropriate choice from the available options).
- [1] Very little/no [2] Limited/inadequate [3] A moderate amount of [4] a substantial amount of [5] excess
14. When faced with difficulty, I usually increase my efforts.
- [1] strongly disagree [2] disagree [3] neutral [4] agree [5] strongly agree
15. Even when things seem hopeless, I keep fighting to reach my goals.
- [1] strongly disagree [2] disagree [3] neutral [4] agree [5] strongly agree
16. I can easily adapt to changes in goals, plans or circumstances.
- [1] strongly disagree [2] disagree [3] neutral [4] agree [5] strongly agree
17. When I get stuck on something, it's hard for me to find a new approach.
- [5] strongly disagree [4] disagree [3] neutral [2] agree [1] strongly agree
18. I create many problems for myself because I set unrealistic goals.
- [5] strongly disagree [4] disagree [3] neutral [2] agree [1] strongly agree

Resource Type 1 (RT1) Total Score _____

Adapted from N.S.P.A.C, 2012

APPENDIX III

Frequencies

Statistics

		Gender	Age group	Level of government Service	Marital Status	Retirement duration
N	Valid	308	308	308	308	308
	Missing	0	0	0	0	0

Frequency Table

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	281	91.2	91.2	91.2
	Female	27	8.8	8.8	100.0
	Total	308	100.0	100.0	

Age group

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	55 - 64 years	106	34.4	34.4	34.4
	65 - 74 years	97	31.5	31.5	65.9
	75 - 84 years	64	20.8	20.8	86.7
	85 above	41	13.3	13.3	100.0
	Total	308	100.0	100.0	

Level of government Service

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Federal	52	16.9	16.9	16.9
	State	104	33.8	33.8	50.6
	Local Govt	152	49.4	49.4	100.0
	Total	308	100.0	100.0	

Marital Status

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Married	204	66.2	66.2	66.2
Not Married	6	1.9	1.9	68.2
Widow	98	31.8	31.8	100.0
Total	308	100.0	100.0	

Retirement duration

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1-3 years	156	50.6	50.6	50.6
4-7 years	96	31.2	31.2	81.8
8-above years	56	18.2	18.2	100.0
Total	308	100.0	100.0	

DESCRIPTIVES VARIABLES=SCF1 SCF2 SCF3 SCF4 SCF5 SCF6 SCF7 SCF8 SCF9 SCF10 SCF11

/STATISTICS=MEAN STDDEV.

Descriptives

Descriptive Statistics

	N	Mean	Std. Deviation
The help and support received from my kinship influence my adaptation to retirement situation	261	2.7356	.96229
My family structure helps my adjustment to retirement	308	2.7532	.96729
Cultural change and deprivation hinder my adjustment to retirement	308	2.0844	1.22382
Cultural values of respect for elders indeed help my adjustment to retirement	308	3.7532	1.23368

Social support and religious teaching indeed influence my retirement adjustment	308	3.6234	1.46213
Religious beliefs and practice promote my faith and esteem, helped me in adapting to my retirement period	308	3.9610	1.31829
Child rearing and parenting hinder my smooth adjustment in retirement	308	2.6104	.81765
Accessibility to health care services and drugs help immensely in my adjustment to retirement	308	3.4058	1.13325
The way I think, feel and understand life contribute to my adjustment in retirement	308	3.7338	1.15869
Delay of payment of pension / benefit indeed effects my adjustment in retirement	308	3.5877	1.01557
The level of education I attained help me in adjustment to retirement	308	3.0032	.78462
Valid N (listwise)	261		

DESCRIPTIVES VARIABLES=RAS1 RAS2 RAS3 RAS4 RAS5 RAS6 RAS7 RAS8 RAS9
/STATISTICS=MEAN STDDEV.

Descriptives

Descriptive Statistics

	N	Mean	Std. Deviation
--	---	------	----------------

As potential retiree, did your work schedule reduce with approach of your retirement period?	308	1.3799	.48614
Did you save for retirement period?	308	1.8149	.38898
If yes, what percentage of your income?	308	3.7468	.57143
Did you plan or save for your health care in retirement during potential time?	308	1.8669	.34025
Do you get help for retirement adjustment?	308	1.3182	.46653
From whom do you seek the help?	210	4.0381	.94766
Are you on any engagement of bridge employment?	308	1.7338	.44271
Which among these are you on?	82	2.4756	.63296
What was the nature?	82	2.8415	.80844
Valid N (listwise)	82		

DESCRIPTIVES VARIABLES=RAP1 RAP2 RAP3 RAP4 RAP5
/STATISTICS=MEAN STDDEV.

Descriptives

Descriptive Statistics			
	N	Mean	Std. Deviation
Based on what reason(s) did you retire?	308	2.6266	.95852
How did you become a retiree?	308	2.2208	.49422
What do you think about retirement period?	308	1.6688	.75763
To you retirement is a period of?	308	A1.9675	1.05805

What does adjustment in retirement mean to you?	308	1.5747	.80972
Valid N (listwise)	308		

Correlations

Descriptive Statistics

	Mean	Std. Deviation	N
Socio-cultural Environment scores	33.2532	5.62690	308
Adjusment to Retire	32.2825	4.88114	308

Correlations

		Socio-cultural Environment scores	Adjusment to Retire
Socio-cultural Environment scores	Pearson Correlation	1	.527**
	Sig. (2-tailed)		.000
	N	308	308
Adjusment to Retire	Pearson Correlation	.527**	1
	Sig. (2-tailed)	.000	
	N	308	308

**. Correlation is significant at the 0.01 level (2-tailed).