

SOCIO-ECONOMIC ADJUSTMENT OF RETIRED CIVIL SERVANTS IN
KWARA AND LAGOS STATES, NIGERIA: A QUALITATIVE STUDY

BY

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MATRICULATION NUMBER: 14PBG00877

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AND LAGOS STATES, NIGERIA: A QUALITATIVE STUDY**

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**A THESIS SUBMITTED TO THE DEPARTMENT OF SOCIOLOGY, COLLEGE OF
BUSINESS AND SOCIAL SCIENCES, COVENANT UNIVERSITY, OTA, IN
PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF
Ph.D.DEGREE IN SOCIOLOGY**

JULY, 2017

DECLARATION

I, **ADETUNDE, CHRISTIANA OLUFUNKE**, (14PBG00877) declare that this research was carried out by me under the supervision of Professor C. Nana Derby of the Department of Sociology and Criminal Justice, Virginia State University, Virginia, USA and Dr. David Imhonopi of the Department of Sociology, Covenant University, Ota. I attest that the thesis has not been presented either wholly or partly for the award of any degree elsewhere. All sources of data and scholarly information used in this thesis are duly acknowledged.

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Signature and Date

CERTIFICATION

We certify that the thesis titled “Socio-economic Adjustment of Retired Civil Servants in Kwara and Lagos States, Nigeria: A Qualitative Study” is an original work carried out by **ADETUNDE, CHRISTIANA OLUFUNKE**, (14PBG00877), in the Department of Sociology, College of Business and Social Sciences, Covenant University, Ota, Ogun State, Nigeria, under the supervision of Professor C. Nana Derby and Dr. David Imhonopi. We have examined and found the work acceptable for the award of a degree of Doctor of Philosophy in Sociology.

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DEDICATION

To the Trinity, You have been my Father, Brother, and Companion. I dedicate this work for making my life so beautiful after the storms. I am grateful and forever indebted to You.

I dedicate this work to my husband, Sunday Adetunde, a man of rare and great character. To my loving children, Blessing and Moses, I devote this work; they are wonderful in their love for me and concerns for my deadlines.

I also dedicate this to my parents, Mr. Stephen Olatunji Oni and Mrs. Florence Funso Oni for being loving and showing great sense of responsibility, throughout my dependent years. I appreciate you.

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ABSTRACT

Employees in Nigeria often approach retirement with mixed feelings as they exit service. To many civil servants, it represents a transition from the known to the unknown. After retirement, income dwindles and financial expectations become less visible. This is because policies are not implemented to the letter, leaving retirees' lives hanging on the balance in their old age. These individuals now have to struggle and rely on goodwill from their offspring to meet their most basic needs of feeding and good health. Incessant screening exercises under the Defined Benefit Pension Scheme and delay in commencement of gratuity and pension payment under the Contributory Pension Scheme led to series of challenges for these retirees. This study investigated the effects of retirement on retirees' social status, factors that promote fulfilment after retirement, how they are adjusting to retirement and necessities for satisfying post-retirement years. Employing qualitative methods: snowball and purposive sampling methods were employed, and in-depth interviews and focus group discussion (FGD) utilised for data gathering. Data were collected digitally, transcribed verbatim and analysed, using the constant comparative method of grounded theory. Eighteen and fifteen retirees participated in the in-depth interview in Kwara and Lagos States respectively. Three and two pension officials were also interviewed in the two states in that order. Also, 6 and 4 FGD sessions were held in the States in that order. Six participants of the same sex constituted each focus group. The interviews continued in each state till the point of saturation was reached. In-depth interview sessions lasted between 50 and 75 minutes. Each FGD session lasted between 90 and 120 minutes. The transcripts were carefully analysed utilising open coding, axial coding and selective coding to identify the concepts, categories and core categories respectively. Ten categories emerged from Kwara State data and nine categories from Lagos data. Subsequently, 2 core categories emerged from each of the states. The main differences in the experiences of retired civil servants from both states were the unpreparedness of Kwara State participants for retirement in contrast to Lagos State participants, and the dichotomy that existed between State and Local Government Areas (LGAs) administration of retirees in Kwara State. These subjected retirees under the LGAs in Kwara State to immense financial pressure in their post-retirement years, compared to those under the State. While Lagos participants planned for retirement, they still experienced some challenges due to the delay in the commencement of payment of pension, and their meagre monthly pension. Retired civil servants in the study areas, therefore, took to trading, farming, care-giving tasks, etc. These were in addition to more frugal and quiet lifestyles to stay afloat situations. Kwara State retirees desired LGAs' autonomy and prompt and regular access to gratuity and pension. They also called for the establishment of retirees' cooperative thrift societies across the State. Lagos State participants called for the reform of the new pension scheme leading to prompt payment of gratuity and pension after retirement. The study was concluded with a theoretical model: a micro-theory of lifestyle choices among retired civil servants of Kwara and Lagos States. It illustrated the relationship between the exogenous and endogenous factors in the post-retirement years of the retired civil servants in the study areas.

Keywords: Socio-economic adjustment, Retirement, Grounded theory, Constant comparative analysis, Exogenous factors, Endogenous factors

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

In Nigeria, the statutory retirement age for civil servants is 60 years or 35 years of unbroken active service, whichever comes first. Judges of high courts and professors in tertiary institutions in the country are not exactly on the same policy. The retirement age for professors and judges is 70 years. Age is said to connote expertise and wealth of experience in these sectors, hence, the extended working years for these employees (Garba & Mamman, 2014). This is closely related to what is obtainable in some other African countries like Ghana, Botswana, and Cameroon (“A Brief History”, 2013). The compulsory retirement age in Ghana is 60 years with at least 15 years of service to be pensionable. However, people working under stringent conditions -like miners and steel employees, could retire at age 55 and still collect their full entitlements (IOPS Country Profile, 2011). The most recent Public Service Act in Botswana is that of 2008, which became fully operational on the 1st of May, 2010. It stipulates that the mandatory retirement age is 60 years while teachers are allowed to retire at age 65 (Directorate of Public Service Management, 2010). The retirement age in Cameroon is also 60 years (Shuh, 2016). When workers get to this age, it is generally believed that productivity drops for all individuals (Fapohunda, 2013; Komolafe, 2005). Whichever form retirement takes within these nations’ statutory requirement, the retiree is entitled to benefits, such as gratuity and pension, as rewards for the years put into serving the nation and for the purpose of meeting their financial needs at old age (Garba & Mamman, 2014).

Having served their nations for decades, the stage seems set for retirees to take the weight off their shoulders and relax for the remaining part of their lives. However, retirement is a phase of life that is characterised by several changes in age, health, strength, income, social status, living condition, and at times, living environment. These and other critical issues that need to be decided upon are of concern to people nearing old age in most parts of the world (Ali, 2014; Quadagno, 2005). This new phase, therefore, requires individual retirees to have sufficient sources of sustenance, since work that generates stable income has ended. Typically, this phase calls for adjustments that are crucial to living a happy and fulfilling post-retirement life on the part of the individual retiree.

However, unlike workers in western nations who eagerly anticipate their retirement from paid employment, the average Nigerian civil servant looks forward to retirement with fear and a sense of uncertainty (Ali, 2014). While workers in western nations such as the United States have access to three sources of income after quitting active service (Moody & Sasser, 2012), retired civil servants in Nigeria have to struggle and suffer significantly before they could collect their meagre benefits. Corruption and the depth of embezzlement of pensioners' gratuities and monthly pension benefits in the past three decades are outrageous. This corrupt practice is heightened by the improper management of pension funds by the Pension Boards, poor record keeping, lack of proper supervision of the pension managers, and the misappropriation of pension funds by successive governments (Fapohunda, 2013). As a consequence, most of the States in Nigeria find it difficult to pay the severance benefits to retired civil servants years after retirement. Pensions are not paid as and when due, at times for several months. The scenario leaves many retired civil servants in abject poverty, frustration, depression, and ill-health that sometimes lead to the death of some of these people as they await their entitlements (Olatunde & Onyinye, 2013).

Nigeria's endemic corruption, bad governance and their attendant consequences have prevailed over a long period. They have partially engendered a lack of trust by the workers even, in the pension scheme of 2004. This was followed by an amended Act in 2008 and most recently, in 2014, which is the newest Pension Act in Nigeria (Eme, Uche & Uche, 2014). Consequently, there is still the fear of the unknown future in the minds of employees as they perceive or witness the plights and challenges facing their predecessors who have retired from service. It has been argued that this scenario could be one of the reasons for the lack of dedication and selfless service among civil servants in Nigeria (Fapohunda, 2013). In Cameroon, when civil servants attain the statutory age of retirement, they habitually bribe their way into remaining in service (Shuh, 2016). According to the report, one thousand teachers who had attained the retirement age and were still in service were recently sacked from the civil service in the country. This scenario portrays the fear in the mind of the average employee who is at the verge of retirement.

Adequate planning from service inception and pre-retirement counselling sessions have been identified as important actions to be taken prior to retirement (Ali, 2014; Garba & Mamman, 2014). Scholars have argued that employees who plan for retirement from the beginning of their service years are more likely to live happy and fulfilled lives in their post-retirement years compared to those who lack adequate planning for the inevitable (Adewuyi, 2008; Akpanmkpuk,

2011). The specific planning emphasized by these scholars are the financial and material aspects of existences.

Since the Pension Ordinance of 1951, the scheme has gone through several amendments. The current pension scheme is the 2014 amended Pension Act; it is an amendment of the Pension Act of 2004. It is a contributory and privately managed pension scheme. The reform was to deal with observed challenges faced by retirees in accessing their entitlements as inherent in the pay-as-you-go pension scheme, formerly in operation (Anazodo, Ezenwile, Chidolue & Umetiti, 2014). However, the abolishment of gratuity under the amended Act was criticised as detrimental to the meagrely paid workers, especially those at the lower cadres in the civil service (Fapohunda, 2013).

Apart from financial problem among retirees, there is the problem of severance from the lifestyles that workers are used to and have lived for decades. Adjusting to life after years of service to the nation and humanity remains a core problem of the average retiree, not only in Nigeria, but also in some other parts of the world. Studies have also shown that many retirees will spend up to two decades of their lives in retirement due to the increase in life expectancy in many parts of the world today (Asonibare & Oniye, 2008; Lloyd-Sherlock, 2004). This recent development has been identified as a problem both to the individual retiree and the economy of nations; pensions will be paid for a longer period compared to past years. How retired civil servants adjust to their new status should, therefore, not be overlooked. The researcher also observed that several Nigerian retired civil servants complain of financial lack and failing health due to neglect by the government.

It is to this end that this study investigated the transitional experience of retired civil servants in Kwara and Lagos States, Nigeria. This was explored by examining what retirees did in the inter-phase to adjust to their new status. The aim of this study, therefore, is to describe the post-retirement experience of retired civil servants in the study areas. The findings of the study could provide policy makers with information useful for old age and retirement planning, thereby contributing to sustainable development in Nigeria.

1.2 Statement of the Problem

Work is an integral part of human existence. It is an avenue through which most people get their means of livelihood. Work serves other purposes such as being an agent of socialisation; it builds interpersonal relationships, promotes acculturation, and provides opportunity for people to acquire defined social status. At retirement, major changes occur in these aspects of individual

daily lives. Retirement has been associated with obvious changes in lifestyles, daily routine, income, social status, age, strength, environment and most times, health. These changes, though vary in gradation, are applicable to employees globally (Adedokun, 2010; Fisher, 2015). Making transition from being an employee to a retiree may be easier said than experienced.

Due to the above consequences, retirement is said to be stressful. Adewuyi (2008) analyses this statement by making reference to a 2006 New York research that confirmed that about 1.5 million workers due for retirement expressed their feelings of depression and stress as they envisaged their retirement. In another study carried out on retirement stress and counselling in Kwara State, Nigeria, Oniye (2015) maintains that retirees go through stress that demands pre-retirement counselling. He asserts that the challenges that engender stress in the post-retirement years are both physical and psychological in nature.

Studies have also shown that most retired civil servants in Nigeria never sought for financial advice towards retirement while in service, with resultant negative consequences in their post-retirement years (Asonibare & Oniye, 2008; Ogbebor, 2015). Furthermore, several Nigerian employees, especially junior and middle ranked employees of the federal and state governments lack adequate understanding of the new pension scheme as enacted by the Pension Reform Act of 2014 (Anazodo, Ezenwile, Chidolue & Umetiti, 2014). Worse still is the irregularity and non-payment of gratuity and pension as and when due in the Nigerian civil-service. This represents a critical negative factor in retirees' everyday living (Olatunde & Onyinye, 2013). Many retirees are, therefore, left at the mercy of their children and relatives, while some live as destitutes (Adedokun, 2010). Financial ordeals of pensioners and pension related issues have been discussed extensively in the literature (Ali, 2014; Komolafe, 2005; Wacker & Roberto, 2011).

Moreover, it should be borne in mind that many retirees were actively and sometimes, totally engrossed with and in their duties and careers (Goodman, 2013; Standing, 2014). This could be the reality for workers both in the public and private sectors of the Nigerian economy, who may have to combine tasks meant for two or more people while in service. It has been observed that some workers conclude some unfinished office tasks at home. Teachers at all levels are typical examples of workers in this category. Engineers, economic planners, and workers in security establishments are not left out in the category. What do their retirement transitional experiences look like? Retirement, according to Ali (2014), produces a resultant effect that deprives the individual retiree of the once enjoyed sense of self-worth. Individuals are, thus, severed from their esteemed and challenging lifestyles to what Ross and Drentea (1998) referred to as a state

of 'rolelessness'. This implies that people are separated from their once dynamic lives to a life characterised by uncertainty. The depth of people's immersion in service might not readily be noticeable to the worker until work ceases. There is, therefore, the need to explore how retired civil servants in the study areas experience this major transition.

The current economic recession in the country is handing out negative impacts on the financial stance of many civil servants. This is as a result of the non-payment of salaries and arrears. Retired civil servants are not left out, as many states owe them pension for several months (Awoyinfa, Nwogu, Dada, Opara, Livinus, Okafor, Achonu & Bakkam, 2016). This is particularly applicable to retirees under the former pension scheme. Prior to the commencement of this study, the researcher had observed proceedings at some screening locations in Kwara State. Retired civil servants in the State are routinely called for screening exercises. For instance, between April and September 2016, retirees in the State were screened more than three times. Based on the researcher's observations and follow-up efforts, before, during and after the screening exercises, the retirees were often not paid any amount from the outstanding pension owed them immediately after the screening. Also, the exercise took days and the retirees needed money to be present at the venues everyday. For instance, on one of such exercises at the local government level, the researcher observed that a female retiree had to beg her colleagues, who had to contribute transport fare for her to return home after the exercise in Ilorin South LGA. According to this retired civil servant, she thought they would be paid part of the pension arrears the State owed them. This is not peculiar to Kwara State as a similar situation was also reported in Bauchi State, Nigeria (Bakam & Odogwu, 2016). Pensioners were reported to have demonstrated peacefully to protest calls for screenings and non-payment of their four months pension by the state government. This is another pointer to the need for a searchlight into the socio-economic and transitional experiences of civil service retirees in Nigeria.

Furthermore, several employers of labour in Nigeria are defaulting under the present contributory pension scheme, according to Popoola (2016). Many of them are found wanting in the remittance of both the 8% deductions from employees' monthly salaries and their contribution of 10% as part of the new arrangement. The Federal government, as an employer of labour, is not left out of this scenario (Popoola, 2016). Many employers, including the Federal Government of Nigeria, are yet to comply with the 18% total deduction as stipulated by the 2014 Reformed Pension Act, as at the beginning of the year 2016. This seems to stand as a risk in waiting for retirees and intending retirees, both at the public and private sectors. What are the experiences of retired civil servants in the light of this development?

Scholarship on the transitional experiences of retirees and what they do to adjust to their new status has not been sufficiently investigated in Nigeria. Much of the available materials on the transitional experiences of retired and aged people are from the western part of the world. Substantial research focus on retirement in Nigeria are on aspects such as pre-retirement counselling (Adewuyi, 2008; Asonibare & Oniye, 2008), planning for retirement (Akinade, 2006; Akpanmkpuk, 2011), health management in post-retirement years (Iyortsuum & Akpusugh, 2013), pension management (Odo, Igbeka & Ani, 2011), and stress management (Nweke, 2015; Oniye, 2015) as mentioned earlier. The impact of finance on retirement and the stress retirees go through before they are able to access their retirement benefits have overshadowed this important aspect of retirees' lives. The closest studies to the transitional phase experience are those on counselling for retirement. However, these studies explained what retirees should do and how it should be done for a fulfilling post-retirement life. To the best of the researcher's knowledge, investigation into what retired civil servants actually do, how, when, and why they do what they do have not been investigated in the study areas. These aspects are the focus of this study. The study explored and described these aspects of retirement experience and developed a body of knowledge on the transitional experience of retired civil servants in the study areas in their efforts at adjusting to retirement.

1.3 Research Questions

The study answered the following research questions:

- i. In what ways does retirement affect retired civil servants' social status?
- ii. What factors promote a fulfilling life after retirement from civil service?
- iii. How are the retired civil servants adjusting to post-retirement life?
- iv. What kinds of adjustments are crucial to a satisfying life in the post-retirement years?

1.4 Aim and Objectives of the Study

The study examined the socio-economic adjustment of retired civil servants in Kwara and Lagos States, Nigeria. The objectives of the study are to:

- i. investigate the impact of retirement on the social status of retired civil servants;
- ii. identify the factors that promote a fulfilling life after retirement;
- iii. investigate how the retired civil servants are adjusting to post-retirement life; and,
- iv. examine the needed adjustments for a satisfying post-retirement life.

1.5 Significance of the Study

A comparative study of the socio-economic adjustments among retired civil servants in Nigeria, with emphasis on their post-retirement experiences is a fertile ground for investigation. This study explores this gap. The existing literature on retirement in Nigeria focuses on the financial lives of retirees, stress management, the pension schemes and the need for retirement counselling. The pervasiveness of the economic aspect of life after retirement has overshadowed the seemingly inaudible aspect of transition from an accustomed lifestyle to a totally new way of life. The economic aspect of life is more emphasised because it is seen to control the other aspects of human life, whose violation can lead to grave social consequences. Less attention has been paid to the experiences of retirees in the transitional phase; moving from being active civil servants to retirees. People hardly discuss this aspect of their lives. It is probably perceived as personal to individual retirees. The study also examines this hushed, but observable aspect of retirement as it pertains to Kwara and Lagos States, Nigeria.

The study is significant in that it brings to the fore the more personal and consequently, less discussed aspect of retirement experiences in Nigeria: the transition experience of retirees. It investigates what retirees actually do in order to overcome the fears, stress and frustrations that studies have shown to be inherent in the Nigerian retirement experience. It focuses on the definite steps taken by retirees in their attempt at blending themselves into their retired status. In the same vein, the study could impact retirement counsellors and the Guidance and Counselling departments of higher institutions in the country. It could also enrich their efforts at equipping and training retirement and old age counsellors.

The study could be of benefit to civil servants in Nigeria; it could inform them on the avoidable pitfalls of their predecessors. Besides, the knowledge from the study could trigger a more innovative, careful, and prudent lifestyle in civil servants while in service, in preparation for their post-retirement years. Furthermore, newly employed individuals both in the public and private sectors could garner information from the findings of the study on the actual mechanisms of the current Nigerian pension scheme. This could help them begin planning for retirement and old age early in their working years.

The study could be an eye opener to government at all levels and those saddled with the task of employment, retirement and old age policy making in the country. A considerable number of Nigerians are government employees. This calls for better and informed policy making, well implemented to safeguard people in their old age. Since it is impossible not to have retirees and

old folks in society, planning correctly and adequately for their needs cannot be over-emphasised as part of plans towards sustainable development in the country. Thus, the findings from the study are capable of assisting lawmakers make policies that could address the plights of and positively impact the aged and retired individuals in Nigeria. Knowledge-based policy implementation especially in reforming the contributory pension scheme to be more proactive, is another crucial end the study could help achieve.

1.6 The Scope of the Study

The study examines the socio-economic adjustment of civil service retirees in the transitional phase between service and retirement in Kwara and Lagos States. The choice of Kwara State was because the researcher was opportune to observe a consistent trend in the administration of retired civil servants in the State. The particular trend observed was the screening exercises of retired civil servants. Lagos State was chosen because it operates the contributory pension scheme, in contrast to Kwara State. Also, while Kwara is basically an agrarian and civil service State, Lagos is highly cosmopolitan in terms of commercial and administrative activities. Similarly, Lagos State is more heterogeneous compared to Kwara State, which is a relatively homogeneous state in terms of the residents' ethnic, religious, career and other social affiliations. The curiosity to identify any similarity and difference in retirement experiences in the States led to the choice of both states.

The study is limited to retired civil servants between the ages of 60 and 80, who had worked and are living in Kwara and Lagos States. Retirees within this age bracket would have had tangible experiences of the transitional phase between work and retirement. Civil servants who retired in the last 6 months were excluded from the study. This is because they might not have had sufficient transitional experiences required to provide adequate information required by the study. Participants could be federal, state or Local Government Areas retirees.

1.7 Operational Definition of Terms

The following are the definitions of terms as used in the study:

- **Socio-economic adjustment:** this refers to the changes that retired civil servants make in their regular lifestyles owing to the social and economic circumstances that present themselves to them in their post-retirement years.
- **Retired civil servants:** they are former employees of state or federal government of Nigeria, who have quitted work by way of voluntary, compulsory, or mandatory retirement and are

entitled to and receiving monthly pension. Retired civil servants in this regard could be former school teachers, security personnel, ministry workers, local government staff or former state and federal parastatals employees. They could also be junior, senior or management staff.

- **Pension:** this refers to the monthly income paid to retired civil servants either by the state or federal government or pension managers registered with the government. It stands as the package put in place by the government to cater for retired employees at old age (Fapohunda, 2013).
- **Grounded theory:** it is a methodology propounded by Glaser and Strauss whereby theory emerges directly from data gathered and analysed systematically. The emergent conceptual framework and theory are, therefore, grounded in the data collected and analysed for the study. In other words, the propounded theory is grounded in analysed data.
- **Constant Comparative Analysis:** it is an analytical method used in grounded theory that entails the use of iterative procedure between data gathering and data analysis. It demands that data gathering and analysis take place simultaneously to identify emerging concepts and categories. The emerging concepts and categories inform the next data gathering. In this way, data are regularly compared with data to saturate the categories that emerge, identify more categories, and look out for similarities and differences between the concepts and categories.
- **Saturation of Data:** this refers to a point in analysis when further sampling for data gathering produces little or no new information that is relevant to the research questions. At that point, additional data gathering amounts to a waste of time and other resources because such effort produces little or no new information. Therefore, at such point, saturation has been achieved.
- **Institutional Arrangement:** these are the structures, approaches, or rules put in place by the government, either at the state or federal level for the purpose of addressing retirees' issues in the state or country

CHAPTER TWO

LITERATURE REVIEW

This section reviews existing literature relevant to the study. The section is located in three bodies of literature, namely existing studies on the nature and structure of retirement programmes in Nigeria and elsewhere, challenges facing Nigeria retirement scheme, and the necessity for retirement planning. The theoretical framework utilised activity theory, conservation of resources theory and multiple modes of livelihood approach to describe the transitional experiences of retired civil servants in the study areas.

2.1.1 History of Retirement

Prior to the 19th century, men and women worked for as long as they lived or to the extent that their strength permitted them. The idea of retirement was completely unknown to these early men and women. However, the industrial revolution of the 19th century in Europe brought about the migration of many people into the cities in search of paid jobs. The revolution changed the mode of production and the kind of work people engaged in (Szinovacz, 2003). The influx of workers to the industries and the threat of communism perceived by Bismarck gave rise to the issue of retirement (Moody & Sasser, 2012). According to Moody and Sasser (2012), Prussian Chancellor, Otto von Bismarck, was the first to pronounce pension to non-working people from age 65. Seeing it as a welfare package for people in their old age, other European countries adopted retirement policy and introduced pension schemes to encourage the older workers to withdraw from service for the younger population. America soon imbibed the move by signing into law the Social Security Act in 1935, which encouraged many older workers to quit service earlier than they would have done (Beehr & Adams, 2003; Moody & Sasser, 2012; Quadagno, 2005). In 1972, Congress added cost-of-living adjustment to retirees' benefits. Consequently, early retirement became popular in America in order to secure the social security benefits (Moody & Sasser, 2012, Quadagno, 2005).

It should, however, be mentioned that before the industrial revolution, there were pension payment practices in certain parts of the world. These went down unnoticed until the 19th century. For instance, Roman Emperor Augustus paid pension to his troops and veterans who had served for 20 years in 13 B.C ("A Brief History of", 2013). In the same vein, Britain and some other nations in Europe paid pension to their troops in the 16th century and it was gradually extended to some civilians after a period of time. An official of London Ports Services was the

first civilian to be given pension in 1684 (“A Brief History of”, 2013). Also, America paid pension to its disabled troopers and widows of dead veterans after the civil war (Quadagno, 2005). American Express established a retirement plan in 1875, being the first private organization to come up with such plan in the country. According to Moody and Sasser (2012), and Quadagno(2005),the social security scheme sprung up from the welfare packages paid to veterans. In 1965, Medicare allowance was added to social security benefits. All of these measures enhanced early retirement among workers as was envisioned by the governments of those nations.

Retirement, though a recent development, has gained ground in virtually all parts of the world. In most nations of the world today, retirement has become a standard practice and way of life. People retire from active paid service and in one way or another receive benefits for the purpose of sustenance in old age and to compensate for lost monthly income. While some nations do not have statutory retirement age, others do. For instance, the statutory age of retirement in America was abolished in 1986 as a result of criticism against mandatory retirement. Nevertheless, younger people are preferred whenever employers want to hire workers (Moody & Sasser, 2012; Quadagno, 2005).

In Nigeria, the statutory age of retirement from civil service is 60 years or 35 years of unbroken service, whichever comes first. The exceptions are Professors in tertiary institutions and high court judges; they retire from civil service at age 70. The basis for elongating the retirement age for the latter was the belief that the older these people are, the more experience they would have gathered to make them better fit for their peculiar assignments (Ali, 2014; Fapohunda, 2013). At these statutory ages, civil servants are expected to retire from service. However, the decision to retire earlier by any individual and for any reason is not frowned at. Retirement is expected to be a period for leisure seeking, especially at old age. The extent to which retirement serves this purpose is not the same for all countries. The level of development of each country determines what realities retirement depicts in the lives of their retirees (Akpanmkpuk, 2011; Fapohunda, 2013; Moody & Sasser, 2012).

2.1.2The Concept of Retirement

Retirement, as it was known in most parts of the world prior to the 21st century, was severance from one’s main occupation, especially the occupation people identify with someone and which the individual has been involved in for more than a decade (Akpanmkpuk, 2011; Ali, 2014; Garba & Mamman, 2014). In the case of civil servants, retirement simply refers to exiting

government job after several years of service. A critical look into such definition from a global context shows its inability to capture the current trend in life's course. According to Quadagno (2005), the global increase in the mobility of workers across different work sectors has greatly undermined the simple definition of retirement. It is a popular practice among government employees to quit service after two or three decades and secure employment in private sector organisations (Adewuyi, 2008; Akpanmkpuk, 2011). Defining what retirement means as it pertains to people in such category may not be as simple as earlier defined.

In their argument, Moody and Sasser (2012) and Quadagno (2005) insist that in many parts of the western nations, workers quit their full-time jobs only to take up another full-time or part-time job. Some might remain with the same employer but switch over to part-time, as they grow older. This implies that retirement could be viewed also as a gradual withdrawal from service (Quadagno, 2005). This definition could be more applicable to business owners in Nigeria; most of them exit their employment by gradually reducing the number of hours and days spent at work. This, they do by gradually handing over leadership to their children.

Quadagno (2005) attempts to give another definition to the concept of retirement by referring to it as a period in life when an individual has zero hour of work in any given year and is not searching for jobs. This definition, while quite helpful in identifying those who are totally out of the labour market, poses some challenges by referring to people (in this case, retired civil servants) who are into any form of work including attending to personal petty trading or activities in order to avoid idle feeling, as workers. Also, retired old people who are employed on part time basis are seen as workers. Ekerdt and Deviney (1990) argue that retirees include, but not limited to those who are deliberately working fewer hours. However, there are many people in this category who may not likely stop working for the next one and half decades or more. Such people may not view themselves as retirees. The decision to work for limited hours might be due to circumstances beyond their control.

Defining retirement as the stage in life when one is entitled to and collecting pension depicts the picture of civil service retirement in Nigeria and some other parts of the world. However, in countries like the United States where military officers could retire at age 40, get monthly pension and still work elsewhere as full-time employees for more than 20 years underscores the accuracy of the definition. Thus, retirement is better defined by individual retirees because there are several routes to retirement in today's global world. This implies that retirement means different things to different retirees and in different contexts. Consequently, Ekerdt and Deviney

(1990) conclude that the definition given to retirement should be dependent on the research endeavour and based on several considerations. There is, therefore, the need to investigate what retirement means to the individual retirees. Nonetheless, because retirement from civil service in Nigeria is mainly abrupt (either by way of voluntary, compulsory, or mandatory), defining retirement for the purpose of this study would simply be based on withdrawal from government employment evident by the receiving of gratuity and/or pension.

2.1.3 Characteristics of Retirement

Certain conditions must be met before an employee can be said to be retired. In the Nigerian context and according to Akpanmkpuk (2011), retirement depicts the expiration of terms of employment without consideration for age, issuance of a letter terminating the contract of employment of the workers, cessation of monthly remuneration or salary, thus, giving way for entitlements such as pension and issuance of an identity card to the retiree as a retired employee of the said organisation. Except in a situation of exit by reason of misconduct on the part of the employee, all of the above should be followed religiously by the employer as the employee quits service. Contrary to Akpanmkpuk, retirement has a lot to do with age in the Nigerian civil service. That is evident in the fact that the statutory retirement time is pegged on attainment of certain age. Moreover, mandatory retirement may not necessarily be perceived by all civil service retirees as a form of employment termination.

2.1.4 Types of Retirement

According to Garba and Mamman (2014), there are three main types of retirement in Nigeria, namely: voluntary, compulsory, and mandatory retirement. Voluntary retirement refers to a situation in which a worker disengages from active service for personal volition and reasons, with or without consideration for years put into service, age, family and public expectations. People retire voluntarily on the basis of health, the work environment, financial status and family responsibility (especially for women) among others (Adewuyi, 2008; Quadagno, 2005).

Compulsory retirement occurs when a worker is compelled to retire contrary to his or her desire, but in the interest of the organisation. Such situation may arise without the individual's readiness to quit service. This is common in the private sector of the economy, as a tool for organisational re-alignment. In the civil service, it may be utilised to sanitise the sector (Adewuyi, 2008). Individuals in this category are less likely to be satisfied and fulfilled in their post-retirement years (Garba & Mamman, 2014; Madu, 2014; Quadagno, 2005). According to Oniye (2015), workers who are compelled to quit work in an organisation are prone to

psychological and socio-economic stress. They experience psychological trauma as a result of the unforeseen circumstances suddenly presented to them. Often, they have to contend with joblessness for a period of time. Socio-economic problems ensue due to their lack of preparedness, especially in the area of finance (Garba & Mamman, 2014).

Mandatory retirement, on the other hand, is retirement based on the statutory provision for the workforce of a society. The propensity to be satisfied is higher with this type of retirement because the employee is aware of the statutory retirement policy right from inception into service. This impels employees into adequate planning and readiness for retirement. A significant percentage of civil servants in Nigeria retire within this arrangement (Ali, 2014, Fapohunda, 2013). They are, however, and in most cases, in their old age, with limited strength and chances to take hold of opportunities in their environment (Lloyd & Robbins, 2014). This phase breeds questions on what their welfare chances are at old age. To what extent are they able to maintain a relatively parallel lifestyle compared to when they were gainfully employed? This is a crucial aspect of old age and retirement issues that demand more attention in Nigeria.

2.1.5 Reasons for Retirement

A number of studies have analysed the basis for retirement, not only in western nations, but also, in Africa and specifically, in Nigeria. Some of these are based on the levels of development in different parts of the world, while other reasons given bear elements of similarity across the globe. All the literature reviewed in this aspect reiterated the crucial positions of finance and health in retirement decision (Adedokun, 2010; Ali, 2014; Akpanmkpuk, 2011; Eremie, 2015; Fapohunda, 2013; Garba & Mamman, 2014; Hatcher, 2003; Lloyd & Robbins, 2014; Moody & Sasser, 2012). This further underscores the importance of finance in the post-retirement life, therefore, justifying the much emphasis laid on it in many retirement studies.

According to Knoll (2011), the decision to retire when people do in America is mainly based on health and financial status of the individual workers. Beehr and Adams (2003) also argue that the two main issues individuals consider before deciding on retirement are finance and health. People with poor health, or whose loved ones are disadvantaged healthwise, tend to retire earlier; those with good health work for more years. This is in line with the assertion by Short and College (2002) that illness, disability and old age are cost ineffective for a worker. Knoll (2011) further states that, certain researches in behavioural economics and in judgement and decision making have shown that there are other factors that influence people's retirement decisions apart from their economic and health status. These factors are mainly based on individual's attitude.

Some retire as a result of being fed up with their jobs. Incidentally, the ages this usually occurs in the US is when workers are between 62 and 65 (Knoll, 2011). Knoll argues that these are the significant ages in terms of having access to social security policy; access to it is determined by age at retirement. As would be discussed shortly, claims from social security stand as the income for most retirees in America (Knoll, 2011; Moody & Sasser, 2012), particularly for people who are incapable of having personal savings towards retirement.

Quadagno (2005) explains that the decision to retire from work in America is heavily influenced by policies such as the social security benefits, disability Insurance and economic factors. Social Security Act of 1962 in the United States encouraged many workers to retire early, at about age 62 in order for them to benefit from the scheme. Furthermore, Quadagno explains that beyond the external factors responsible for an individual's decision to retire, there are other factors, personal to individual's decision to quit service at any given time. According to this scholar, these factors include:

- i. The rules guiding labour participation: - The prevailing rules directing the operation of an organisation at any given time may serve as guide to people's decision to quit or remain in service. For instance, the possibilities of mergers, acquisitions, operation shutdown, and downsizing have great effects on employees' decision to quit or remain in service. These factors tend to pose threat to employees, who might be oblivious of what the future holds for them in such organisations. On the contrary, where mandatory retirement at a particular age is practised, workers may not decide otherwise when they attain such age. They are mandated to retire at such age.
- ii. Individual's job perception: - People's feeling about their jobs also determines when and how they decide to quit. Individuals attach great importance to environments that provide opportunity to have control over one's life and offer avenue for financial security. Thus, Barnes-Farrell(2003) maintains that the availability of an environment that allows for personal control in the workplace keeps employees longer in employment. This is consistent with Quadagno's (2005) assertion that people who enjoy better reward and control over their work environment tend to remain in service for a longer period and vice-versa. According to her, professionals with challenging tasks usually delay retirement. In a developing nation like Nigeria, this might not necessarily be the case due to the economic challenges and responsibilities individuals are faced with. If this is a true picture for all economies, then class teachers who are generally less rewarded in Nigeria ought to retire earlier than observation has shown. Many of them with good health do retire under the mandatory arrangement, their meagre salaries notwithstanding. As

much as they might like to quit, the rate of unemployment in the society and lack of adequate savings might make such a decision less rational. As pointed out earlier from a Cameroonian media report, secondary school teachers in Cameroon bribed their way to remain in service after attaining the 60 years age of retirement despite the poor remuneration (All African Network, 2016). Quadagno's assertion in this wise seems to be nation or region specific.

- iii. Health status: - Health status of individuals is a crucial determinant of decision to quit work. Workers with poor health are more likely to withdraw from service earlier than those with sound health. In a study by National Academy on an Aging Society in the year 2000, the non-working aged 60 and above reported failing health than their working age mates (Madu, 2014; Quadagno, 2005). These scholars, nonetheless, observe that fewer workers retire based on health challenges nowadays because most tasks are now less physically challenging due to technological advancement.
- iv. Accrued income: - Lack of adequate savings towards retirement is one bane on the decision to retire. When income is inadequate to support life after retirement, workers tend to think less of retiring, at least not earlier than the statutory age of retirement where it is operational. In the United States, people could continue working till as late as age 69 and still benefit from the Social Security plan (Moody & Sasser, 2012; Quadagno, 2005). Short and College (2002) observe that more than six decades ago, white men retired earlier than the blacks because the latter were typically involved in low-skilled labour, working as farmers and labourers and were not able to accumulate enough resources to take care of their needs at retirement. Therefore, they remained in employment unlike the white men who were working in skilled occupations. This is, however, contrary to Knoll's (2011) argument that low wage workers tend to retire earlier than workers with higher pay.
- v. Family responsibilities: - Family consideration in retirement decision is in two parts. First, many couples who have always planned their lives and families together, are more likely to negotiate retirement decisions together (Smith & Moen, 2004). Thus, the decision to retire is not always that of the worker alone, especially if he or she is married. According to Quadagno (2005), in developed nations, couples sometimes plan their retirement to fall in the same period if they could afford it. This arrangement is referred to as joint retirement. This is also common among couples described above. Sequential retirement occurs more in Nigeria where a partner retires while the spouse continues working. Observation has shown that most Nigerian couples retire from employment at different times. This is probably due to economic conditions in the country and in the interest of their families (Adewuyi, 2008; Akpanmkpuk, 2011).

Family responsibilities as per the training of children and caring for aged parents play a vital role in retirement decision (Sterns & Kaplan, 2003; Quadagno, 2005). Couples with one or more children to train might consider this while making plans to retire under any other plan apart from the mandatory arrangement. The likelihood is for one of the couple to retire while the other works to support the training of their children. On responsibilities towards aged parents, Quadagno (2005) accentuates that an unmarried lady is likely to retire early if she has her aged parents to care for. The scholar, nevertheless, maintains that with limited financial backing, the lady will need to keep working in order to support her old parents. Single women, according to Quadagno, are unlikely to retire earlier than married women due to family responsibilities they single-handedly shoulder.

2.1.6 Factors that Influence Fulfilling Retirement

Scholars have identified some determinants of a satisfying post-retirement experience. According to findings from studies conducted on the factors that stimulate post-retirement satisfaction, sound health and regular income top the lists. Adedokun (2010), Ali (2014), Fapohunda (2015), Quick and Moen (1998), Quadagno (2005), and Szinovacz and Ekerdt (1995), explicate the factors that could positively influence a fulfilling post-retirement years. These include:

i. Adequate material possession: - This refers to the status aspect of a retiree's life at retirement (Ali, 2014; Fapohunda, 2015; Goodman, 2013; Garba & Mamman, 2014). Ali (2014) and Quadagno (2005) argue that this is the most salient determinant of positive perception and attitudes to retirement. This aspect of life defines what a retiree is capable of achieving financially and what he or she is able to do physically. For instance, a strong financial base helps retirees to live in the environment of their choices and maintain their preferred lifestyles.

ii. Sound health is a predictor of retiree's happiness: - This is one of the most consistent findings in retirement studies (Adedokun, 2010; Ogbekor, 2011). Good health in the post-retirement years is perceived as the predictor of a retiree's happiness. Retirees are capable of directing the affairs of their lives at any time when they are free from illnesses.

iii. Nature of retirement: - Satisfaction in retirement is also dependent on the manner of a retiree's exit from service. Voluntarily retired individuals are more fulfilled than those who were compelled to retire (Ali, 2014; Ogbekor, 2011). There is often a polar distinction between the mindset and preparedness of a voluntarily and compulsorily retired employee. While the

former's mind is made up for retirement, the latter experiences a sudden exit from service, sometimes, triggering a shock.

iv. Family status: - According to Quadagno (2005), married retirees are happier and able to transit to the retired status with less stress. This, she perceives as a resultant effect of the emotional attachment between couples. Quadagno, however, was silent on retirement satisfaction in relation to couples in troubled marriages. Other scholars' works reviewed also have little bearing to turbulent marital relationship and satisfaction in retirement.

v. Sufficient and timely retirement planning: - Studies by Adewuyi (2008), Akpanmkpuk (2011), Ali (2014), Quadagno (2005) and many more have shown that retirement planning is the strongest determinant of satisfaction in the post-retirement years. According to these studies, while many workers have financial plans toward their retirement, a few among them plan for the social aspects of retirement. It is crucial for employees to plan and be at ease with the social activities they can afford after retirement. For instance, years before retirement, employees need to identify and get acquainted with the social or extra curricular activities their finance at retirement could afford. This could save them the pain associated with withdrawing from certain social groups and activities they are accustomed to after retirement. Low or absence of lifestyle planning towards retirement could be a strong reason for transitional crisis in retirement (Quadagno, 2005). Retirement planning should, therefore, inculcate both financial and lifestyle plans in order to strike a balance and achieve the needed transition with limited strain.

Retirement is not just changing an employee's status but it also entails a process. It is a process that depicts how a worker moves to becoming a retiree. Ali (2014) and Fapohunda (2015) stressed that the extent to which retirement is planned, is directly proportional to post-retirement satisfaction. Consequently, the manner at which the transitional process is experienced serves as a determining factor of satisfaction in the post-retirement phase (Obiri-Yahoah & Obiri-Yahoah, 2014; Quadagno, 2005).

Taylor and Doverspike (2003) assert that planning plays a central role in living a satisfied life in the post-retirement years. They also argue that those who commence planning for retirement early in their working years would probably quit employment early as they will be equipped for retirement before they attain the statutory retirement age. They, however, maintain that this plan is mainly helpful in the first year of retirement. There is the possibility that as retirees proceed into the post-retirement years, changes in retirement experience and some other factors might lead to more modifications and adjustment.

vi. Freedom to choose how to retire: - In Nigeria, the mandatory age of retirement pegs down a worker's choice of determining when and how he or she retires. Barnes-Farrell (2003) argues that the privilege to determine the timing of one's retirement has a great effect on experiencing satisfactory retirement.

v. Perception of retirement: - How individuals perceive retirement determines, to an extent, the degree of satisfaction they will derive from retirement. A positive perception of retirement is important to living a satisfying life after retirement (Adedokun, 2010; Akpanmkpuk, 2011; Quadagno, 2005).

2.1.7 Retirement in the United States of America

The United States of America is one of the most developed countries of the world, having a population of 323,374,093 as at 7th of March, 2016 (Worldometers, 2016). This stands at 4.38% of the total population of the world (Worldometers, 2016). According to this source, America has a total land mass of 9,155,898 square Kilometres, with about 82% urban settlement. Retirement is well institutionalised in this society, to the extent that bottlenecks in the pension schemes are reduced to the barest minimum (Beehr & Adams, 2003). Retirement at ages between 62 and 65 was formerly mandatory for workers to have access to Social Security benefits. This was eliminated in 1986 as a result of protests against mandatory retirement in the country. This means that employers cannot openly discriminate against intending employees on the basis of their age. Nevertheless, younger people are obscurely given preference by employers (Moody & Sasser, 2012; Quadagno, 2005).

In the Social Security Plan of 1935, pension schemes and mandatory retirement were put in place to create job opportunities for the younger employees by giving early withdrawal incentives to older employees. The incentives stand as retirement and old age insurance schemes for retirees (Beehr & Adams, 2003). In this way, many early American workers quit the labour market at ages when they still had strength for more productive ventures. Working beyond the age of 65 years was less cost effective for workers, for they would have lost a considerable percentage of their social security earnings (Moody & Sasser, 2012). According to Beehr and Adams (2003), retirement at specified age was further aided by changes in the labour market, need, employers' preference for younger workers at the expense of the older ones, and individual employee's scale of preference (that is, work versus leisure). At retirement, therefore, workers have access to social security benefits, private pension from employers (which aids retirement as early as age 55), and personal savings. More than 50% of American retirees and elderly people rely solely on

social security benefits for sustenance (Moody & Sasser, 2012). This notwithstanding, the average American retiree lives above the poverty line. This is in contrast to the Nigerian scenerio, where many retirees struggle for years before their entitlements are paid. Some die while awaiting the payment of their gratuity (Adedokun, 2010; Fapohunda, 2013; Olatunde & Onyinye, 2013).

The institutional arrangement for old age benefits in America puts the responsibility of retirement and old age benefits in the country on the government. However, recent development and debates on the ability of the government to sustain the welfare packages as embedded in the social security plans are being studied by scholars. This is as a result of recent rise in the cost of social security and private pensions (Moody & Sasser, 2012). Retirement itself has been on a hot seat in America and some other developed nations. The withdrawal of retirees, who are more likely to spend two or more decades in post-retirement, is seen as counterproductive to any economy (Moody & Sasser, 2012). This argument tilts towards better labour participation of older folks in the labour market since life expectancy has increased around the world. This, scholars argue, will eliminate the need to pay pension earnings for more years at the expense of the state. This debate is on-going as part of public policy discourse.

2.1.8 Social Security Benefits in America

Founded in 1935, Social Security Policy is a public pension scheme and welfare package for retirees and aged individuals, given by the American government as part of its welfare package for the old people. It is meant to be a supplement, as retirees have access to other sources of income at retirement. The social security measure is to cushion the effects of income lost to retirement. At retirement, workers have other sources of income like pension from their employers and personal savings (Moody & Sasser, 2012; Quadagno, 2005). It should, however, be emphasised that the social security policy is more than a pension scheme at old age. It has other features which include disability insurance and life insurance for children in case of parental demise.

From its inception, this policy had gone through several reforms intended to brand it better for beneficiaries. Prior to 1968, social security earning was so meagre that many elderly people were living below the poverty line (Moody & Sasser, 2012; Quadagno, 2005). The benefits were increased by more than 30% in 1968 and automatic cost of living adjustments were added to it in 1972. According to Moody and Sasser (2012), nowadays, the benefits increase as inflation increases. Also, former president Clinton in the year 2000 signed into law the bill that eliminated

earning test for people between 65 and 69 years old. This paved way for older people to earn from working part-time or from personal businesses and still be fully entitled to the social security benefits. This has brought about an increase in labour participation among the older population in the United States (Moody & Sasser, 2012; Quadagno, 2005).

2.1.9 Insurance for Disability in America

As part of the social security benefits, this insurance pays certain amount on a monthly basis to disabled workers. Such individuals must be below the age of 65 and must have worked for ten years but presently are unable to work to earn a living due to a physical or mental disability. The earning from this insurance scheme stands as both income and pension for such people (Quadagno, 2005). Disability, in this context, is less medically defined and this definition determines eligibility. The individual's total productivity compared to other people within the same age bracket, educational attainment and gender is a crucial consideration in the definition of disability under the scheme. Thus, the insurance for disability is given a social definition in the United States (Moody & Sasser, 2012).

2.1.10 Channelling a New Course for Retirement in the West

Some scholars in the West have in recent years been pessimistic about the future of retirement and its benefits to individual workers and the society as a whole. They argue that retirement in the 19th and 20th centuries was situational on industrialisation, the need to reduce unemployment among the youths in the society, and rapid economic growth (Moody & Sasser, 2012). It was, therefore, easy for government to sustain retirement and welfare schemes as a result of the third factor. There are now many important changes in the world economy that calls for the re-assessment of the policy on retirement (Moody & Sasser, 2012). Improvement in life expectancy around the world should open up new ways of thinking on retirement. For instance, life expectancy in America rose from 47 years in the early 1900 to 78 years in 2011 (Moody & Sasser, 2012; Quadagno, 2005). Although, this recent development affords people the opportunity to spend more time in skill acquisition (through education), active work life, and retirement; the scholars argue that the time spent in retirement is the most outstanding (Moody & Sasser, 2012). According to Moody and Sasser (2012), studies have shown that by the year 2030, most Americans will spend about 50% of their day time in leisure.

In addition, there are concerns on the sustainability of the Social Security programme. According to Munnell (2015), there are some alterations in the society that have exposed people retiring at age 64 or earlier to financial risk during the post-retirement years. These include

financing social security as it stands today because the benefit rate under this scheme is reducing in recent times. Therefore, workers need to save more than their predecessors. Two, benefits from private pension employees' retirement scheme have changed. Currently, employees shoulder responsibility for and bear all the risks that may ensue as the defined benefits plan is replaced by defined contribution. Attention has shifted from employers to employees as the risk bearers under the new pension scheme. Three, retirees may need to spend more money on health as the cost of health services is increasing outside the elderly health benefits. Therefore, there is need to save more money prior to exiting service to have fulfilling post-retirement years. Four, there is reduction in banks' interest rate on savings which means more money needs to be saved to add value to income at retirement. All these could negatively impact retirees' finances, according to Munnell (2015).

Having assessed all of the above and the preparation of employees towards retirement in light of these circumstances, Munnell concludes that many employees' planning is inadequate to forestall these realities. United States Government Accountability Office also has the same outcome in its study of American households' savings. Meanwhile, this is contrary to Moody and Sasser's (2012) conclusion on the rate of participation of workers in personal plans like the 401(k) pension plans. Their study shows that 86% of American workers who are qualified for pension plans are involved in at least one of such plans. In 2011, the assets accrued to 401 (k) plan rose to over 3 trillion dollars from 92 billion dollars in 1984 (Moody & Sasser, 2012). Munnell's study is more recent than Moody and Sasser's. The former's analysis could, therefore, be grounded on more recent happenings.

Two other issues are the level of advancement in information technology and global competition, leading to job loss and unpredictable work patterns. There is reduction in the recruitment activities of many manufacturing companies. More recruiting activities are found among the smaller, mobile and servicing companies offering lesser pay compared to the manufacturing companies. The employees of these organisations may also have limited old age or retirement benefits commensurate with those available to the few employees in the manufacturing sector. Today, most employees are offered benefits that are inconsistent with the defined-benefits plans. There is a shift towards defined-contribution plan in many parts of the world. To this end, early retirement at age 60 or 65 could be risky for many workers, especially with the current possibility of spending about two or more decades in retirement as a result of improved life-expectancy (Fapohunda, 2013; Moody & Sasser, 2012; Munnell, 2015). Moreover, some of these retirees are assets in terms of the skills they have accumulated over the years which could

be useful to their organisations. Although, people retire for different reasons, part of which could be health related, those who are healthy and could still work productively should be discouraged from early withdrawal from service. There is, therefore, need for a critical re-assessment of the definition given to retirement in the post-industrial era.

2.1.11 Retirement Re-conceptualised

There is an emerging discussion on the manner retirement should assume in this 21st century. The abrupt exit of employees from work is being criticised in favour of a flexible departure (Adewuyi, 2008; Akpanmkpuk, 2011; Moody & Sasser, 2012). Many scholars refer to this as phased retirement. Retirement in this way has the advantage of helping the intending retirees to gradually quit service by taking a longer vacation or reducing the hours or number of days spent working. It has the credit of helping retirees to adjust better to the retired status than the all or nothing approach inherent in the typical retirement proceedings presently in use in many African nations (Adewuyi, 2008; Moody & Sasser, 2012; Oniye, 2015). It has been observed that an intending civil service retiree in Nigeria is fully a worker today and completely a retiree tomorrow. Studies within Nigeria have also shown that this form of retirement is a negative factor in retirees' transitional efforts (Adewuyi, 2008; Oniye, 2015).

Another positive result of a phased retirement is the opportunity that employers have to systematically make necessary changes before the employee finally stops working (Moody & Sasser, 2012; Quadagno, 2005). The employer could also hire the intending retiree as a consultant. In this way, the skills and experience of the employee would still be tapped by the organisation. At the same time, elderly people who still desire to work can do so without being in a full time employment. Munnell (2015) is of the opinion that policy makers could reform the retirement system in use in such a manner that both employees and employers benefit better than they do under the present arrangement. She suggests that employees should, under the reforms be encouraged to work for a longer period since life expectancy has risen and make efforts to save more money.

2.1.12 Retirement and Pension Schemes in Ghana

The statutory retirement age for both men and women in Ghana is 60 years. The government of Ghana in 2008 passed into law a new Pension Act. It is called the National Pension Act (Act 766) of 2008 (IOPS Country Profile, 2011). The main aim of the new Pension Act is to provide income security in the post-retirement years for workers in the country. The new pension scheme replaced the Social Security and National Insurance Trust known as SSNIT, established

in 1991 (Stewart & Yermo, 2009). The institutional weakness of SSNIT was manifested in its lack of wide coverage, expensive administrative running cost and lack of efficiency, insufficient returns on investment, and others (Stewart & Yermo, 2009). According to Obiri-Yehoah and Obiri-Yehoah (2014), the Pension Act of 2008 is the fifth of its kind after Ghana gained independence. They identify inflation rate as one of the main challenges of SSNIT, which rendered monthly pension income paid to retirees grossly insufficient to meet their main survival needs. Another challenge observed by these scholars is the monopolistic power conferred on SSNIT to manage pension scheme, leading to absence of competitors. The resultant effect was laxity in terms of improvement in the then pension management.

The 2008 Pension Act in Ghana is a three tier pension arrangement. The first-tier is a mandatory social security scheme, which is managed by the restructured SSNIT. The second-tier is also a mandatory pension scheme administered privately by employers. The third-tier is voluntary in nature and also a privately managed pension scheme (IOPS Country Profile, 2011; Stewart & Yermo, 2009).

The first-tier: Although a mandatory pension scheme, participants are expected to be between the ages of fifteen and forty-five (15 - 45) years as at the time of making the initial contribution (IOPS, Country profile, 2011). In other words, a first time contributor should neither be younger than 15 years nor older than 45 years. Public and private workers are mandated to participate in the scheme. However, workers who are fifty-five years or older at the inception of the new scheme, are permitted to participate based on personal volition. On a monthly basis, employees are to contribute 5.5% of their basic salary, while their employers contribute 13% of the equivalent gross monthly salary for each employee. Two and half per cent (2.5%) of the 18.5% is remitted to the National Health Insurance Scheme. Five per cent (5%) goes to the mandatory occupational pension scheme and the remaining 11% is transferred to the Basic National Social Security Scheme; making a total of 13.5% remitted to the latter (IOPS Country Profile, 2011; Obiri-Yehoah & Obiri-Yeyhoah, 2014).

Employees are expected to contribute into the scheme for a minimum of fifteen years. Old age benefit from the scheme commences at sixty years, which coincides with the statutory retirement age in the country (IOPS Country Profile, 2011; Stewart & Yermo, 2009). The exemption to this rule includes miners, steel workers and other people working under hazardous conditions. These are privileged for full retirement entitlements from fifty-five years. Retirees under this scheme

receive monthly pensions (Dam, 2014; Obiri-Yehoah & Obiri-Yehoah, 2014; Stewart & Yermo, 2009).

The second-tier: This is an occupational pension system that is also financed by both the employees and their employers. Participation is mandatory for all workers in the formal sector (Dam, 2014; Obiri-Yehoah & Obiri-Yehoah & Obiri-Yehoah, 2014; Stewart & Yermo, 2009). The scheme is, however, privately managed. The 5% earlier mentioned under the first tier is remitted to this scheme. The aim is to avail each participant a lump sum at the point of retirement; the first tier lacks provision for this (Dam, 2014; Kunawotor, 2013; Stewart & Yermo, 2009).

The third-tier: This is a voluntary and privately managed provident pension scheme. Participation is open to both workers in the public and private labour market (Dam, 2014; Kunawotor, 2013; Obiri-Yehoah & Obiri-Yehoah, 2014; Stewart & Yermo, 2009). The scheme provides contributors the opportunity to boost their financial base at retirement by saving more of their income (IOPS Country Profile, 2011). Contributors from the informal sector have the privilege of opening two accounts. The first is a retirement account from where withdrawal is proscribed till retirement. The second account allows the beneficiary to make withdrawal prior to retirement to cover business and educational needs (IOPs Country profile, 2011). Contributors are paid lump sum at the age of sixty.

All these arrangements and schemes are under the central control of the National Pensions Regulatory Authority (NPRA). This body energises, regulates and oversees the three-tier pension scheme (Dam, 2014). It also has the duty of over-seeing the activities of the Social Security and National Insurance Trust (SSNIT). Dam (2014), however, observes that NPRA, being a young organisation lacks the needed forte to implement the new pension schemes.

According to Obiri-Yehoah and Obiri-Yehoah (2014), pension managers were yet to be in operation, five years into the new scheme. These scholars also argue that the purpose of the lump sum is more of a mirage (the lump sum ought to avail contributors the opportunity to acquire personal houses by expending their savings as collateral). However, this is being contested by scholars. Some of the reasons forwarded to back the argument include low employees' earnings compared to the cost of mortgage, low level of coverage for the second tier scheme, bureaucratic bottlenecks, lack of adequate software to collate pension fund information, and lack of knowledge of the new scheme by workers (Obiri-Yehoah & Obiri-Yehoah, 2014).

Obiri-Yehoah and Obiri-Yehoah argue that employees' monthly income is so meagre that the savings as analysed fall below mortgage requirement for a collateral (Kunawotor, 2013; Obiri-Yehoah & Obiri-Yehoah, 2014). Employees would have to save for a substantial number of years before their savings could qualify to be mortgage collateral. Bureaucratic processes involved in utilising employees' pension savings as mortgage collateral takes considerable period of time. This is both discouraging to and difficult to access by employees. Above all, many employees are still in the dark as to the working of the three tier pension scheme. Several of them possess half knowledge of the scheme.

2.1.13 Retirement in Nigeria

Nigeria is one of the developing economies in Africa, with a population of over 170 million people. According to the Bureau of Public Service Reform (BPSR), the population of federal civil servants in Nigeria was 89,226 as at October, 2015 (Bureau of Public Service Reform, 2015). Although, that of the states' civil service is not available to this researcher, it is possible that the aggregate figure of state workers across the country be more than the federal workers. Most of these employees work as school teachers, nurses, doctors, administrative staff in Federal and States Ministries, parastatals and local government offices. The mandatory retirement age is 60 or 35 years of continuous service, whichever comes first.

Retirement in Nigeria is usually welcomed with a sense of uncertainty (Iyortsuun & Akpusugh, 2013). It is usually associated with risk, especially among the civil servants. Retirement is perceived as a transition from the known to the unknown. Scholars maintain that there is stress at retirement in Nigeria (Adewuyi, 2008; Ali, 2014; Garba & Mamman, 2014; Oniye, 2015). This is occasioned through the tension and strain retirees experience before they are able to access their benefits and entitlements from either the government or the pension managers (Inaja & Chima, 2013). The researcher also observed over the years that retirees in Kwara State are made to go through rigorous screening exercises on a regular basis. Some of these exercises take more than a day and the retirees may have to be on queue at the venues for several hours (Olatunde & Awosusi, 2011). Occasionally, media reports do have news of how some pensioners collapse and die at screening venues (Adedokun, 2010; Olatunde & Onyinye, 2013). At the end of the exercise, they might not still be paid their pension immediately. Under the former pension scheme, it is a well-known fact that many pensioners were not paid their gratuity for years (Adedokun, 2010; Garba & Mamman, 2014; Olatunde & Awosusi, 2011). This

scenario has brought untold hardship on many retirees and their immediate dependent family members (Fapohunda, 2013).

2.1.14 Employees' Perception of Retirement in Nigeria

There are two groups of workers in terms of their general inclinations to the subject matter of retirement. Akpanmkpuk (2011) classifies these groups as those with Positive Mental Attitude (PMA) and those with Negative Mental Attitude (NMA). Employees with positive mental attitude are those that are cognisant of retirement and start planning for it from the beginning of their service years. Their years of service are judiciously utilised with great expectation for their years in retirement. Their retirement years are also spent adding values to other people's lives and their society in general (Akpanmkpuk, 2011).

On the other hand, employees with negative mental attitude are those who are unable to foresee the end from the beginning. Therefore, they are prone to less planning. Most workers with this mindset have been on the same type of job for almost all of their working lives (Akpanmkpuk, 2011). They are largely unaware of any other means of livelihood. Several of them are pessimistic of accomplishment in any other ventures, especially like being self-employed. Thus, they lack other income-generating skills. They are also afraid of what their plight would be after retiring from paid employment because of what they see retirees go through. Other reasons for their negative attitude to retirement include fear of the unknown, lack of readiness to give up their enviable positions in the office, fear of loss of social status, lack of trust in the pension schemes, and over attachment to job, among others (Akpanmkpuk, 2011; Ali, 2014; Fapohunda, 2013). To overcome the negative attitude to retirement, individual employees need to plan. This planning may start as soon as people are employed.

2.1.15 Problems facing Retirees in Nigeria

Many retired civil servants in Nigeria are experiencing negative and difficult changes that come as a result of cessation of active work life (Adedokun, 2010; Akpanmkpuk, 2011; Fapohunda, 2013; Olatunde & Onyinye, 2013; Oniye, 2015). Due to the pervasiveness of retirees' exposure to risks and poverty in the post-retirement years, retirement researchers in Nigeria have carried out several studies in this regard. Several overlapping challenges have been discovered. Garba and Mamman (2014) identify the problems of retirees in the country as including among others, the problem of planning ahead of retirement. Several employees retire without tangible planning. Some of them entered the retirement phase devoid of any financial or material savings and acquisition to fall back on. Such a situation is capable of resulting in frustration and untimely

death. Garba and Mamman, however, observed that the low incomes among civil servants in the country, coupled with heavy family (including extended family) responsibilities are unfavourable to savings and retirement planning among employees in the country.

Closely related to this is the problem associated with accommodation. Several employees in the country do not own personal houses as and when due for retirement because of their meagre salaries and lack of planning. This scenario weighs in on retirees' retirement income, which usually falls below their income as civil servants. Paying for residence in post-retirement years does lead to apprehension, especially with the asymmetrical payment of pension (Adedokun, 2010; Fapohunda, 2013; Olatunde & Onyinye, 2013).

Again, at the point of retirement, when pensions and gratuity are expected to be paid, most retirees face a lot of procedural tailbacks. Accurate documentation has been a challenge for many years. Retirees, therefore, have to wait several years before their benefits are paid; many of them die in the process. Embezzlement of pension funds is another major hindrance to a satisfying retirement life in Nigeria. In many cases, retirees are starved of their entitlements for several months and sometimes, for years as a result of inadequate funding. Pension funds get misappropriated by authorities saddled with the responsibility of seeing to retirees' welfare (Fapohunda, 2013; Olatunde & Onyinye, 2013).

Old age comes with several physical changes and disabilities (Adedokun, 2010; Ali, 2014). These changes are met with certain unfriendly gestures from the younger folks. The aged are viewed as frail, mentally inferior, and poor. Their weak bodies and peculiar attitudes put many young ones off and lead to deliberate avoidance of the old fellows. The African culture of respect for elders has been eroded for western celebration of youthfulness (Garba & Mamman, 2014). The society, in recent times accords the old people less than the expected regard. This concern gets many retirees worried about their place in the society. Due to the a-fore-mentioned challenges and more, some retirees die suddenly (Olatunde & Awosusi, 2011).

Ali (2014) centred his discussion on the challenges confronting retirees on lack of adequate planning on the part of the retiring workers. He argues that with the unpredictable economic status of the country, it is expedient for all workers to plan for retirement, with little reliance on pension. He argues that any worker without plans for retirement is bound to experience one or more negative emotions and situations, such as frustration, boredom, unhappy and unsatisfactory life, lack of adequate finance, fear, uncertainty, and low social affinity. On the other hand, proper planning will lead to sound health, financial security, good self-image, and opportunities

for other vocations; thereby eliminating boredom in the post-retirement years. In the same vein, Eremie (2015) highlights the challenges facing retirees as health challenge, problem of insufficient finance, lack of empathy, and problem of social relevance.

In a study on the need for pre-retirement counselling for workers in Delta State, Nigeria, Ogbebor (2011) identifies financial concerns, worries over health status in the post-retirement years, concerns on how to meet up with family responsibilities, the likelihood of severance from age-long friends, and boredom (in order of priority) as areas that bother an average employee as retirement approaches. According to Quadagno (2005), crises may ensue from perceived loss of status or loss of structured way of living. Many theories have attempted to give explanations to what retirees' experiences could be at this phase of life. Crises theory postulates that retirement denies the average retiree his or her self-esteem, status and a means of livelihood. Therefore, many retirees experience health challenges and reduced morale compared to those who are still working. On the other hand, activity theory argues that there should be no crisis due to loss of job. People ought to remain actively involved as they become older by engaging in certain intellectual or physical undertakings. In this way, retirees do not feel frustrated or distressed because they have other activities that keep them nimble and consequently, healthy (Vicky, 2015).

All the challenges elucidated are areas of anxiety to an average retired civil servant in Nigeria. The bedrock of most of these problems is lack of planning and non-payment of pension as and when due (Fapohunda, 2013; Anieto, 2013). In a study carried out in Rivers State by Eremie (2015), retirees ranked financial problems as the most threatening challenge they are experiencing. This was followed closely by health challenges for both male and female respondents. Whatever be the case, there is need to possess a right sense of self-worth right from the years preceding retirement (Ali, 2014; Quadagno, 2005). An employee needs to identify who he or she actually is, with or without job. This could go to some extent in helping retirees adjust to the life after employment.

2.1.16 Pension Administration in Nigeria

Pension is the package put in place by the government to cater for retired workers at old age (Fapohunda, 2013). The fund for the then Defined Benefit Scheme (old pension scheme), was from the coffers of the Federal Government's budgetary allocation (Gunu & Tsado, 2012). Historically, pension scheme in Nigeria was the brainchild of the colonial rulers. It dates back to 1946 when the colonialists decided to be giving pension to some Nigerians employed by the

government (Fapohunda, 2013). The pension at that time was not a right but a privilege, basically given to civil servants without records of misconducts. It was a reward for selfless service to the colonial government (Fapohunda, 2013; Odo, Igbeka & Ani, 2011).

The first pension plan in Nigeria was the Pension Ordinance of 1951 (Fapohunda, 2013). Since then, the pension scheme has undergone several reforms to serve its recipients better. In 1961, the National Provident Fund was established to make pension provision for workers in the private sector (Fapohunda, 2013). This was later changed to Nigerian Social Insurance Trust Fund to accommodate workers in private organisations having as few as five employees. In this way, workers in such organisations could have access to old age income. It was a defined contribution plan where both the worker and employer contributed certain percentage every month to make up the pension (Fapohunda, 2013). By 1979, pension scheme for the Armed Forces was established under decree 103 of 1979, to provide welfare income for retired military personnel. Other pension schemes enacted included the Pension Right of Judges in 1985, Local Government Staff Pension in 1987, Police and Other Government Agencies Pension Plan (POGAPP) in 1993, and Pension plan for staff of Nigerian breweries in 1954 which was the first pension plan for workers in the private sector. United African Company(UAC), came up with a similar arrangement for its staff in 1957. All of these were in operation, though with amendments at intervals, until 2004 when pension schemes and administration in Nigeria went through another major reform.

The need for the reform was based on certain overt challenges of the pay-as-you-go system, otherwise referred to as Defined Benefit Scheme that was in operation in the country (Gunu & Tsado, 2012; Odo, Igbeka & Ani, 2011). Some of the aching issues include the inherent power of the political class in controlling civil service pension, outright default of pension disbursement by some state governments, the difficulties that characterise the mode of funding pension, lack of accurate records of pensioners in the country as a result of corruption, and lack of consideration for retirees in the modality of pension payment (Odo, Igbeka & Ani, 2011).

In an attempt to gain acceptance from voters, Nigeria's political class increases workers' salaries and retirees' pension intermittently. This soon proves difficult to implement, especially by subsequent administrations due to lack of fund. In the same vein, the access government has to pension fund in the country, leads to its embezzlement or diversion to meet other priorities (Odo, Igbeka & Ani, 2011). Also, some state governments deliberately withhold pension fund received from the federal government, while others care less about the plight of pensioners in their states.

The fact that the responsibilities surrounding pension and gratuity rest solely on the government under the defined contribution system, created the challenge of funding the scheme. Often, the amount released for pension within a particular period fell short of what was required to offset pension payment. Accurate record of pensioners within a Local Government Area, state or federal establishments is problematic. Often, some people are illegally listed as pensioners (Odo, Igbeka & Ani, 2011). Lastly, the manner in which civil service retirees are paid their pensions was too cumbersome for their frail strength. They either had to travel long distance to get paid or queue for hours to be screened before being paid. Some of them had died during screening exercises (Fapohunda, 2013; Odo, Igbeka & Ani, 2011). However, in recent times, pension income is paid into retirees' specified accounts with banks across the country. The Pension Act of 2004 was amended in 2014 to the present Pension Act 2014 under the immediate past administration with the intention to forestall the identified challenges inherent in the old pension scheme (Eme, Uche & Uche, 2014).

2.1.17 Pension Reform Act of 2004

The Pension Reform Act (PRA) of 2004 was a Contributory Pension Scheme characterised by shared pension funding between the employer and the employee (Fapohunda, 2013; Gunu & Tsado, 2012). Each employee had the freedom of opening a pension account with any of the government approved pension administrators. The monthly contributions of 7.5% each from employee and the employer were saved in such account as the employee's retirement savings (Gunu & Tsado, 2012). The account was valid in the event of the employee's change of job from an organisation to another (Odo, Igbeka & Ani, 2011). This invariably translated to employees having the right to determine which organisation handled their pension.

While Pension Fund Administrators (PFAs) opened retirement accounts for workers and invested the funds based on approval from the National Pension Commission, Pension Assets Custodians (PACs) were licenced with the duty of keeping all contributions made into workers' retirement accounts. Due to the enormity of this task, each licenced PAC was mandated to have a capital base of not less than five trillion naira (Odo, Igbeka & Ani, 2011). The National Pension Commission (PenCom) had the duty of regulating the activities of both the Pension Administrators and Pension Assets Custodians, in the overall interests of all the stakeholders (Eme, Uche & Uche, 2014). Seventy-five per cent of the fund could be invested by pension administrators in securities approved by the Federal Government. The remaining twenty-five per cent could be invested in companies that are publicly quoted by the Security and Exchange

Commission. Thus, the pension for any individual retiree would be the total amount contributed by the employee and the employer throughout the service years, in addition to income accrued from investment made by the retiree's chosen pension administrator (Odo, Igbeka & Ani, 2011).

Although, data assessing the performance of the scheme are still scarce, one of the advantages observed in the pension scheme is the clear separation of tasks handled by PFA and PAC. Each of these bodies has jurisdiction that has no reason to clash with the other. However, scholars have observed that government as an employer of labour has been negligent in its role as it should be in issues of remittance to the pension custodians (Odo, Igbeka & Ani, 2011). Several other employers have also defaulted in remitting the amount contributed by their employees to pension custodians, while others fail to notify pension custodians when an employee leaves for another organisation (Eme, Uche & Uche, 2014). The transparency of the activities of the bodies saddled with the responsibilities of overseeing pension administration in the country has also been questioned (Odo, Igbeka & Ani, 2011).

However, findings from a study conducted by Anazodo, Ezenwile, Chidolue and Umetiti (2014) show that the 2004 Pension Act failed in productivity due to low level of awareness among those it aims to serve, that is, employees both in public and private sectors. Moreover, non-compliance with section 4c of the 2004 Pension Act that stipulates that retirees would be paid at least 50% of their last salary as their monthly pension has been a source of concern (Anazodo, Ezenwile, Chidolue & Umetiti, 2014). Retirees were owed pension for several months, just like the old scheme. These scholars observed that some workers retired without adequately informing their pension managers. Therefore, their documents were processed late, resulting in months of unpaid pension. The scheme was also not immune to corrupt practices among pension managers and their officials (Anazodo, Ezenwile, Chidolue & Umetiti, 2014; Eme, Uche & Uche, 2014; Fapohunda, 2013). All these challenges negatively impacted on both the scheme and the welfare of retirees in their post-retirement years (Anazodo, Ezenwile, Chidolue & Umetiti, 2014; Fapohunda, 2013). To this end, the scheme was amended to improve its efficiency.

2.1.18 Amended Pension Act of 2014

Ten years into the operation of Pension Act 2004, there was a need for amendment for greater efficiency. It became obvious that the 2004 Pension Act suffered low coverage, deliberate non-remittance of deductions made from employees' income, and other forms of scams (Eme, Uche & Uche, 2014). To address these inherent weaknesses, the Pension Act was amended in 2014 to establish a solid annuity funds. This goal is the hallmark of the amended pension act.

According to Eme, Uche and Uche (2014), the main features of the 2014 Pension Act include the protection and disciplined management of pension funds by ensuring remittances are made as and when due. Defaulting employers are to face the full wrath of the law. To achieve this, PenCom is further empowered to charge defaulting employers to court. Pension Managers found to have mismanaged pension funds in their coffers are either to be sentenced to ten years imprisonment, made to refund three times the amount mismanaged or even face both penalties. Also, the total amount contributed monthly by both the employee, and employer was increased to 18%. The employee contributes 8%, while the employer makes a 10% contribution into the employee's retirement savings account (Eme, Uche & Uche, 2014). The aim is to ensure better financial security for the employee at retirement. The pension scheme is also made mandatory for small scale industries with at least three employees, who are yet to key into it (Anazodo, Ezenwile, Chidolue & Umetiti, 2014; Eme, Uche & Uche, 2014).

However, scholars have argued that the 2014 pension scheme also lacks adequate coverage, is less profitable to retirees, and the achievement of its goals are inhibited by indiscipline and corruption (Anazodo, Ezewile, Chidolue & Umetiti, 2014). This evaluation, as at the time made, seems too early a judgement for a programme that was newly reformed within the same year. There is need to allow it thrive before appraising its performance. Another crucial issue is the detrimental predisposition of several employers of labour, including the Federal Government of Nigeria, towards the remittance of their contributions to the scheme. As at the end of the first quarter of 2016, PenCom was able to amass N9.38 billion in the form of debts owed and penalties against defaulting employers (Tolu-Kusimo, 2016). The fact that several employers get penalised to enforce the payment of their part of the deal, is an indication that their level of commitment to the scheme needs to be re-addressed. Above all, Anazodo, Ezewile, Chidolue and Umetiti (2014), and Eme, Uche and Uche (2014) argue that many employees in the public and private sectors lack the basic understanding of the activities of the pension managers and PenCom. These, they maintain, are drawbacks to the success of the scheme.

2.1.19 Rationales for Planning for Retirement in Nigeria

Planning is an integral aspect of living and it is a prerequisite to successful post-retirement life (Adewuyi, 2008; Akpanmkpuk, 2011; Ali, 2014). Akpanmkpuk (2011) identifies two main reasons Nigerian employees need to plan for retirement as: the realities of human existence and the peculiar condition of the Nigerian society. For any human being who lives to old age, the fact of life has it that he or she has to experience three stages of life, namely: The age of minor -

from birth to age 18, the productive years - from 18 years to 60 years, and old age/post-retirement stage.

The first stage referred to as 'Minor' is the period individuals are under the control and authority of their parents or guardian. The responsibility for the upkeep and education of the minor is totally that of the latter. However, the minor has the duty of listening to and acting according to the instructions of the parents or guardians to avoid problems associated with the second phase or stage (Akpanmkpuk, 2011).

The productive years are entrenched in the second stage of human existence. It is the phase when people are expected to shoulder personal and other responsibilities simultaneously. Some of these obligations are: to work, raise and take care of their families, prepare adequately for old age when pension cannot be totally depended on because of the economic crises in the country, and plan for the unknown in the event of their sudden demise. This sort of plan affords the spouse and children the opportunity to maintain the family's standard of living with least stress in case of any eventuality.

The third stage of life usually starts from age 60. This is the age of mandatory retirement in the Nigerian civil service. According to Akpanmkpuk (2011), people in this stage of life rely on one or more of Pension where applicable, grown-up children, proceeds from investment made while in service, and charity. For any individual to live above charity at this stage, the need for adequate planning during the productive years cannot be over-emphasised. A lifestyle short of proper planning at the second stage is one of the reasons for distress and poverty among the elderly in society today.

Akpanmkpuk(2011) explains certain situations prevalent in Nigeria that demand an individual's preparation for old age:

- i. Absence of any state welfare package for old people: - There is no equivalent of the U.S or other western nations' Social Security safety net for people in their old age in Nigeria. Most often, the safety net for people who plan adequately at the second stage is the work of their hands. These include investment in a business and personal savings. Total reliance on pension could be risky because of the irregularity in its payment and the challenge of inflation in the country.

- ii. The high level of corrupt practices in the public service: -This has negative effect on retirement benefits in the country. Akpanmukpuk (2011) observes that in the past, retirees

enjoyed the privilege of being given minor contracts to supply stationeries and other items to state-owned organisations and ministries. The aim was to help them gain access to other means of income apart from the pension. However, due to corruption, these privileges have been taken over by senior public servants and politicians. A retiree might need to have a “godfather” to have access to such contracts nowadays.

iii. The political environment: - The Nigerian political atmosphere is the most risky to venture into, especially as a retiree (Akpanmkpuk, 2011). Recent development in the country’s political arena shows that it hampers longevity. Therefore, a retiree who intends to go into politics in Nigeria needs to plan and critically analyse the risks involved before venturing into it. Akpanmkpuk advises that workers should rather invest their resources in businesses that have dividend in the long run than on ventures that promise much gain overnight.

2.1.20 Planning for Retirement

Having established the rationales for retirement planning, employees need to take cognizance of three factors as they plan for retirement. According to Adewuyi (2008), accurate planning for retirement is enhanced by a good knowledge of the following:

- i. Employee’s lifestyle: - Including needs, value system, feeding pattern, and mode of dressing envisaged,
- ii. Personal income at retirement: - Money saved, investment made while in service, and income at retirement, and
- iii. Legal advice: - This has to do with the writing of will, business ventures and others.

For a successful retirement planning, Adewuyi (2008) identifies four basic steps, which are: self-assessment, harvesting information, setting of achievable goals, and acting appropriately. According to her, planning for retirement by following these practical steps is important for successful outcomes. A critical self-assessment is helpful for identifying one’s self and priorities in life (Adewuyi, 2008). For this to be effective for the purpose of pre-retirement planning, there is need for self-examination and discovery, self-acceptance and trust in one’s ability, self-determination to live a purposeful life, being realistic while setting goals, prioritising one’s goals, looking out for the best method(s) to achieving the set goals, setting into action to achieve one’s priorities, acting accordingly, critically assessing the progress made so far, appraising one’s actions, and making necessary adjustment to proceed to achieving the rest of the goals. Questions to be asked to effectively deal with these points include: what could make me happy

and fulfilled in retirement? How do I want my post-retirement life to be? What is my personal and financial strength now? These, and more, are the questions Adewuyi (2008) suggests for employees' consideration as they plan for retirement. The answers to these questions, according to her, must be personally generated because no two individuals are completely the same. Answers from these questions are the basis on which an individual employee sets into motion his/her retirement plans.

All employees need information in at least two vital aspects for proper retirement planning. These areas are: retirement policies of the country they are working in and facts on post-retirement job opportunity (Adewuyi, 2008; Akpanmkpuk, 2011). Information on post-retirement job opportunities is important for any employee considering securing another job after the mandatory retirement. There is need to know what employers are currently looking for in their prospective employees and strive to acquire such skills and qualifications while still in service. Self-development gives people competitive advantage over others in the labour market.

Having identified personal needs and priorities, setting goals that are realistic and attainable for the rainy days is the next step according to Adewuyi (2008). These goals could be written alongside the projected time for their attainment. Likewise, who will be responsible for what action and when such action should be taken, should be identified. This implies that the goals must be clear and specific.

Full action geared toward achieving the goals already set is of utmost importance. There could be no tangible success in goal attainment unless individuals take actions towards achieving them (Adewuyi, 2008). However, the needed motivation to act on set goals comes only when individuals have assessed themselves correctly, not in the light of what friends think, and set clear, realistic, and specific goals. It is also needful to periodically evaluate the progress made so far. This would help to identify areas of loopholes and quickly make necessary amendments. Adewuyi (2008) sees retirement planning in a circular motion; there is always room to re-assess plan and align it where and when necessary.

Olatomide (2014) buttresses the essence of pre-retirement planning as the antidote to most of the problems retirees are faced with in the post-retirement years. He observes that there has been a reduction in anxiety brought about by retirement. According to him, retirement stress in Europe and America is just about 15%. It is a resultant effect of pre-retirement counselling and planning. The same cannot be said of Nigeria where stress and anxiety level is very high among

workers who are close to retirement. In fact, according to data from the Federal Ministry of Labour and Productivity, up to 90% of retirees in Nigeria are distressed and frustrated due to lack of pre-retirement planning (Olatomide, 2014). He attributes this development to lack of concern for employees. He gives the examples of the United States and United Kingdom where there are retirement education centres, websites and online information like the Retire Early and Standard Life to educate employees who are due for retirement.

Some of the areas in which prospective retirees need education according to Olatomide (2014) include investment opportunities, financial management, information on re-employment opportunities, required competencies for future productivity, among others. Education in these areas is germane to the retiree's experiencing effortless transition and adjustment to the new status. The impacts of lack of proper education in these areas prior to cessation of work breeds anger, deteriorating health, depression, substance abuse and frustration. The feedback effects of these psycho-social problems would be felt not only by the retirees involved, but also their family members and the society.

2.1.21 Advantages of Pre and Post-Retirement Education

Some of the benefits that accrue to retirees, their family members and the society by way of pre-retirement education and counselling are:

- i. the retiree will be useful and functional to himself or herself, the family and society as a whole (Olatomide, 2014);
- ii. savings, skills and ability would be channelled to productive ventures;
- iii. retirees would experience longevity as a result of putting into use the learnt skills for healthy living;
- iv. adjusting to the retired role becomes easier; and
- v. it could lead to a positive perception of retirement by workers and other people in the society.

2.1.22 Sources of Pre and Post-Retirement Education

Olatomide (2014) argues that the duty for the dissemination of pre-retirement education and counselling should fall on the shoulders of one or more of the under-listed:

- i. Employers of labour: - Both government and private business owners should act as agents of pre and post-retirement education. Many employers in Nigeria do train their new and old staff

towards efficiency and greater productivity. In the same vein, these employees should be trained to be useful and productive to themselves and the society in their post-retirement years.

ii. Academia: - Olatomide (2014) argues that there has been a disconnect between the town and gown for a long time in Nigeria. The university, as the place for the diagnosis and treatment of societal problems, has been found wanting in this aspect. There is a lack of policy to energise research findings towards problem solving. In the same vein, there is no training institution where retirement education is a core area of specialisation for counsellors. Therefore, most of the retirement counsellors around today are not academics but self-trained individuals. Retirement professional trainers are limited in number within the country partly due to the failure of academia in Nigeria.

iii. The Mass Media:- Reports on retirement from the desks of editors and reporters are lopsided. The focus is usually on the plights of retirees. There is need for the Nigerian mass media to give informed guide and information on post-retirement income opportunities and ways of overcoming the manifest challenges facing retirees in the country. Negative news on retirement and retirees should give way to positive reports and informational guide.

2.1.23 Women and Retirement

In recent times, more women have entered into the labour market like it has never been (Fapohunda, 2015). This has brought about progress in women's careers. Studies have shown that more female children are enrolled in schools across Nigeria and their percentage has sharply increased in tertiary education enrolment (UNDP, 2012). According to the United Nations Development Programme's (UNDP, 2012) reports, there are more female than male students in higher institutions in Nigeria. According to the report, the percentage of men and women enrolment in postgraduate studies stands at 43.6% and 54% respectively. However, this has not translated to equal earnings in the Nigerian labour market (Fapohunda, 2015; Oniye, 2015). This phenomenon is not a Nigerian issue but an international scenario (Brenoff, 2015; Fapohunda, 2015; Miller, 2016; Okezie, 2011).

In the post-retirement years, women are faced with more financial inadequacy as a consequence of this inequality. Also, it is empirically established that women live longer than men (Brenoff, 2015; Fapohunda, 2015; Wacker & Roberto, 2011). Women, therefore, need to spread their savings or retirement income to cover for the extra years. Invariably, they are vulnerable to poverty and post-retirement stress (Fapohunda, 2015; Miller, 2016; Oniye, 2015).

Nigerian women constitute about 32% of the workers in the country (Fapohunda, 2015). They are, however, concentrated in the lower cadre within the labour market. There are only about 14% women entrepreneurs in the country (Fapohunda, 2015). Since women are concentrated in low paid jobs, coupled with the existing pay disparity, they are more likely to experience financial hardship in their post-retirement years than men (Beedie, 2015; Brenoff, 2015). This situation in addition to changes in pension administration in the country creates a higher risk factor. Currently, Nigeria has moved from a defined plan pension scheme to a contributory pension plan. Under the latter, both the employee and employer contribute certain percentage (8 and 10% respectively) monthly to the employee's preferred pension organisation (Fapohunda, 2013; Beedie, 2015). The sum of the amount over the employee's working years becomes his or her pension. This implies that the responsibility of welfare at old age is no more that of the government but individuals and their families. It, therefore, suggests that women need to save more because they earn less and are likely to live longer than men (Brenoff, 2015). Consequently, Fapohunda (2015) advocates distinct retirement education and planning for women and men in order to address their differential post-retirement issues adequately.

According to Brenoff (2015) women's retirement planning needs to be different from men's for the following reasons:

- i. Women's life expectancy is higher than men's. Living longer demands saving more. According to Wacker and Roberto (2011), while men would spend about 14.5 years in retirement in the United States, women would spend 19.9 years. Belgian men would likely spend 23.1 years after retiring and their women would spend 30.9. Moreover, the age at which women retire is generally below that of the men. So, the age at which one retires and the probable number of years to be spent in retirement, are crucial to retirement planning both at policy making and personal levels.
- ii. Many women have the tendency to be single in later years of their lives because of their higher life expectancy. Brenoff (2015) argues that men are more likely to die as married while women most likely would die as widows. Women, therefore, need to learn the act of sustenance in the absence of a partner.
- iii. It is easy to stop working while attending to family responsibility but difficult to get back into the labour market. Years lost to caregiving tasks could make a woman obsolete in the job market. There is, therefore, need to plan for this aspect and its consequences.
- iv. Women are poorer than men in the post-retirement years because the former earn less when working as a result of income disparity and are also concentrated in less paid jobs.

- v. Working part-time has grave consequences for retirement benefits. Financial planning must be given priority because part-time workers are rarely covered by pension plans.

While in consonance with Brenoff, Fapohunda (2015) argues that though women have made much achievement in educational attainment and have track records in various vocational and career pursuits, they are not yet economically buoyant as expected. Some reasons she gave for the economic backwardness of women in Nigeria and the necessity for differential retirement planning between the sexes include:

i. Familial responsibilities: - These include time taken off from work and career pursuit to raise and rear children and sometimes, to care for aged parents. In child care, 56% of women compared to 37% of men focus on immediate needs like children's education, healthcare and other areas of welfare.

ii. Women's heavy involvement in part-time jobs and other types of work that lack retirement benefits: - Thirty-six per cent of women are working part-time (Federal Office of Statistics, in Fapohunda, 2015). This is a negative factor in retirement in the absence of timely and adequate planning.

iii. There is often a negative perception of career options where women are most concentrated. The teaching line, especially primary and secondary schools employment is not well rated in the country in terms of remuneration and other welfare packages. Women are more concentrated in this sector.

iv. The wage disparity between men and women in Nigeria shows itself in the fact that women earn 74 kobo for every one naira earned by men. This brings the disparity to about 23.6% (Federal Office of Statistics, cited in Fapohunda, 2015).

v. Because women generally live longer than men, spreading their retirement earning over these extra years makes them more vulnerable to old age poverty.

vi. Women are also less knowledgeable about investment matters compared to men. Most often, their retirement plans centre on travelling to their children and caring for their grandchildren. For instance, a study done by Fapohunda (2015) shows that only 9% of women studied had solid retirement plan, 32% had unwritten plans while 27% of the women looked forward to their children giving them old age care. The ultimate result of these scenarios are poor retirement benefit, insufficient old age income, and ultimately, poor economic status at old age for several women in the country.

Fapohunda (2015) further recommends that specific issues central to women at old age and retirement should be included in training seminars and other discussions organised for women. Also, educational training programmes that are easily comprehensible and could also explain how to start and progress in retirement planning should be made available to women on a regular basis. Women on their part need to plan ahead in case of sudden or compulsory retirement before due date. They should cultivate the habit of discussing their intended plans for retirement with their loved ones who could offer useful advice and give required guide and support. Women also need to take to moderate lifestyle in order to be able to save and easily adjust to a life characterised by lower or reduced earning at retirement. Care-giving duties done by women should be paid for.

2.2 Theoretical Framework

This study adopted three theories that are relevant to the subject matter of the study. A framework that guided the study was located in these theories. The theories explain the socio-economic adjustment strategies employed by people in their bid to adjust to socio-economic changes in people's lives and society. These theories are:

- i. Activity theory
- ii. Conservation of resources theory
- iii. Multiple modes of livelihood approach

The three theories approach the issue of human existence and socio-economic well-being from a drive tailored towards active involvement in economically sustainable pursuits.

2.2.1 Activity theory

Activity theory was propounded by Robert Havighurst in 1961 in reaction to disengagement theory. This theory stands on the premise that elderly individuals experience utmost happiness when they actively engage in meaningful social interaction and activities. In this way, older people remain active members of society as they age gracefully. According to Vicky (2015), elderly people could engage in either scholarly or physical activities, as long as they are kept active as they get older. Activity theory focuses on the social life of older people, without emphasis on economic gains as a goal. It aims at keeping people agile, healthy and with a satisfying self-image in their later lives. The theory encourages older people to afford themselves the opportunity of locating alternative roles they could utilise to remain agile social beings, both for their benefit and that of the entire society.

It is not surprising, for instance, to see a retired teacher taking up a new job in a private school as school administrator or head teacher. It is common in Nigeria to see a retired lecturer taking up appointment as a teacher in a private university. A retired banker could work as a consultant to a firm. Some other retired individuals take to private activities like operating a poultry or fishery farm, running laundry services, petty trading among others. Some get involved in charity organisations. Activities such as voluntary services in community-based projects and involvement in religious activities are also encouraged among old folks (Ali, 2014; Garba & Mamman, 2014). Before the Nigerian Civil Defence Corps became fully institutionalised as a security agency of the state, some retired men joined their service as volunteers to stay active. Rather than retiring to fate, waiting for death, the involvement of elderly people in active lifestyle after retirement could also help to prolong their lives and produce satisfaction with and in life. The purpose may be divergent from earning income, but also to help them remain active participants in the society. Such active lifestyle has a positive relationship with fulfilment in and satisfaction with old age. This would serve to get them integrated in social activities as they experienced them in their middle ages.

Activity theory has been criticised, however, for neglecting the aspects of differential health and socio-economic status among elderly individuals, which could curtail active living if negatively predisposed to. Also, the adoption of a single variable like activity or disengagement in addressing issue of stress was criticised for simplicity. This notwithstanding, it has been observed that older people who are actively involved in social activities tend to be happier and healthier (Ali, 2014; Moody & Sasser, 2012; Oniye, 2015).

This theory is in agreement with the argument put forward by Moody and Sasser (2012) that retirement should not be abrupt. Rather, room should be given to elderly ones who desire to work longer than usual. Akpanmkpuk (2011) maintains that retirees must be engaged in activities that could keep them fit and healthy. Quadagno (2005) advocates phased or bridged retirement so as to eliminate the feeling of rolelessness. She also argues for labour participation of retirees either in the form of re-entrance into the labour market or community services through voluntary services. Although some of the scholars who argued for the participation of older people in work activities did so for the economic undertone, such activities no doubt could help these people to remain active, relevant and satisfied as activity theory posits. None of the studies reviewed argued in favour of disengagement from sociable lifestyles in later years. The health and social implications of total cessation of work and active living was particularly identified by Garba and Mamman (2014). They recommend that retirees should get involved in social

activities like community services, religious groups, visiting friends, travelling and always be in high spirit. Ali (2014) also advises retirees to be active by engaging in choice vocations, cultivating habits that involve moderate exercising and work at moderate levels because of their age and in order to keep fit.

2.2.2 Conservation of resources theory

This model was developed by Stevan Hobfoll in 1989. The Conservation of Resources theory (COR) argues that human beings worry over factual and observed threats. Therefore, they work towards acquiring and retaining prized resources. These resources refer to anything people perceive as valuable. They could be in the form of:

- Objects: - These include food, clothes, house, investments;
- Conditions: - Like employment status, reputation, good health, leadership position;
- Personal characteristics: - These include self-confidence, self-esteem, skills; and
- Energies: - Which include money, acquired knowledge, and time.

The purpose for the acquisition and retention of these resources is to be able to counter threats, especially in the near future. Therefore, these resources serve as leverage (Moss, 2008). These resources are valued as either avenues for gaining access to means of survival or they are in themselves the actual survival needs. Effort is intensified to protect the resources in hand while at the same time, seeking ways of acquiring more resources.

Alvaro, Lyons, Warner, Hobfoll, Martens and Labonte (2010) identified three themes in COR for the purpose of their study on health system change in areas with limited or inadequate resources. These themes are also relevant to this study. The first theme argues that resources are needed for adjusting to changes that occur in any system. For the purpose of this study, the resources available to each retiree, as highlighted above, determine the ease or otherwise of transition from work roles to retirement and old age status. Therefore, as a social group, retirees' socio-economic adjustment is directly proportional to the resources at their disposal based on the tenet of conservation of resources theory. This theory did not prioritise the resources in order of hierarchy.

The second theme posits that perceived threat to resource loss triggers protective actions in the direction of assets. Hobfoll (1989) argues that people experience stress when there is a perceived danger to resource or asset loss and when they actually experience resource loss. The fear

brought by either of these scenarios prompts them into action to make effort at acquiring more and strive to maintain resources, thereby shielding their resources from potential and actual loss. This premise is in line with advocacy for pre-retirement and post-retirement planning and education. To eliminate potential or actual loss of economics (embedded in objects and energy resources), retirees have been advised to save as much as possible and invest in certain income-generating assets while in service (Beehr& Adams, 2003; Adewuyi, 2008; Akinade, 2011; Ali, 2014; Akpanmkpuk, 2011; Garba & Mamman, 2014; Quadagno, 2005). Also, to guard against loss of personal characteristics and conditions resources, retirees have been counselled in addition to financial planning, to imbibe healthy habits like moderate regular exercise and eat balanced diet (Ali, 2014). They should keep their spirit high at all times, join religious and social groups in their communities (Garba & Mamman, 2014) and carry out routine medical check-ups (Ali, 2014). The possibility of opting for phased or bridged retirement and extending their service by remaining in paid employment beyond the normative retirement age, where it is allowed, could also be harnessed (Moody & Sasser, 2012; Quadagno, 2005).

Furthermore, people who have access to limited resources are also susceptible to losses and often find it difficult to expand their resources. They therefore work towards conserving the resources accrued to them rather than taking risks that could drain the little they have. Studies have shown that women are less financially buoyant due to income disparity between them and the male folks. It has also been established that they rather save for investment in their children (long-term investment) whom they perceive as their future assets (Fapohunda, 2015; Miller, 2016). Little wonder that they do everything at their disposal to see to the upbringing and welfare of their children. Actions taken by women in this regard include quitting paid jobs to rear children and taking up part-time employment to be able to have time for their maternal roles. Fapohunda's (2015) study shows that many women rely on their children for old age care and welfare. In the same vein, many of them have their care-giving ambition of tending their grandchildren at old age. So, their resources are conserved primarily to taking care of their children, who in addition to the anticipated grandchildren, are seen as their ultimate resources that must be protected and guarded against loss. Women are risk-averse to any venture that fails to guarantee the preservation of this particular object resource.

The last theme argues that resources need be heightened and boosted for adaptation. Hobfoll (1989) argues that the loss or possibility of loss is stressful to human beings. Howbeit, Bakker and Demerouti (2007) add that the loss of a resource leads to more stress than the attainment of resources produces positive feelings. In other words, people fear loss more than they admire

gain. The fear of loss spurs people to act to avert it than potential gain causes them to pursue accordingly (Alvero, Lyons, Warner, Hobfoll, Martens, & Labonte, 2010; Bakker & Demerouti, 2007; Farinella, 2012; Moss, 2008). Boyce, Wood, Banks, Clark & Brown (2014) sought to test the validity of Hobfoll's assertion on level of sensitivity to gain and loss, the result shows that income gain attracts minimal improvement in psychological disorder. However, a unit decrease in earnings shows a substantial rise in psychological disorder. To this end, Hobfoll's conservation of resources theory's position that there is need to invest resources in order to gain more resources and eliminate potential and real loss of assets is infallible. This step is more critical to individuals who are challenged in terms of access to resources and consequently, vulnerable to its loss. Sadly, people in such category as argued by Hobfoll, are often afraid to risk the resources they have to gain more. By making use of the resources at their disposal and those available within their environment, people would be able to make up for certain lack of resources being experienced (Alvaro *et al.*, 2010).

In application, this is what retirement planning advocates. It anchors on the need for workers to invest part of their income in preparation for the years when work would have ceased and decrease in income becomes inevitable. Akpanmkpuk (2011) asserts that waiting till retirement before investing in gainful ventures would definitely be too late. There is need for other stable means of income before an employee retires. The proceeds or gains from such investment would stand to replace the loss of income. In this way, imminent loss that is usually negatively weighty on people's psychosocial well-being would be averted (Bakker & Demerouti, 2007; Beedie, 2015; Miller, 2016). This theory, however, did not give explanation to the attitude of amassing wealth at the detriment of other people or employees, which is usually seen in the activities of employers of labour in a country like Nigeria.

2.2.3 Multiple modes of livelihood approach

Multiple modes of livelihood (MML) as put forward by Abdul Raufu Mustapha in 1991, is the third approach to explaining the nature of adaptability employed by Nigerians. Chambers and Conway (1992) conceptualised multiple modes of livelihood in the following way:

A livelihood comprises the capabilities, assets, (stores, resources, claims and access) and activities required for a means of living: a livelihood is sustainable which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and

global levels and in the long and short term(in Carney, Drinkwater, Rusinow, Neefjes, Wanmali & Singh, 1999, p. 4)

From the above definition, livelihood is a coping strategy employed by individuals, a group or society to eliminate or alleviate stress. According to Mustapha (1991), multiple modes of livelihood refer to means households devise for the purpose of survival during periods of economic insufficiency, pressure and hardship. They are means employed by people to gain additional earnings through additional jobs or other ventures.

The basic tenets of this approach are:

- i. Means of generating additional earnings to augment inadequate income;
- ii. Multiple modes may not all be legal; they could include criminal and quasi-illegal practices. Examples include, prostitution, drug trafficking, smuggling of goods, avoidance of taxation by business owners among others;
- iii. Pervasiveness of technological changes and economic crunch around the world have intensified the need for multiple modes of earning as people struggle for relevance and survival; and
- iv. In the Nigerian context, multiple modes of earning for sustenance go beyond individuals and societies. Corporate organisations have imbibed the culture of seeking out other means of generating funds for continuous existence. For example, many corporate organisations in Nigeria do launch different kinds of products, go into farming and other areas to either boost their customer base or increase earnings.

The approach argues that the factors that triggered the adoption of multiple modes of livelihood in Nigeria are the rate of unemployment and inflation, which Mustapha insists are the by-products of the Structural Adjustment Programme (SAP) of 1989. He, nevertheless, agrees that this approach has always been in the nation's economic system but the intensity was aggravated by the introduction of SAP. He further argues that the country is yet to recover from it after three decades.

According to Owusu (2001), salaries (and by extension, pensions) are grossly inadequate to offset people's bills due to inflation. In the implementation of this model, every avenue available to individuals and groups is harnessed to gain more earnings. Nevertheless the dynamics of execution differ across location, social class/status (i.e professionals, working class and artisans, youths and others) and economic impetus. For instance, professionals have better access to economic and political resources (i.e. objects, conditions, personal characteristics, and energies resources). The availability of resources dictates modes of earnings the social classes engage in.

For example, modes adopted by most of the working class individuals and artisans are labour intensive due to limited access to resources. More importantly, intention for the adoption of multiple modes of earning for living by these classes of people differs. For the professionals, the aim is to accumulate more resources, improve on the existing ones or at the worst maintain their status quo, while for the working class and artisans; survival is the target (Mustapha, 1991; Owusu, 2001).

By application, multiple modes of livelihood approach helps to explain the concerns of workers in relation to the economy as they envisage their retirement. The necessity of planning adequately for the rainy days through the utilisation of different and multiple means of increasing one's income for the purpose of post-retirement and old age survival is captured by this approach. It helps to explain why many retirees are involved in different income generating ventures at the same time. Adewuyi (2002); Akpanmkpuk (2011); Goodman (2013); Madu (2014); Nweke (2015); Okonkwo and Nwosu (2015) and many other Nigerian scholars have studied the effects of the prevalent economic repression and have advocated the adoption of multiple modes of earning a living for retirees. Some of the opportunities available to retirees for added income include farming (for example, food crops, fishery, poultry, goat farming among others), establishment of schools, vocational training centres supporting sewing, knitting, baking, events planning and more, consultancy services, investment in landed property, opening supermarkets, laundry services, and others.

Retirees and civil servants in Nigeria engage in two or more of these modes. For example, in rural and some urban areas, civil servants engage in food crops farming either for consumption or commercial purposes. Akpanmkpuk (2011) maintains that retired individuals could take to farming in livestock and food crops and still have a retail shop. Quadagno (2005) explains that since the elimination of the earning test for social security recipients in the United States, retirees and elderly persons could earn their social security benefits and at the same time, engage in some other jobs to earn more. These propositions and evidences support the premise on which multiple modes of livelihood stands.

Nonetheless, this approach has been queried for neglecting the important position of power and politics and for not relating livelihoods to leadership in the context of development (Scoones, 2009). It has also been criticised for being a short run solution to environmental forces. It lacks attention on long term environmental issues like climate change that is becoming particularly worrisome in Africa, the main base of the adoption of multiple approaches to earning a living.

These criticisms notwithstanding, the model helps to explain the contemporary modes of survival in Africa as a whole. Scoones (2009) also counters the criticisms on the ground that multiple modes of livelihood theory is essentially propounded to address micro-economic condition as it is today especially in Africa. Other theories would be needed to tackle macro-economic shortfalls as identified by critics, he asserts.

2.2.4 Points of Congruence among the Theories

As earlier pointed out, the three theories: activity, conservation of resource, and multiple modes of livelihood outline actions (activities) carried out by people under certain socio-economic circumstances. They are all action-based theories. They are in total dissonance with disengagement under the guise of retirement and in the face of imminent economic and social crises. They all spur people to action under changes that seem worrisome. Therefore, the three theories are activity theories.

Conservation of resources encourages activities geared towards the accumulation, retention and protection of valued resources to eliminate threats capable of producing stress now or in the future. Retirees could tackle threats to financial security and status decline due to retirement with actions as discussed in the preceding pages. In the same vein, multiple modes of livelihood approach identifies economic threats and consequent loss, which people make efforts to tackle through engagement in other jobs and businesses (apart from the regular normative employment). The purpose is to avoid the depletion of resources on one hand, and restore loss of valued resources on the other. It means, therefore, that the two theories are sensitive to resource loss and go all out sourcing for means to prevent it. By implication, activity theory is also sensitive to loss. This is elucidated through the refusal to quit active lifestyles after retirement. The three theories are therefore, having the same objective, which is, the fortification and sustenance of valuables that are held in high esteem by individuals or groups within any given society.

CHAPTER THREE

METHODOLOGY

This section outlines the methods adopted for the study. The research design, the study areas, study population, sampling procedure, the research instruments, techniques for data analysis, issues bordering on the limitations of the study, and ethical considerations are discussed in details.

3.1 Research Design

The study adopted the qualitative methods of investigating phenomenon. The three goals of research are explanation, exploratory and description. This study was unconcerned with explanatory research, where the goal is to measure the relationship that exists between and among variables. That is a deductive study that prides itself in generalisability, objectivity and prediction. This study is both an exploratory and descriptive research. In other words, it explores the subjective meanings people attach to their actions and experiences. This is in accordance with Max Weber's *verstehen* that social investigation should strive to understand the subjective meaning of actions from the point of view of the actors (Haralambos & Holborn, 2008). The study focuses attention on the in-depth understanding of the experiences and actions of retired civil servants in the study areas. The aim is to describe in-depth, their post-retirement socio-economic experiences and adaptive measures.

Purposive and snowball sampling techniques were employed to access participants for the study. In-depth interview method was, therefore, utilised to access data from participants. An interview guide was employed to direct the interview sessions. However, questions were unstructured, which gave room for participants to bare their minds on their experiences and actions taken to match up such experiences. Also, this method afforded the researcher opportunity to probe participants to generate robust data. The method enhanced richer, deeper and better understanding of what the transitional experiences and adaptations of retired civil servants were in the study areas.

The interview sessions was complemented with Focus Group Discussions (FGDs). Participants for the FGDs sessions were grouped in six and along gender line (Patton, 2002). In this way, retired civil servants who reside within the same area or hold meetings for the similar purposes and of the same sex were brought together in each FGD session. This heightened openness on the part of each member of the group, in addressing the subject matter of the study. The location

for the FGD was within the locality of each group to maintain the natural and familiar setting to the participants. However, three FGD sessions were held outside the residences of group members. The arrangement was convenient for the group members involved. The interviews were conducted at the venues for pensioners' monthly meeting on two different occasions. The FGD sessions lasted between 90 and 120 minutes. A focus group discussion guide was utilised to guide the discussion session. Existing studies on retirement issues in Nigeria largely employed quantitative methods of investigation, with in-depth interviews for the purpose of triangulation.

3.2 Kwara State

Kwara State is one of the 36 states in Nigeria. The State of Harmony, as it is usually referred to, has Ilorin as its capital. The state was created on May 27, 1967 under General Yakubu Gowon's Military Regime, alongside eleven other states. Carved out of the former Northern region, Kwara State had Ilorin and Kabba (now in Kogi State) provinces. The state is 36,825 square kilometres in terms of land expanse. In 1976, Idah/Delta axis of the State was carved out and merged with part of Benue-Plateau to form Benue State (National Bureau of Statistics, 2014). Also, Okene, Yagba, Oyi and Okehi were also carved out in 1991 to form part of the present Kogi State, while Borgu Local Government Area was merged with Niger State in the same year (National Bureau of Statistics 2014; NigeriaGalleria, 2015). The unique geographical location of Kwara State makes it the 'gateway' between the Southern and Northern parts of Nigeria.

From the results of the 2006 National Population Census, Kwara had a total population of 2,365,353 with a projection of 2,748,100 in 2011 (National Population Commission, 2006). Kwara State, though an agrarian society, is popularly referred to as a civil servant state because most of the employees in the State are under government owned institutions (Ilorin info, 2012). However, this does not rule out the rapidly growing commercial activities in the State in recent times.

The State is made up of 16 Local Government Areas (LGAs), three of which are within Ilorin and its environs. The LGAs and their populations as at 2006 and 2011 projections are shown below. The major ethnic groups in the State are Yoruba, Fulani, Baruba and Nupe. Christianity and Islam are the main religions practiced its people.

Table 3.1: Kwara State's Population based on Local Government Area

Local Government Area	Population census 26/11/1991	Population census 21/03/2006	Population Projection 21/03/2011
Asa	78,722	124,668	144, 840
Baruten	110,576	206,679	240,130
Edu	138,735	201,642	234,280
Ekiti	-----	54,399	63,200
Ifelodun	155,551	204,975	238,150
Ilorin East	-----	207,462	241,040
Ilorin South	-----	209,251	243,120
Ilorin West	205,567	365,221	424,330
Irepodun		147,594	171,480
Isin		59,481	69,110
Kaiama	43,165	124,015	144,090
Moro	86,939	108,715	126,310
Offa	74,924	88,975	103,370
Oke-Ero		56,970	66,190
Oyun	56,006	94,454	109,740
Pategi		110,852	128,790
Kwara State Total	1,548,412	2,365,353	2,748,100

Source: National Population Commission, 2011

The State is an agrarian society with cash crops like kolanut, beniseed, cotton, cocoa, palm produce and tobacco. There are a number of agricultural institutes in the State. They include the National Centre for Agricultural Mechanisation, Niger River Basin Authority, Agricultural and Rural Management Training Institute (ARMTI), and Agricultural Research Project owned by Obafemi Awolowo University, Ile-Ife in Osun State. These institutes help to educate farmers on the available mechanised agricultural methods. In terms of mineral resources, the State prides

itself in limestone, clay, granite rocks, marble, kaolin, feldspar and quartz (Nigeria Galleria, 2006). It has many industries; some of them are Kwara Breweries, Resinoplast Plastic Industry, Kwara Textile, United Match Company, Dangote Flour Company, Ijagbo Global Soap and Detergent Company, Pharmatech Nigeria Limited, Okin foam, Okin Biscuits, Kwara Animal Feed Mill, Agricultural Products Company among others.

Kwara State also has a rich cultural heritage and exciting cultural monuments that could be developed for the purpose of tourism. Durbar, a cultural heritage among the people of Ilorin-West, Ilorin-East and Edu LGAs, is usually performed to honour and welcome a new Emir to the throne, to welcome an August visitor, and to celebrate Muslim festivals such as id-el-adha and id-el-kabir (National Bureau of Statistics, 2014). The popular *Patigi Regetta* showcases fishing, boat displays, and swimming competitions. The *Awon* festival among the people of Shao, near Ilorin is held once a year to remember the *Awon* goddess. All ladies ready for marriage are given out to their suitors on the same day during this festival. *Egungun* festival is an annual celebration among the *Igbomina* people of Ifelodun, Irepodun and Ekiti LGAs. It is also a yearly festival to remember their dead ancestors. The festival features masquerades' dance for about a week. Owu Falls at Owa-Kajola in Ifelodun LGA is a tourist attraction in the State. Others include the Mungo Park's monuments and the remains of his wrecked boat at Jebba, and the Esie Stone images at Esie in irepodun LGA (National Bureau of Statistics, 2014).

Educationally, the state is not lagging behind. It has several educational institutions from primary to tertiary levels. It prides itself on having one of the oldest private secondary schools in the country: Adesoye College in Offa, Offa LGA. There are several primary and secondary schools owned by the State, the federal government and private individuals, scattered across the state. It also has three federal tertiary institutions: the University of Ilorin, Federal Polytechnic, Offa and Federal Training Centre, Ilorin. State-owned tertiary institutions in the state are the Kwara State University in Ilorin, State Colleges of Education in Ilorin and Oro, Kwara State Polytechnic, School of Nursing and School of Midwifery. There are two private universities in the State, namely Landmark University at Omu-Aran in Irepodun LGA and Al-Hikma University in Ilorin.

Employees in Ilorin are both in the private and public services. However, more than half of them are in the civil service, either at the federal or state level. Although there are numerous commercial activities, the State is commonly referred to as a civil service state because that is the major paid employment within it (National Pilot, 2011). Interestingly and most importantly,

Kwara State is a peaceful state in most ramifications. Considering the level of insurgency in the country and specifically the northern part of the nation, Kwara, though a gateway state between the Northern and Southern Nigeria is serene. There is religious harmony and ethnic disharmony is at its barest minimum where it exists. Not until recently when there were boundary disputes between Offa and Erin-Ile a few years ago and between Share in Ifelodun LGA and Tsonga in Edu LGA at the beginning of 2016, it is known for peaceful co-existence.

3.3 Lagos State

Lagos State is the commercial capital of Nigeria with a population of 17.5million people based on the results of the state sponsored census in 2006.Lagos State was created on May 27, 1967 under decree No 14 of 1967 by the General Gowon's Military regime (National Bureau of Statistics, 2014). Prior to that time, Agege, Ikeja, Mushin, Ikorodu, Badagry and Epe (areas known as the metropolitan Lagos then) were under the Western region. In terms of land area, Lagos is the smallest state in Nigeria but has the largest population.Based on the estimation of the United Nations Habitat, Lagos was to become the third largest mega city in the world by 2015, following closely behind Tokyo and Bombay (UN-HABITAT, 2011). Prior to December 12, 1991, Lagos was the capital of Nigeria. This was changed by the Babangida Military regime, which transferred the federal seat of power to Abuja. On April 11, 1968, Lagos became an administrative entity with Lagos Island as both the state and federal capital (National Bureau of Statistics, 2014). In 1976, the state capital was moved to Ikeja while the federal capital relocated to Abuja in December, 1991 (National Bureau of Statistics, 2014). Lagos is bounded by Ogun State in the North and East, in the West by Benin Republic and in the South by the Atlantic Ocean.

Historically, Lagos was formerly called "Eko" given to it by Oba Ado, the first Oba of Lagos (Logbaby, 2012). Oba Ado and some Benin warriors settled in the area known as "Isale Eko". Previously, Lagos mainland was Lagos Geographical boundary. The seat of the Oba of Lagos (i.e. Lagos Island) was a pepper farmland and fishery areas. Therefore, the Oba's palace that was built was called "Iga Idanganran" meaning "the palace that was built on the pepper land." Years later, Lagos, a Portuguese name was adopted (Logbaby, 2012).

Today, Lagos State is a highly heterogeneous state. There are people from different countries, ethnic groups, languages, and dialects residing it. Also, there have always been political leaders and commissioners who are not indigenes of the state at the helm of affairs in Lagos State. For instance, there is an Igbo sitting senator who won a senatorial seat in Lagos during the 2015

general elections. However, Yoruba Language remains the second language of command after English. The state has 20 Local Government Areas (LGAs) which are divided into five (5) administrative divisions. The LGAs, their populations and administrative divisions are shown below:

Table 3.2: Lagos State's Population based on Local Government Areas

Administrative Division	LGA	Population (census 2006)
Ikeja Division	Agege	459,939
	Alimosho	1,277,714
	Ifako-Ijaiye	427,878
	Ikeja	313,196
	Kosofe	665,393
	Mushin	633,009
	Oshodi-Isolo	621,509
	Shomolu	402,673
Lagos Division	Apapa	217,362
	Eti-Osa	287,785
	Lagos Island	209,437
	Lagos Mainland	317,720
	Surulere	503,975
Badagry Division	Ajeromi-Ifelodun	684,105
	Amuwo-Odofin	318,166
	Ojo	598,071
	Badagry	241,093
Ikorodu division	Ikorodu	535,619
Epe Division	Ibeju-Lekki	117,481
	Epe	181,409

Source: Logbaby, 2012

For ease of administration, considering the population of the state, these LGAs were divided into 57 Local Council Development Areas. These are Agbado/Oke-Odo, Agege, Apapa, Agboyi/Ketu, Ajeromi, Alimosho, Apapa Iganmu, Ayobo/Ipaja, Badagry, Badagry west, Coker-Aguda, Egbe/Idimu, Bariga, Ejigbo, Eredo, Epe, Eti-osa East, Eti-Osa West, Iba, Isolo, Imota, Ikoyi, Ibeju, Ifako-Ijaiye, Ifelodun, Igando/Ikotun, Igbogbo/Bayeku, Ijede, Ikeja, Ikorodu North,

Ikorodu West, Ikorodu South, Ikosi Ejinrin, Ikorodu, Iru/Victoria Island, Itire/Ikate, Kosofe, Lagos Island West, Lagos Island East, Lagos Mainland, Lekki, Mosan/Okinda, Mushin, Odi Olowo/Ojuwoye, Ojo, Ojodu, Ojokoro, Olorunda, Onigbongbo, Oriade, Orile-Agege, Oshodi, Oto-Awori, Shomolu, Surulere and Yaba (Logbaby, 2012)

3.4 The Study Areas in Kwara State

The study population comprised the retired civil servants in Kwara and Lagos States. Retired civil servants in Kwara are scattered throughout the state. Nonetheless, most of them live within the first three largest LGAs in the state. This might be because these areas are the closest to the state capital. The easy access to social infrastructure and proximity to other larger cities surrounding the State could be a reason for this. Also, several of them have built personal houses in these areas. Moreover, retirees living within these three largest LGAs are the most heterogeneous in terms of ethnicity, diverse areas of service and occupation within the state. To this end, the participants for the study were drawn from these areas i.e. Ilorin West, Ilorin East and Ilorin South LGAs.

The headquarters of Ilorin West LGA is Oja-Oba, the seat of the Emir of Ilorin, His Royal Highness, Alhaji Kolapo Zulu-Gambari (SAN). The local government has a total land mass of 150 square kilometres, with a population of 365,221 based on the 2006 National census. It is the most populated Local Government Area in the state (National Population Commission, 2012; National Real-Time Monitoring and Collation (NRTMC, n.d.). It has 12 political wards namely: Adewole, Ajikobi, Baboko, Badari, Balogun-Alanamu, Magaji-Ngeri, Ogidi, Ojuekun/Sarumi, Oko-Erin, Oloje, Ubandawaki, and Warra/Egbejila (NRTMC, n.d.). Some towns within this Local Government Area are: Adangba, Adeta, Adewole, Ajikobi, Alore, Eruda, Idi-ape, Kuntu, Ogidi, Oja-Iya, Oja-Oba, Oloje, Oke-lele, Oko-Erin, Saw-Mill, etc. The main ethnic groups in the LGA are Yoruba and Fulani.

Ilorin East LGA has its headquarters at Oke-Oyi, some 16km from Ilorin, the state capital. The Local Government Area was created in 1991. It is bounded by Ilorin South, Ilorin West, Moro and Ifelodun Local Government Areas of the state. It has a population of 207,462 based on the 2006 National census. It is the third most populated LGA in the state (National Population Commission, 2012). It has two districts: Iponrin and Ganbari (National Real-time result monitoring and collation system, n.d). The twelve (12) political wards in the Local Government Area are: Agbagi/Gbadamosi, Apado, Balogun-Gambari II, Ibagun, Iponrin, Magaji Are I, Magaji Are II, Marafa/Pepele, Maya/Ile-Apa, Oke-Oyi/Oke-Ose/Alalubosa and Sango. Some of

the towns in the LGA are: Agbeyangi, Apado, Apata-Yakubu, Budo-Are, Elekoyangan, Elesin-Meta, Ganbe, Gambari, Iponrin, Kulende, Layiki, Magaji-Are, Maraba, Oke-oyi, Oke-Ose, Panada, Sango, Wooru, etc. The major markets in the LGA include Oke-Ose cattle market, Pata, Iponrin/Oke-Oyi markets. The tertiary institutions located within the LGA are Kwara Polytechnic and Kwara State University. The main ethnic groups in the area are Yoruba, Nupe and Fulani (Logbaby, 2012).

The headquarters of Ilorin South LGA is in Fufu. It has a total land mass of 174 square kilometres and a population of 209,251. It is the second largest Local Government Area in Kwara State in terms of population. There are eleven (11) political wards across the Local Government Area. They are: Akanbi I, Akanbi II, Akanbi III, Akanbi IV, Akanbi V, Balogun I, Balogun II, Balogun III, Okaka I, Okaka II, Oke-Ogun (National Real-Time Result Monitoring and Collation, n.d). Some of the towns in the Local Government Area are: Agbabiaka, Aiyekale, Apa-Ola, Balogun-Fulani, Ero-Ona, Gaa-Akanbi, Danialu, Fate, Kangu-Araromi, Fufu, Pake, Oke-Aluko, Tanke, Okuta-Apaola, Oniyangi, Ilota, Okaka, etc. University of Ilorin permanent site is located within this LGA. The major ethnic groups are Yoruba and Fulani (Logbaby, 2012).

3.5 The Study Areas in Lagos State

The participants for the study in Lagos State were drawn from Ikeja Administrative division. The precise Local Government Areas selected were Alimosho and Ifako Ijaiye LGAs. These are the largest and 9th largest Local Government Areas in Lagos State respectively. The choice of these areas was due, in part, to the size and their locations. Most of the areas in these LGAs are suburbs of the state. They are places some people refer to as retirement areas because many employees prefer to buy land and build personal houses in these areas compared to some other parts of Lagos where the cost of land acquisition exceeds the reach of an average civil servant in the State. Also, these areas (and some others in the other divisions) are less noisy, less congested and more affordable for people who do not have personal accommodation. Yet, they are areas that are not too far from central Lagos compared to places like Ikorodu, Epe and Badagry. Some of the towns within Alimosho Local Government Area are Ikotun, Idimu, Egbeda, Iyana-Ipaja, Ipaja, Ayobo, Egbe, Ijgun, Abaranje, Egan, Igando, Ijegemo, Ijedodo, Isheri-Osun, etc. Towns within Ifako-Ijaiye include Abule-Egba, Ijaiye, Alagbado, Kola, Ojokoro, Ogba, Alakuko, Ajegunle, Ifako, Ekoru, Oke-Odo, etc.

3.6 Sampling Techniques

Purposive and snowball sampling techniques were employed to select participants for the study. These sampling techniques were more applicable because the target population are not located in uniquely defined communities but rather, are scattered throughout the study areas. Two, the actual size of the study population is not known to the researcher, despite efforts to access this from the States' Pension offices. Furthermore, purposive sampling technique affords the opportunity of selecting information rich participants for the study. Information rich participants simply individuals who have enough information capable of adequately answering the research questions. This, according to Patton (2002), is an important component of a qualitative study and not necessarily the number of people sampled for the study. Some of the participants for this study assisted by introducing the researcher to other retired civil servants who took part in the study. In addition, some of the participants for the FGDs, particularly in Kwara State, were accessed from retirees' monthly meeting venues in the state. Retired civil servants with varied educational background, occupational background and occupational hierarchies were selected. The participants for both the in-depth and FGD interviews included retired teachers, engineers, customs retirees, air force, administrative employees, nurses, directors, policemen, and a prison warder. This allowed the sample to be moderately heterogeneous, thereby giving room to capture a wider range of perspectives on the issues of retirement transitional experiences. Data gathering and analysis, which took place simultaneously, continued till the point of saturation was reached (Charmaz, 2006; Patton, 2002; Strauss & Corbin, 1998).

3.7 Sample Size

Qualitative research is a flexible research tradition that is interested in the meaning people attach to their actions and experiences according to Charmaz (2006); Paton (2002), and Strauss and Corbin (1998). Generalisation based on hypothetical statements is not a goal of the qualitative research tradition (Mason, 2010). The interest in meaning is one integral aim of the qualitative tradition. This interest influenced who the participants for the study were. These are individuals, rich in knowledge of the subject matter. The degree to which new information that could enhance a fuller understanding of meanings attached to actions kept emerging, determined what the sample size was. This is because sample size is not rigidly determined in qualitative study as in quantitative tradition (Patton, 2002). The appropriateness of the sample is principally more crucial in a qualitative study than the sample size according to Mason (2010). This, however, does not imply that sample size is played down in qualitative tradition. According to Strauss and

Corbin (1998), the concept of saturation is one of the most central factors to look out for in any qualitative research as far as sample size is concerned. The concept of saturation is explained in the next sub-section.

3.7.1 The Concept of Saturation

The concept of saturation states that a researcher needs to continue gathering data, until adequate information that could aid the replication of the study have been gathered (Fusch & Ness, 2015; Strauss & Corbin, 1998). The point of saturation is evident by a lack of new information or ideas from data collected from subsequent participants and absence of new themes during coding (Charmaz, 2006; Strauss & Corbin, 1998). In other words, the point of saturation is the stage when subsequent data gathered fails to produce new information that is important to the study. Data gathering continues until little or nothing new comes out of subsequent data gathered from successive participants. At such point, saturation has been achieved (Strauss & Corbin, 1998; Thompson, 2011). In order to achieve this point, both data collection and analysis need to be done simultaneously. As some data are collected, they are analysed immediately before the researcher returns to the field to collect more data. This iterative process continues until new information relevant to the study is no more emerging from data gathering and analysis. Any further data gathering at such point becomes a waste of time and resources. Thus, data gathering exercise is concluded.

Saturation is influenced by the nature of the study i.e. how sensitive the issue under investigation is. The more sensitive an issue is, the longer it takes for saturation point to set in because it might take considerable time, more participants and numerous one interview session with each participant before needed information could be elicited (Charmaz, 2006). Saturation point is also affected by the scope of the research question; the wider the scope, the longer it takes for saturation to be attained. The ability and knowledge of the researcher at conducting interviews could also determine how long it takes for saturation to be achieved (Thompson, 2011). The skill for interview could be acquired through literature review and experience in conducting in-depth interviews.

Based on the foregoing and according to leading scholars in the qualitative tradition, the final sample size cannot be automatically determined until data collection and analysis (which are done simultaneously) have begun (Charmaz, 2006; Glaser & Strauss, 1967; Strauss & Corbin, 1998; Thompson, 2011). At times, there could be need to increase the sample size to follow-up on certain emerging concepts or themes. Nevertheless, Guest, Bunce and Johnson (2006) have

argued that saturation is often achieved around the 12th respondent, especially if the group under study is homogeneous. Latham (2013) achieved saturation on the 11th respondent in a study he conducted on a homogeneous group. He, therefore, argues that saturation sets in between the 12th and 15th respondent in a study that has participants with similar characteristics. He further asserts that in a heterogeneous group, the researcher needs to interview at least 12 participants in each group to attain a point of saturation. Crunch and Mckenzie (2006) argue that saturation is usually achieved before the 20th participant in a qualitative study of a homogeneous set of people.

Patton (2002) maintains that prior to the data gathering, the minimum number of participants is what should be discussed on the issue of sample size in a qualitative study. This is because the scope and the saturation of emergent concepts and themes are the determinants of how many participants will eventually be involved in any given qualitative study (Patton, 2002). Creswell (1998) and Mason (2010) argue for sample size between 20 and 30 for grounded theory methodology. Charmaz (2006) suggests 25 participants; Green and Thorogood (2004) argue that little new comes up after the 12th participant has been interviewed.

3.8 Sample Size for the Study

Eighteen (18) retired civil servants were interviewed in Kwara State. Eight, six and four retirees were interviewed in Ilorin west, Ilorin south and Ilorin east LGAs respectively. The uneven distribution was inevitable as most of the retirees are residents in the first two LGAs. Some retired civil servants who are indigenes of Ilorin prefer to remain or on a daily basis, dutifully report in their extended family houses. This is particularly true of men, who have built their private houses but make it a point of duty to resume into their family houses every morning. Some stay permanently in those family houses as the extended family head, while one of the retired participants took no pain building a personal house of his as a result of this practice. Saturation was reached on the 16th participant. However, interview continued on the 17th and 18th participants who added relatively little to the information that was earlier gathered from the 16 participants. The interview sessions lasted between 50 and 75 minutes on the average. Three of the interviews were held outside the interviewees' residences. One of them was in the residence of the participant's church member on a Sunday afternoon. Another was in a designated venue chosen by the participant, and the third, at the venue of the participant's town's meeting also on a Sunday evening.

A total of 9 teachers, 3 engineers, a prison warder, 2 directors, and 3 administrative retirees participated in the in-depth interviews in Kwara State. In all, 10 male and 8 female retired civil servants were interviewed for the in-depth interview. Also, three officials in the State Pension Board who are connected with retirees' welfare package were interviewed. The interview of civil servants in charge of pensioners' welfare was basically to validate the data collected from the study participants (retired civil servants). In the same vein, 19 retired teachers, 4 directors, 6 policemen, a journalist, 3 nurses and 3 retired clerical officers participated in the FGD sessions in the state.

The in-depth interviews were supplemented with 6 focus group discussion (FGD) sessions in the State. There were 6 participants in each group; all of them were state or local government retirees. The participants were retired teachers, administrative staff, and state ministry directors. There were 3 FGD sessions for the male participants and 3 for the females. The FGD lasted between 95 and 120 minutes. Each of the sessions took place at designated venue agreed upon by members of the group.

The sample size for the in-depth interview in Lagos State was 15. Saturation was achieved on the 13th participant. However, for the purpose of reliability and to ensure that no new concept that could possibly emerge from the next few participants was impeded, interview continued to the 15th participant. The last two participants added no new information to what had been known from the previous interviews. On this basis, the in-depth interview session was concluded in Lagos State. All the interview sessions were held in the residences of the participants, except for three that took place in the participants' shops. The interviews lasted between 50 and 60 minutes on the average. The in-depth interview sessions comprised of 5 teachers, a Laboratory Technologist, a retired Group Captain in the Air Force, 2 junior LGA retirees, a nurse, a driver, 2 engineers, a retired customs officer, and a federal clerical retiree. Thus, 7 male and 8 female retired civil servants participated in the in-depth interviews.

The in-depth interviews were also complemented with 4 focus group discussion (FGD) sessions; it comprised of two male and female sessions. Six participants, all of the same sex, constituted each group. Two sessions were held in each of the LGAs selected in the state. The FGDs played crucial roles in shedding more light on and solidifying the themes that emerged from the analyses of the in-depth interviews. The FGD sessions comprised of 9 retired teachers, 2 lecturers, 4 engineers, a driver, a NITEL (Nigeria Telecommunication Limited) retirees, a NIPOST (Nigeria Postal Services) retiree, a retired Prison staff, 2 nurses, a senior ranked

Customs retiree and two clerical officers. Finally, two staff of one of the Pension Managers in Lagos was interviewed in their residences for the purpose of validity.

3.9 Selection of Research Assistants for the Study

A research assistant was selected and trained for each of the five LGAs selected for the study. These are individuals who are conversant with the study areas. They were recruited within each of the states. Their main task was to annotate observations during interview sessions, lead the way to areas that the researcher is not conversant with, and handle the recorders while the interviews were going on. However, one of them was chosen as a lead research assistant who was part of the field work in the two States. This brought the total number of research assistants to five.

3.10 Research Instruments

For the purpose of data gathering, in-depth interview and focus group discussion (FGD) methods were employed. Consequently, in-depth interview and FGD guides were developed and utilised. Separate in-depth interview guides were developed for retired participants and state pension officials as shown by appendices I and III on pages 192 and 197. Data gathering and analysis were iteratively carried out for the study. At different stages of the constant comparative analysis, the interview guides were modified. After the emergence of some concepts at the initial stage of open coding, the interview guides were modified with the aim of saturating the concepts. This method continued at the axial and selective coding stages. The modification assisted in saturating the categories and the core categories that emerged. The centrality of rich and in-depth information to the qualitative research tradition provides for flexibility of the research instruments (Patton, 2002; Strauss & Corbin, 1998).

A total of 18 and 15 retired civil servants participated in the in-depth interview in Kwara and Lagos States. Saturation was achieved earlier in Lagos State than Kwara State, probably because of the differences in the experiences of retirees under the State and Local Government Areas in Kwara State. Three officials of Kwara State Pension Board were interviewed, while two employees of a Pension Manager were interviewed in Lagos State. These were interviewed for the purpose of validating the claims of retired participants. For the FGD, 6 and 4 sessions took place in Kwara and Lagos States respectively. Six participants, of the same sex constituted a focus group. This arrangement made members of each focus group free to express themselves.

3.11 Validity of Research Instruments

The efficacy of qualitative methods in scholarly investigations has been questioned significantly on grounds of subjectivity in its approach. Critics argue that this subjectivity nullifies the dependability of qualitative research outcomes. However, humans are subjects rather than objects in the natural world. Marx Weber, in his formulation of interpretive sociology, emphasised *verstehen* and strongly argued that humans, who are subjects, are the focus of inquiries in the social sciences. Consequently, as such, investigating the subjective meanings humans attach to their actions, experiences, and environments should constitute the basis of social inquiry (Haralambos & Holborn, 2008). Subjective phenomenon is, therefore, the focus of what social scientists set out to understand. Furthermore, Ratner (2002) holds the view that a researcher is conscious of the tendencies posed by subjectivity. According to him, this awareness aids in guarding against any subjective interference with the outcomes of the study. He invalidated critics of the qualitative tradition by insisting that objective outcome is dependent on perception, which is the ability to reason analytically and make rational inferences. He argues that these abilities in themselves are subjective progressions.

Subjectivity has both the ability to enhance and interfere with research. Therefore, to establish the authenticity and trustworthiness of this study and strengthen its credibility, different forms of triangulation were employed. Data gathering was extended to State officials in Kwara State and staff of a Pension Manager in Lagos State, who are responsible for the welfare packages of retired civil servants in the study areas. This is triangulation of participants. Likewise, triangulation of investigator was employed. The transcripts were made available to a qualitative researcher to analyse independently. This allowed the researcher to cross check and compare her results in the light of those of the independent investigator. The transcripts, on which analyses were based, were made available to the researcher's supervisors. This enabled them to evaluate and confirm the results of the study.

3.12 Transcription of Data

The digitally recorded data were transcribed verbatim to retain the originality of data for the purposes of coding. To minimise transcription error, the researcher completed the transcription with the assistance of two typists with good command of both the English and Yoruba languages. This was expedient since some of the participants spoke in Yoruba language. Transcription took place within the first 48 hours of gathering data to enable coding to take place, which

informed the next data gathered. This is in accordance with constant comparative analysis which emphasises a systematic, but flexible analytical approach to data gathering and analysis, with the aim of gaining richer data on the subject of study. The method demands that data gathering and analysis take place simultaneously. In other words, data gathered on first visit to the field were analysed to identify emerging concepts. The research instrument was adjusted for the next data gathering, to give room for further investigation into the identified concepts. In this way, the next visit to the field for data collection focused on examining those concepts further to gain deeper insight into the meanings participants attach to them. Subsequent concepts that emerged were followed up with further data gathering. This process continued until new concepts, relevant to the research questions stopped emerging. This stage is referred to as point of saturation. This approach to analysis is discussed in the next section

3.13 Technique of Data Analysis

Figure 3.1 below shows the step by step levels of analysis employed in the study based on constant comparative analysis of the grounded theory approach.

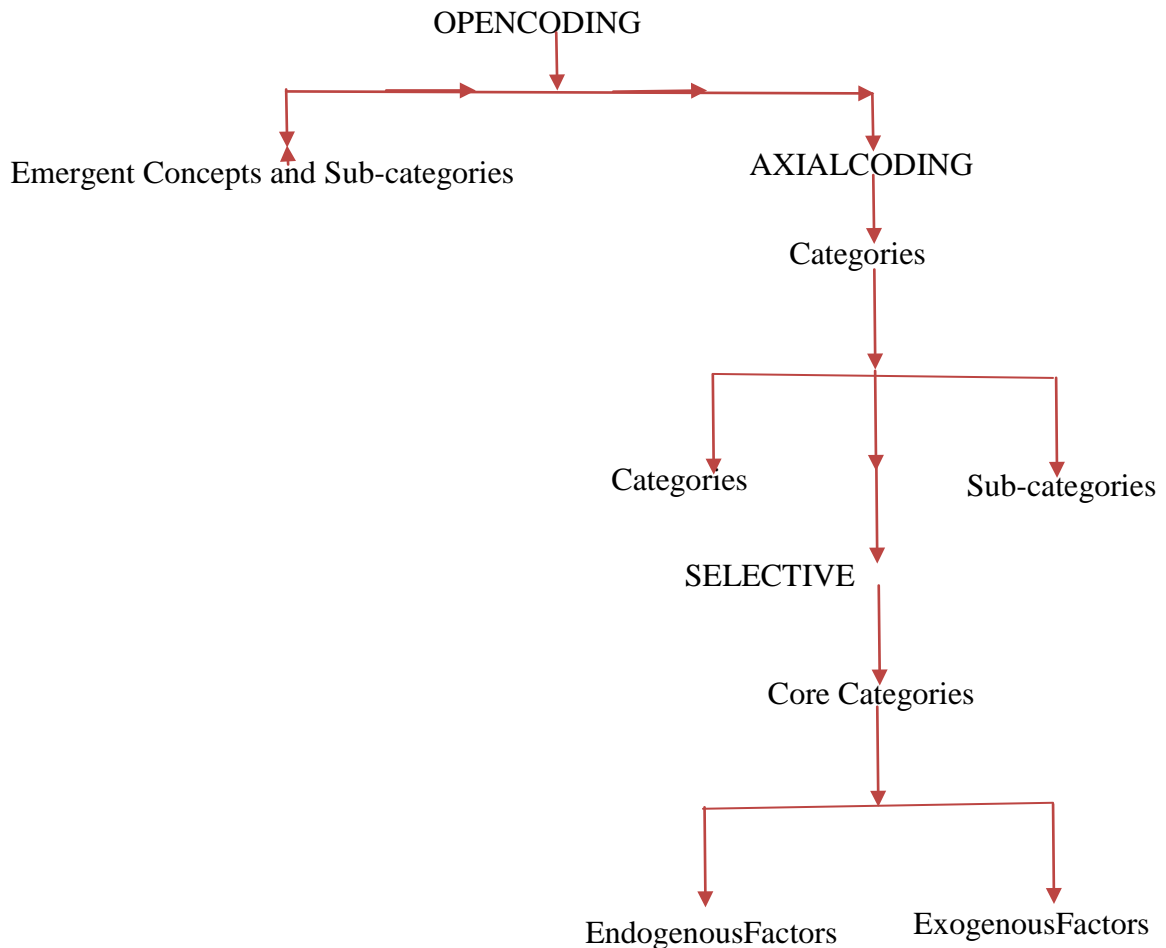


Figure 3.1: Steps taken in the Process of Data Analysis

Source: The Researcher, 2016

For the purpose of analysis, the grounded theory paradigm of qualitative research was employed. This is an inductive and methodical gathering and analysis of data in the qualitative tradition, with the intent of developing theories (Charmaz, 2006). This model argues in favour of propounding micro-theory capable of explicating the phenomena studied from actual data gathered and analysed. Data was systematically collected and analysed, following the flexible and iterative method discussed in the next pages. The constant comparative approach of grounded theory paradigm was further utilised. In this approach, the data analysis occurred

simultaneously as data collection. The process engaged iterative progression between data gathering and data analysis.

To achieve this, the data were transcribed and carefully read through by the researcher to get acquainted with the data. As shown by figure 3.1 above, at the open coding stage, the data were subjected to open coding where some concepts and sub-categories emerged. At the axial coding level, the concepts were grouped into categories and sub-categories. Each category was assigned a unique colour for the purpose of identification within each participant's transcript. Each category was merged together to form a whole narrative, which was read by the researcher to understand the subjective meanings participants attached to the category. At the selective coding stage, the whole transcript was carefully read again to identify the story lines. The identified story lines became the core categories, which were further classified into endogenous and exogenous factors. The processes involved are discussed in more details in the subsequent pages.

3.13.1 Constant Comparative Approach

This is an analytical technique that entails the use of iterative procedure between data gathering and analysis (Charmaz, 2006; Strauss & Corbin, 1998). It is a method utilised in grounded theory, which demands that data gathering, transcription, and data analysis are carried out almost simultaneously. In this manner, data gathered on the first visit to the field were analysed before the researcher returned to the field to collect additional data. This was accomplished through the identification of concepts and thematic statements within the data. The initial data collected on first visit to the field were analysed to identify the concepts that emerged. The instrument for the next visits to the field was informed by the preceding analysis. This implies that at each stage of the iteration, the interview guide was modified based on the most recent analyses. This process progressed until the concepts and themes became solidified and subsequent interviews yielded the same themes as the proceedings. At that point, saturation had set in. Open, axial, and selective coding were the components of the constant comparative approach. They were employed in this study, and the following subsections provided detailed description of their approaches.

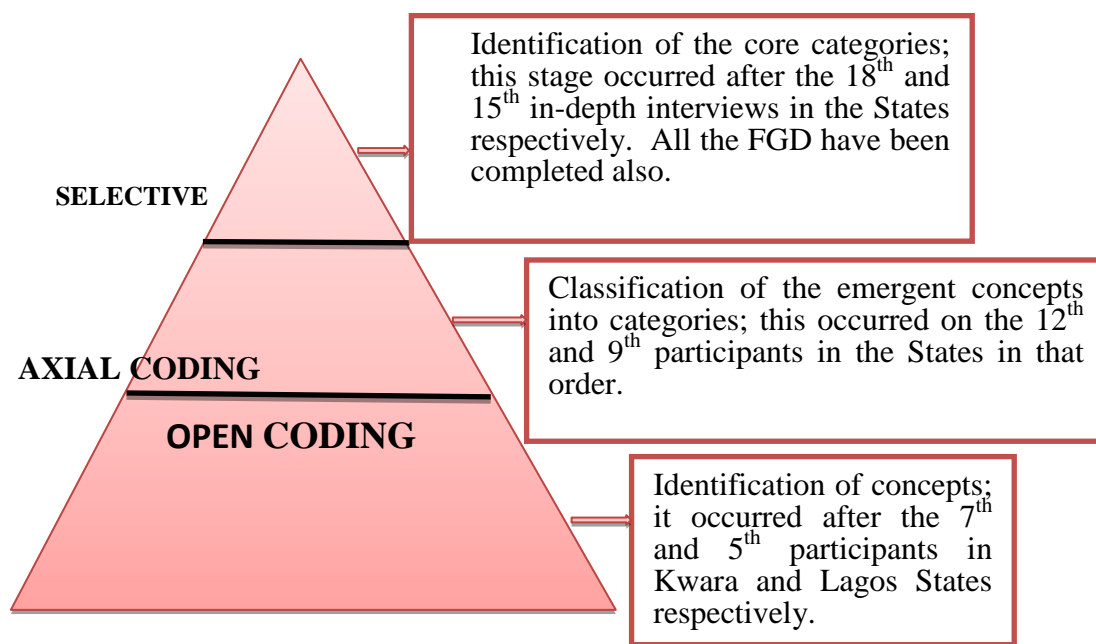


Figure 3.2: The Structure of Analysis

Source: The researcher (2016)

3.13.2 Open Coding

Open coding is the initial analysis stage in constant comparative analysis procedure of grounded theory. It entails the immersion of the researcher in the data collected, with the aim of grasping what the participants said and more importantly, to identify concepts as they emerge. At this stage, there is no thought for the number of concepts that could emerge; these could be as many as are observed in the data. As per this stage of analysis, the researcher carefully read through the transcripts to get acquainted with the data. The data were consequently examined line by line to uncover interviewees' ideas and meanings. The line by line scrutiny helped to identify concepts as they emerged. These concepts became the areas for further exploration during subsequent interview sessions with other participants. Several concepts emerged at this stage of the analysis. The concept emerged after the 7th and 5th interviews in Kwara and Lagos States in that order. At this stage, a focus group discussion session had been held in each of the States.

3.13.3 Axial Coding

The concepts that emerged were subsequently grouped into categories on the basis of similarity. The axial coding emerged after the 12th and 9th in-depth interview participants in Kwara and Lagos States respectively. Similarly, this stage was after the 4th and 3rd FGD interview sessions had taken place in the States in that order. The categorisation was accomplished through colour coding. That is, a colour was assigned to statements that depicted similar meaning. This became a category. The whole transcript was subjected to this process, leading to the emergence of various categories. Precisely, 10 and 9 categories emerged from Kwara and Lagos States respectively. The researcher also maintained margin notes on these categories where necessary. This was in anticipation of the ensuing core categories. Each category represented a phenomenon or an issue that participants in the study areas attached importance to.

According to Strauss and Corbin (1998, p.123), axial coding is “the process of relating categories to their sub-categories.” It is a form of coding around the axis of the concepts that were identified during open coding and further data gathering. The data that has been fragmented under open coding are brought together in a meaningful manner. The aim was to connect dimensions and identify the relationships among the concepts as presented by the data. This was accomplished by looking out for information within the data that explained in greater depth what the identified concepts meant (Strauss & Corbin, 1998).

At this stage, therefore, the identified categories were further examined for the purpose of discovering the interconnectedness that existed between them. The relationships that existed between the categories were investigated by subjecting each category to answering the rhetoric questions i.e. what, when, where, why, how, and with what consequences. To answer these questions, the research instrument was modified again and more data were collected from other participants. These explanations facilitated the placement of the phenomena or categories in perspective by giving them greater depth in terms of what they implied.

3.13.4 Selective Coding

Selective coding has to do with incorporating and fine tuning the emergent categories at the conclusion of the axial coding. To achieve this, data collection was intensified till the point of saturation was achieved. Consequently, all the transcripts, categories and concepts were brought together to identify the core categories and subsequently, develop a theory. The core categories represent the ideas of the entire data. The core categories gave explanations to the other categories which are now referred to as the sub-categories. The core ideas were identified and

the other categories were explained in relation to them. In other words, the identified core categories (more than one in this study) offered explanations for the other categories.

To identify the core categories, all the transcripts and notes taken on the field, were carefully scrutinised in the quest for the storyline. Exogenous and endogenous factors were the core categories identified. There were two and one exogenous and endogenous factors respectively from Kwara State data. A micro level theory capable of explaining the transitional and post-retirement experiences of retired civil servants in the study areas was propounded at the end of the analysis.

3.14 Limitations of the Study

The study was limited mainly in terms of access to adequate government records of retired civil servants in the States. The availability of these records could have assisted the researcher to come up with a comparative study of the States, in addition to what the study achieved. That would have added to the robustness of the study.

Generalisability: - The goal of qualitative study is not generalisability. The main goal is to understand the subjective meaning people attach to their actions and experiences. This is in line with Max Weber's *Vestehen*; social investigation should strive to examine and give in-depth explanation to social action from the point of view of those involved in the action (Haralambos & Holborn, 2008). To buttress this argument, Patton (2002) maintains that human experiences could not always be reduced to figures. However, the knowledge acquired from the study could be taken on by other researchers to carry out studies in other parts of the country that could help to verify the applicability of the outcome to other places. A renowned qualitative scholar, Katheryn Charmaz (2006) argues that the purpose of qualitative study and by extension, Grounded theory, is not to make generalisation but rather to propound theory that could be exploited to carry out more studies.

Time Constraint: -Time constraint is probably unavoidable in some research endeavours. This was particularly experienced in the focus group discussion sessions, where all the participants involved in each session had to agree on the date, time and venue of the interviews. Time constraint in this regard was minimised by identifying key informants who sought three retired civil servants within the areas, assisted in gathering them together at the venues agreed upon by the group members. The researcher sought for the remaining three members of each FGD from other places within each study area. The group interviews were conducted on the days, times

and venues agreed on by each group. For instance, one of the male FGDs in Lagos had to be re-scheduled due to the absence of two members of the group on the initial date. Fixing venue within their environment and sending a few reminder notes prior to interview day also proved productive in minimising delay and disappointment.

Poor Record Keeping: -Accessing demographic records of retired civil servants in the study areas was cumbersome due to poor record keeping, menace of ghost retirees and bureaucratic bottlenecks. These records are perceived as the exclusive property of the state, in spite of the letters introducing the researcher by her institution. For instance, the researcher visited Kwara State twice mainly to request for this information. The record was not released due to bureaucratic issues. The lack of access to these records might not be unconnected with the general averse and pessimistic nature of the Nigerian society to the purpose of research. Meanwhile, time factor has to be put into consideration. Studies in the qualitative tradition are, however, not dependent on such records, because the tradition lays little or no emphasis on number.

Researchers Bias: -It is generally believed that qualitative researchers are prone to subjectivity. This was, nevertheless, minimised to the barest minimum. The researcher's prior knowledge of the issue under investigation through literature reviews and observations, only acted as the starting point to data gathering. This was made dormant as data gathering and analyses began, to pave way for participants' views and the emergent phenomena.

3.15 Ethical Consideration

The study observed the ethically appropriate activities and steps both to the subjects of the study and to academics throughout the course of the study.

Informed consent of the participant: - Permission of the participants was received verbally. The mission of the study was made known to the participants. They freely participated in the study and had the freedom to withdraw at any stage if they so wished. However, none of them withdrew. Permission to get participants involved in the focus group discussion was sought from each participant prior to the date of the interview. Each session held at a venue, day and time agreed upon by the six members who constituted the group. The in-depth and group interviews started with the researcher explaining the essence of the study to the participants and imploring them to be as free as possible in expressing their views and experiences.

Preservation of confidentiality: The protection of the participants from any form of harm due to the study was given utmost priority. Protection of participants' confidentiality and against harm was the most important responsibility of the researcher throughout the course of the study. The confidence reposed by the participants on the researcher was kept in high esteem. All information that could link up with individual participants (i.e their names, residential addresses etc.) was not recorded. Pictures were taken with the permission of the participants. The faces of the participants were also blurred for ethical reasons.

Non-intrusion: Caution was exercised not to intrude into participants' privacy and time. Timing of interview sessions was kept to, as agreed upon by the participants. Participants' privacy and time were respected throughout the course of the study.

Sincerity to academics: To the world of research and body of knowledge, data collected were analysed accordingly and based on the required and acceptable model. Data analysed represent what was observed and heard from participants. Also, data gathered was not utilised for any other resolution apart from academic purposes.

CHAPTER FOUR

RESULTS

The study investigated the socio-economic adjustment of retired civil servants in Kwara and Lagos States, Nigeria. All participants of the study provided comprehensive and robust information about their transitional experiences (and those of other retired civil servants known to them) as retirees. They explicated their understanding of retirement in relation to planning, the challenges of retirement, gratuity and pension matters, the impacts of retirement, the important adjustments they made and others needed in the post-retirement years, the pluses in retirement, family matters, their coping strategies, and probable solutions to their challenges.

Thirty-three (33) retired civil servants were interviewed for the in-depth interview in Kwara and Lagos States. A total of 60 retirees participated in the 10 Focus Group Discussion (FGD) sessions in the two States. For the purpose of validating data from the retired civil servants, 3 employees of Kwara State pension office and two staff of a pension manager in Lagos were interviewed. The duration for data gathering in Lagos State was 5 weeks, while that of Kwara State was 3 weeks. The disparity in data gathering periods was due to the need for several visits to participants' residences in Lagos before they had time for the in-depth interview and the rigour involved in organising and getting all the participants to be present for the FGDs in the State. There was a rescheduling of a focus group discussion session as a result of disappointment on the part of two group members. All the retirees who participated in the study were between the ages of 60 and 76.

4.1 Cogitating on the Research Questions

This study examined the socio-economic adjustment among retired civil servants in the study areas. The interview and FGD guides were coined to reveal the goals of the study. Participants were probed further for the purpose of gaining better insights to the questions under study. For the purpose of the ensuing analysis, the research questions for the study are outlined:

- i. In what ways does retirement affect retired civil servants' social status?
- ii. What factors promote fulfilling life after retirement from civil service?
- iii. How are the retired civil servants adjusting to post-retirement life?
- iv. What kinds of adjustment are crucial to a satisfying life in the post-retirement years?

4.2 Demographic attributes of the participants from both States

The main participants of the study were retired civil servants from several works of life. These included retired teachers, engineers, a demographer, an economist, customs officers, a military officer, a prison warder, police officers, nurses, a lecturer, a journalist, mid-ranked administrative officers, technologists, and a driver. A quarter of the study participants had NCE (National Certificate of Education) and below. The other participants had a minimum of a university first degree.

The researcher observed that participants with certificates below NCE found transitional experienced more traumatic than those with higher qualifications. Some of them worked as administrative clerks, a prison warder, community health staff, etc. They had more undesirable stories to tell on their retirement experiences. The exceptions to this were three participants; they were a driver and two customs officers. The driver worked with the Central Bank Nigeria (CBN) and retired on grade level 05. The customs officers were secondary school certificate holders. The retired driver had two wives and claimed to be financially sufficient. The researcher observed that he had an aura of his claim; he was fresher than a half of the participants interviewed throughout the study. He also had a poultry business within his premises. He said that he had a sense of fulfillment as a retiree because apart from the proceeds from his business, his pension had been regular since he retired 5 years ago. He also claimed to have collected his gratuity the week he retired. The two customs officers said they were fulfilled in their post-retirement years. Their gratuity was paid few months after they retired. Their pension income had been regular ever since then. A female participant with Ordinary National Diploma (OND) in Building Technology got her gratuity the very week she retired. The military officer, with secondary school certificate (but with certificates from several in-service courses), rose through the ranks before he retired. He also got his gratuity immediately after retirement. A number of these individuals retired under the old pension scheme, while the driver and one of the customs officers were under the new pension scheme. All the State retirees in Kwara State, especially teachers and their counterparts in Lagos, had higher certificates; some were Masters holders. However, they were not better off than any of the earlier mentioned cases in their post-retirement experiences and existences. They had more traumatic stories to tell. The researcher, therefore, inferred from these findings that, although, educational attainment is crucial, one's employer is more important, as far as satisfactory living in the post-retirement years is concerned.

Some of the better educated participants had good stories of their transitional experiences. These were, however, engineers, directors, and federal retirees. Findings reveal that graduates, with postgraduate degrees, who worked for the LGAs in Kwara State, bemoaned their experiences just like the less educated LGAs' participants. It boils down to the inference earlier made by the researcher concerning the organisations retirees worked in. Federal retired participants had better transitional experiences than retired State and LGAs' participants, irrespective of their educational qualifications and the positions they held. In all, it was obvious that retired LGAs' participants had the most unpleasant transitional experiences, their qualifications, grade levels, and career positions notwithstanding. This was peculiar to Kwara State participants. There was no mention of preferential treatment between State and LGA retirees in Lagos State. In summary, participants in Lagos State were generally more financially bouyant than those in Kwara State. However, it is pertinent to note that most participants in Lagos had established businesses before retirement. This was largely missing among Kwara participants.

4.3 Analysis of concepts from open coding

Tables 4.1 and 4.2 in the next few pages show the concepts and sub-categories derived from open coding. These were identified within the first 7 and 5 interview sessions and a focus group discussion in each of Kwara and Lagos States respectively. The analyses and discussions at this level are therefore based on the outcome of the data collected at that stage. Table 4.1 is for Kwara State, while table 4.2 is for Lagos State.

Table 4.1: Emergent concepts from open coding of Kwara State data

S/N	Categories	Sub-categories	Freuency
1.	Freedom	a. Freedom to go anywhere	7
		b. Enough time for self and care-giving	7
		c. Retirement is sweet with access to money	5
2.	Unplanned	a. No planning towards retirement	5
		b. No money/savings to plan with	5
		c. Familial responsibilities stifled planning	6
3.	The effects	a. Access to money reduced	5
		b. Difficulty adjusting to new status	4
		c. Unemployment among children weighs negatively on the retired parents	6
4.	Challenges	a. Retirement equals financial lack	6
		b. Retirees negatively perceived by others	6
		c. Challenging health	6
		d. Missed workplace relationship	6
5.	Gratuity and pension	a. State operates old pension scheme	7
		b. Delay in gratuity payment	7
		c. Irregular pension, paid in bits	6
		d. Federal retirees better-off	5
		e. Incessant screening menace	7
		f. Retirees meet monthly in their union office	5
6.	Lifestyle adjustment	a. Reduction in erogenous relationship	1
		b. Elimination of spontaneous purchases	6
		c. Regular aerobics	6
7.	State and LGA	a. Manifest disparity between State and LGA retirees	6
		b. LGAs' allocation diverted by the State	4
		c. LGA retirees' pension fractionalized	5
8.	Coping startegies	a. Dependent on retirement plans	5
		b. Women cope better	4
		c. Men take to lecturing, farming, cab driving	4
		d. Personal building is a coping asset	5
9.	Family life	a. Women own children	4
		b. Retirement is payback time	6
		c. Support and care from children is integral	7
		d. Children are unemployed	4
10.	Solution	a. LGAs' autonomy	6
		b. Prompt payment of benefits	7
		c. Establishment of retirees' cooperative society	4

Source: Fieldwork, 2016

Freedom signifies the immediate feeling of liberty retired civil servants had shortly after retiring from civil service. It connotes a sense of living without restriction or burden of workplace. The liberty to act as desired at any time was a unanimous concept among all the participants in Kwara State. Participants of the study viewed retirement as an appropriate government measure that enabled people who had worked all of their productive years, rest in the last phase of their lives. They explicated the opportunity to choose what to do and the time to do whatever they desired, without any sense of compulsion. They were also able to rest and spend quality time with members of their immediate families. They concluded that freedom associated with retirement was best enjoyed when there was access to money whenever they needed it. This, they maintained will enable them to carry out their choiced actions at any given time without hesitation.

Data at this level showed that the study participants in the State did not plan for retirement. Unplanned retirement represents a state of exiting civil service without concrete financial savings or material acquisition for sustenance in the post-retirement years. Unplanned retirement has nothing to do with lack of clear understanding of the timing of participants' retirement from service; neither does it refer to lack of foresight. Participants said they were aware of the fact that retirement in Nigeria is pegged at 35 years of service or at the age of 60. They, however, were unable to save towards this inevitable event and the years after retirement. They maintained that family responsibilities weighed in heavily on them, making it difficult for them to save for old age. A few of them said they had aged parents to carter for along side their children. Their income bearily fed and saw their offspring through school.Nothing was therefore, left to save towards retirement.

Unpreparedness for their retirement negatively affected participants. The effect depicts the impacts of retirement on the socio-economic life of the participants of the study. It represents the influence retirement placed on their living in the post-retirement years. The first impact mentioned by the participants was reduced access to finance. They had limited avenues to generate money to meet their immediate family need, unlike when they were in service. Their access to loans from cooperative thrift societies stopped when they retired. The cooperative societies they were members of were for civil servants whose salary accounts were easily accessible to the thrift organisations. Their membership was terminated when they retired. Their pension income also reduced as a result of retirement. Worse still, many of their graduate children were unemployed; so, their offspring were incapable of adequately assisting them financially after retirement.

Another effect was the difficulty they encountered before some of them got adjusted to a non-working life. They illustrated how they missed their routinised lifestyles as civil servants. Participants explained the uneasiness associated with sleeping, eating, and sitting at home doing nothing. They experienced fatigue and body weakness as a result of inactivity.

In the same vein, participants identified some challenges facing them as retirees in the State. Challenges of retirement refer to the intrinsic difficulties experienced by retired civil servants who participated in the study. Financial lack in the post-retirement years was emphasised by participants. The participants, with the exception of one, equated retirement to financial lack. They complained of lack of money to attend to their medical bills as and when needed. They also said feeding on choiced foods in the post-retirement years was difficult as a result of financial inadequacy. The foundation of financial lack in the post-retired years was traced to non-payment of gratuity and irregular pension income in the State. The repercussion of this had been sudden death among retirees.

Financial problem was pointed at as the precursor to health challenges among some retired civil servants. Although, most of the participants had no obvious health problems, they maintained that several of their colleagues were suffering from one ailment or the other. Apart from old age, they argued that lack of prompt access to medical care and financial anxiety led to health challenges several of these people were nursing.

Thirdly, participants bemoaned the negative perception they suffered in the society. One, those who were still actively engaged in service and the younger generation in the society perceived them as poor. This, they also attributed to lack of prompt access to their retirement benefits. They, nevertheless, said they were generally respected by people because of their age.

Participants also said they missed the cordial relationship they had with their colleagues in their places of work. With the exception of one of them, 6 participants mentioned this as another challenge they were confronted with after retirement. They longed to sit and discuss with their colleagues; it proved difficult as most of these people were busy and still in service.

The biggest concern participants pointed out as plaguing their post-retirement years was associated with their retirement benefits: gratuity and pension. Kwara State operates the Defined Benefit pension scheme. Pension payment under this scheme is expected to start the month after retirement. However, participants claimed payment started two or three months into retirement. In the past two years, there had been irregularities in pension payment in the State. Pension was not paid as and when due. Also, payment of gratuity was delayed for several years.

According to the participants, many of the participants that retired from 2010 were yet to be paid their gratuity in the State. Further more, the post-retirement years of the participants had been characterised by incessant screening exercises, aimed at identifying ghost retirees.

In all of these, federal government retirees had better experiences in this regard. Their entitlements were paid as and when due. They empathised with their State colleagues, who had to wait for years before collecting their gratuity, inspite of the screening exercises.

As a result of the challenges facing retired civil servants in the State, modifying their lifestyles became imperative. Lifestyle adjustment indicates the changes retired civil servants who participated in the study made to their lives in their post-retirement years. Participants expounded the need to make certain important changes in their lives. They believed that adjustment was inevitable as elderly people whose income had reduced and become irregular. A male participant said retired men needed to reduce erogenous relationship because of their age. He claimed that with reduction in physical strength as a result of age, engaging in uncontrolled sexual relationship could be injurious to health.

All the participants interviewed maintained that a retired civil servant must eliminate spontaneous tendencies towards buying things. They argued that this aspect was one of the most crucial determinants of fulfilment in the post-retirement years. They said a lifestyle characterised by impulsive purchasing in the post-retirement life was bound to experience anxiety and financial stress. They insisted that their meagre pension did not give room for such a lifestyle.

Regular exercises and talking with people were pointed out as important to good health as elderly people. Participants said they frequently went out on walk around their streets. Some of them walked around their premises for few minutes on a daily basis. They also related with people in their neighbourhood, instead of sitting indoors most hours of the day.

Furthermore, participants explicated the ordeals of Local Government Areas' (LGAs) retirees in the State. State and local government issues represent the differential treatment meted to civil servants who retired under the State and LGAs' administrations in the State. They argued that retirees that were directly under the State government enjoyed quicker access to retirement benefits than those under the LGAs. Retired civil servants under the LGAs experienced irregular access to their benefits. Payment of their gratuity and pension lagged behind those of retirees under the State. They claimed LGAs' allocations were usually diverted to other projects apart from what they were meant for.

In an effort to forestall the negative impact of the above scenario, retired civil servants in the State adopted some survival strategies. Coping strategies are the measures participants (and retired civil servants known to them) put in place to handle the challenges inherent in the retired status in the State. Participants said planning made in the years preceding retirement determined the coping strategies available to each retiree. The women went into trading shortly after retirement when their entitlements became obviously irregular. Some of them could not start any income generating venture due to lack of capital. A large number of these women cared for their grandchildren when the parents were at work. Women also travelled out of the State at intervals to visit their children and care for their new born grandchildren. None of the men interviewed at this stage mentioned visiting their children as a coping strategy. Some were into farming and cab driving; though they complained of body aches as a consequence of these activities.

Another coping strategy identified by the participants was the comfort and rest of mind retirees with personal apartment experienced. They argued that it bred rest of mind, even in the absence of money to spend and food to eat. The need to pay rent was eliminated when retirees lived in their personal houses. Two of them complained that the opportunity to build a house was absent when they were working because they had children to care for with their meagre salaries.

While discussing coping strategies, family relationship was identified as crucial in the post-retired years. Family relationship is the type of bond that exists between couples on one hand, and parents and their children on the other. Participants insisted that it was vital couples bond well during their working years to be able to offer enough support to each other in the post-retirement years. They believed that retirement was the pay-back time for whatever kind of relationship existed between couples in the past. The extent of care and love they showed their offspring during their working years, would in turn dictate what care they could expect from the latter at old age. In other words, what working family members sowed into their homes during their service dictated what they could reap in their post-retirement years, as far as family life was concerned. Incidentally, all the participants held this view.

Solutions are the explanations given by participants as the ways out of the challenges of retirement in the State. All the participants who served the State under the LGAs corroborated that granting autonomy to the LGAs in Nigeria was a good way forward. This would enable the LGAs have direct access to their allocations from the Federal government. Prompt payment of retirement benefits was unanimously mentioned by all the participants as the surest way to

alleviate the sufferings of retired civil servants in the State, since most of them depended on it for sustenance. They insisted this would go a long way in addressing the issues of poverty and health challenges among retirees. Feeding on balance diet would also be visible if their monthly pension could be paid as and when due.

Table 4.2: Emergent concepts from open coding of Lagos State data

S/N	Concepts	Sub-categories	Frequency
1.	Freedom	a. Freedom of movement	6
		b. Have enough time for self	6
		c. Enough time for care-giving roles	3
2.	Planned	a. Had savings in cooperative thrift societies	5
		b. Training of children as planning	6
		c. Strived to build personal house	6
		d. Started trading before retirement	6
3.	The effects	a. Restraints on spending patterns	6
		b. Training of children in school	5
		c. Impact due to inflation	5
4.	Challenges	a. Reduced access to money	4
		b. Health challenges, rise in death rate	3
		c. Financial expectations from extended family	5
5.	Gratuity and pension	a. State is under the new pension scheme	6
		b. Inadequate understanding of the scheme prior to retirement	3
		c. Delayed payment due to slow processing	6
		d. Drastic reduction in pension compared to the old scheme	6
6.	Lifestyle adjustment	a. Reduced patronage of ceremonial uniforms	6
		b. Living within extant income	6
		c. Elimination of sponetaneous purchases	6
		d. Moderate aerobics	6
		e. Involvement in vocation to augment pension income	6
7.	Coping strategies	a. Women cope better	4
		b. Women are into trading and janitorial services	6
		c. Assistance from children	4
		d. Men live on pension and income from houses let out	4
		e. Some retirees are into ministerial works	2
8.	Family life	a. United spouses enjoy each other's support	5
		b. Women enjoy children more	2
		c. Trained children are supportive	5
		d. Children have personal responsibilities	3
		e. Children are unemployed	4
9.	Solutions	a. Quick access to retirement benefits	6
		b. Amendment of entitlement for better outcomes	5

Source: Fieldwork, 2016

Freedom as used refers to the sense of liberty to make choices on how one's day is run without any restriction due to work. Participants explicated the freedom of choice, speech and movement they enjoyed as retirees. They all believed one of the good things about retirement was the liberty it afforded retirees. Participants said they governed their lives as retirees and made choices that best suit them as individuals. They were also able to travel at will, sleep and wake when they liked.

Participants elucidated the privilege of having time to themselves, for their spouses and children, which they hardly enjoyed throughout their working years. They went out early in the morning and returned exhausted late in the evening. The women said they enjoyed spending time with their children as retirees. They had a sense of fulfilment based on the liberty retirement afforded them to spend more time with their loved ones, especially, their immediate family members.

On planning for retirement, they explained that it was no bed of roses because of family responsibilities. Planned retirement refers to the preparedness of Lagos participants for retirement. It represents steps participants took during their working years which were tantamount to preparation towards retirement. Retired civil servants in Lagos State who participated in the study annotated the specific actions they took in anticipation of their retirement.

Participants saved money in their cooperative thrift societies while in service. Some of them took loans at intervals while in service to build houses, train their children, furnish their apartments and so on. They also pointed to the training of their children as a form of preparation for retirement. Three of them still had children in school when they retired. All the participants lived in their personal apartment where the researcher met and interviewed them.

In spite of preparing for retirement, participants maintained retirement had certain sway on them. Effect signifies the impacts of retirement on participants in their post-retirement years. The participants said they had to cut down on their spending patterns. They argued that more prudence was required in the post-retirement years in order to stay afloat situations. This was particularly inevitable because participants who retired under the contributory pension scheme said they waited for about two years before gratuity and pension payment commenced. They were also negatively impacted financially, particularly because they had children in school after retirement. The financial obligation posed by this, created financial stress for them shortly after

retirement since their entitlements were yet to be paid. Further more, they claimed that inflation rate in the country negatively impacted their finances because it reduced the value of their pension drastically. So, their monthly pension was insufficient for their expenses within a month. The businesses they established were their saving grace in the post-retirement years.

Although, they leveraged on profits from businesses they established as civil servants, that was insufficient to eradicate some challenges associated with retirement. Challenges in this sense refer to the problems inherent in retirement in the post-retirement years of an average retired civil servant in the State. The first challenge, according to participants, was lack of access to money as they had it during their working years. They expounded that they had access to loans from workers' cooperative thrift societies when they were in service. Such privilege stopped the moment they retired because they were no more government employees. Nevertheless, none of them mentioned having problem getting capital to invest in business. They already had established businesses.

Similarly, financial expectations from relatives posed problems to some of the participants. They complained that some of their relatives did not come to terms with their current status. So, they still made financial demands from these retirees as they were accustomed to. Some of such demands, participants made efforts to offset. Others, they turned down as a result of financial insufficiency.

Another challenge was health. Some participants claimed they had challenges with their health; they experienced pains in their bones, joints, and some other parts of their bodies. This could, however, be associated with the onset of old age. Nevertheless, all the participants appeared healthy and well groomed.

The crux of the above challenges was the delay in the commencement of pension payment in the State. Gratuity and pension have to do with issues surrounding retirement benefits in the State. Lagos State operates the amended defined contributory pension scheme of 2014. Participants complained that the commencement of payment of their pension took more than a year. Some said their gratuity was paid after 2 years of retirement and pension only commenced after gratuity was paid. This was attributed to the dawdling processing of entitlements by the pension managers. Three participants said workers were not well informed of the new pension scheme until they retired from service.

Participants who were under the new scheme said that though, their pension was meagre compared to their colleagues under the old scheme in some other States, they still preferred the new scheme. They argued that the stress and rigour that characterised the old scheme was absent in the new scheme. Specifically, they mentioned the rigorous screening exercises that pensioners under the old scheme went through at the State's secretariat. They, nonetheless, showed displeasure in the insensitivity of the new scheme to inflation. They said their pension remained constant, irrespective of inflation. However, two of the participants who were under the old scheme said, though, they went for screening exercises at intervals, they still preferred the old scheme because the amount they were paid was far more than what was paid to retirees who were under the new scheme.

As a result of the challenges enumerated, lifestyle adjustments became unavoidable in the post-retirement years. Lifestyle adjustments denote the modifications participants made in their everyday lives as a result of being retired. All the participants expounded how they reduced or eliminated the buying of ceremonial uniforms after they retired. They said it was practically wise to cut down on purchases since pension was less than salary. To this end, they eliminated purchases such as ceremonial uniforms (known as '*aso-ebi*' in Yoruba) to reduce financial burden. They claimed they now lived only on their extant income and the trifling profits from their businesses.

Besides, they engaged in moderate physical exercises to keep them healthy. They said walking around in the neighbourhood or within their premises was good for healthy old age. Therefore, they engaged in this as much as their strength afforded them. They also counselled that a retired civil servant would be better off, both financially and healthwise, if there is a vocation he or she gets occupied with, instead of sitting at home every day.

Similarly, they employed some survival approaches aimed at coping with the effects of retirement. Coping strategies are the measures employed by participants as palliatives in their post-retirement years. It also included measures they had seen other colleagues of theirs engaged in after retirement. The men argued that women cope better than men after retirement because they engaged in any venture that yielded profit, irrespective of their career status while in service. They said many of their male colleagues lived on their pension income and the houses they let out to tenants. However, one of the male participants said he was a contractor.

The female participants were into different businesses ranging from poultry farming to selling of provisions and foodstuff. A few of them were into janitorial services. One of them took care of her grandchild and those of others in her apartment. The other people whose toddlers she cared for paid her on a monthly basis. The last participant at this level of analysis sold water she pumped from her bore-hole to people around her environment. They said some of their retired female friends were into rentals services, selling of drinks, and kitchen wares.

Another important aspect of retirees' existences is their filial relationship. Family relationship as used here refers to the affinity and understanding that existed between a retiree and members of his or her immediate family prior and after retirement. Participants argued that there must be love and unity between couples before they would enjoy each other's support and presence in the years after service. Where these were lacking, the retirees were limited in what they could achieve after retirement.

They also believed that when couples train their children morally and academically, they stand better chance of receiving affection and support from those children after retirement. They all relished the support they received from their independent children. Nonetheless, they said unemployment in the country posed challenges to their children in managing their immediate homes and caring for parents. They acknowledged that their children also had individual responsibilities of caring for their homes. So, they chose to rely more on proceeds from their businesses and pension income instead of expecting constant assistance from their children.

In light of all the above, Lagos State participants identified a number of solutions to the plights of retired civil servants in the State. Solutions imply the escape routes from the challenges associated with retirement according to the study participants in Lagos State. All the participants said there was need to process retirees' severance benefits as quickly as possible. They believed that this would assist them adjust more easily to the retirement life, with limited stress. They argued that the States that owed retirees were unfair, considering the services they rendered during their service years and their health needs at old age. They claimed retirees needed money to stay healthy since they were in their old age.

To achieve a faster processing of retirees' entitlements, participants said there was need to finetune the new pension scheme to make it better than the old scheme. They explicated that making it to serve retirees better was the original purpose for adopting the scheme. The

amendment should include faster processing of entitlements and commencement of pension payment immediately after retirement.

4.4 Analysis of the categories from axial coding

Tables 4.3 and 4.4 below represent the categories and sub-categories that emerged from additional data gathering and open coded concepts. The categories emerged after the 12th in-depth interview participant and 4th FGD session in Kwara State. It was after the 9th in-depth interview participant and 3rd FGD that the categories became strengthened in Lagos State.

Table 4.3: Emergent categories and sub-categories from Kwara State data

S/N	Category	Sub-category
1	Retirement corresponds to self-governance	a. Self-determined movement
		b. Ample stretch for familial obligations
		c. Finance connotes gratification
2.	Retirement planning as a missing link	a. Absence of planning
		b. Household liabilities repressed planning
		c. Financial insufficiency stifled saving
3.	Effect of retirement is relative to preparation	a. Difficult adjustment to new status
		b. Financial access eases impact
		c. Offspring unemployment is a minus
4.	Retirement is most challenging without financial leverage	a. Challenging well-being status
		b. Severance from official bonds
		c. Prevalence of financial dearth
		d. Adverse public perception of retirees
5.	Gratuity and pension concern	a. Defined contributory scheme is operational
		b. Integration into the pensioners' network
		c. Unpaid gratuity prevalent
		d. Influence gratifies quick access to gratuity
		e. Lopsided and fractionalized pension payment
		f. Incessant screening as nuisance
6.	Non-negotiable lifestyle adjustment for fulfillment	a. Reduction in aerogenous relationship
		b. Elimination of impulsive

		acquisition
		c. Regular aerobics
		d. Chat with people
7.	Dichotomy between State and LGAs' retirees	a. Manifest disparity upsets post-retirement experience
		b. Diversion of LGAs' allocation to other missions
		c. LGAs' retirees' fractioned pensioned
8.	Coping strategies	a. Dependent on pre-retirement planning
		b. Women hack it better
		c. Less enterprising men
		d. Personal houses as asset
9.	Prevalent family relationship controls post-retirement support	a. Women are children holders
		b. Retirement as payback period
		c. Filial care from children integral in post-retirement years
		d. Unemployment constrains offspring's support
10.	Way out	a. LGA autonomy
		b. Prompt access to entitlement
		c. Incorporation of retirees into areas of expertise

Source: Fieldwork, 2016

Table 4.4: Emergent categories and sub-categories from Lagos State data

S/N	Categories	Sub-categories
1.	Retirement corresponds to self-governance	a. Self-determined movement
		b. Ample stretch for familial obligations
2.	Planned exit	a. Cooperative thrift savings
		b. Education of offspring
		c. Erection of private apartment
		d. Involvement in profit generating ventures
3.	Effect of retirement is relative to	a. Restraints on spending pattern

	preparation	<ul style="list-style-type: none"> b. Relief from dependents' education lessens impact c. Adverse impact due to inflation
4.	Retirement is most challenging without financial leverage	<ul style="list-style-type: none"> a. Challenging health status, upsurge in deaths b. Inaccessibility to previous bases of funds c. Financial expectation from extended family
5.	Gratuity and pension concern	<ul style="list-style-type: none"> a. State operates the contributory pension scheme b. Incomprehension of the scheme prior to exit c. Delayed payment due to bureaucratic bottlenecks d. Pension incomparable with old pension scheme e. Pension lacks sensitivity to inflation f. Pension is time specific
6.	Non-negotiable lifestyle adjustment for fulfillment	<ul style="list-style-type: none"> a. Living within extant income b. End to impulsive acquisitions c. Moderate aerobics d. Augmentation of pension income is fundamental
7.	Retirees' coping strategies	<ul style="list-style-type: none"> a. Women hack it better b. Women are more enterprising c. Reliance on care from children
8.	Prevalent filial relationship controls post-retirement support	<ul style="list-style-type: none"> a. United spouses appropriate mutual support b. Women are children holders c. Centrality of filial care from children d. Obligatory duties weighs in on

		offspring
9.	Way out	a. Amendment of retirement benefits' processing
		b. Amendment of and increment in entitlements

Source: Fieldwork, 2016

4.5 Analysis of data from Kwara State

The following are the analysis of the categories generated from data collected from participants in Kwara State. Categories were products of the emergent concepts and additional data gathering after the open coding stage. Further data gathering was meant to validate and strengthen concepts that emerged. Fictitious or pseudo names were assigned to participants whose statements were either quoted or paraphrased to buttress the points made in the course of the ensuing analysis.

4.5.1 Retirement corresponds to self-governance

Retirement signifies the period in the lives of retirees when there is abundance of freedom and retirees have control over their lives and actions. This period provided participants the opportunity to dictate how their individual's daily activities were run. The privilege to do whatever they wanted and at any time they desired was one important component of this affirmation by participants. The responses from retirees who participated in the study explicated the essence of retirement in the lives of workers. Notably, the issue of freedom permeated the discussions on the benefits of retirement. The trend showed the importance people attach to being independent, in the sense that all the participants mentioned 'freedom' in their responses. They all had feelings of liberty to go anywhere, rest and do whatever they desired at will. Specifically, freedom from being bossed around at workplaces was seen as a crucial benefit of retirement. They felt free from having to take directives from bosses before they could act. The opportunity to decide on what to do, how to do it, and where to do whatever they wanted at any given time without having to seek permission from anyone, was perceived as a plus which retirement afforded participants.

The privilege to spend more time with their spouses and children was also elucidated. Participants had the freedom to spend as much time as they wanted with their family members and friends without any form of reservation. This, they explained, was not possible as civil servants because they had to get to work early in the morning. They only got back home in the

early hours of the evening (in the absence of other official duties that demanded extra hours in the office). They had limited time to attend to their spouses and children because they were already worn-out when they got home. Retirement, therefore, provided them enough time to sit and chat with their spouses and also visit their independent children.

Most of the women who participated in the study laid importance on the privilege retirement afforded them to care for their grandchildren. The researcher actually met grandchildren in the residences of a number of the participants. Some of these children returned to their grandparents' homes when they closed from school everyday; their parents were public servants. Their parents picked them up from their grandparents in the evenings when they closed from work. Women participants explained the joy and fulfilment they experienced from caring for their grandchildren. First, it kept them busy, as against sitting at home, doing nothing. The grandchildren kept them talking and active, because they had to prepare food for them, feed them, bath them and make sure they were safe. Second, the joy of having their grandchildren around them after their children had married was emphasised. One of these women, Mrs. Oye, a 62 year old retired class teacher, interviewed in her uncompleted private apartment at the outskirts of Ilorin metropolis, had her 4 year old grandson living with her and her husband for three years. The woman, still strong and agile, sold retailed foodstuff in front of her house. Her wares had gone out of stock, which she blamed on months of unpaid pension; her family fed on the foodstuff. She showed the researcher the basins and containers she always put her foodstuff for sale. She retired in May, 2014 and was yet to collect her gratuity. Her grandson, who lived with her, is the son of her late daughter-in-law. In the absence of Mrs. Oye's teaching job and the petty trading business, she claimed her grandson kept her company. Though she lived with her husband, the little boy kept her busy as she had to take him to school, pick him up after school hours and care for him in other ways. She derived joy in caring for him instead of having him put in a crèche or a school hostel she knew little of the care given to children there.

The freedom to attend ceremonies at will was also mentioned by participants. They could afford to attend any family, friends and colleagues' function and ceremonies both in the neighbourhood and elsewhere whenever they wished. All the participants appreciated this sense of liberty, which depicted that human beings enjoy being in control of their individual lives. As civil servants, they had opportunity to attend weekend functions, if work did not encroach into those days. Several of them explicated their experiences of working beyond office hours and occasionally, on Saturdays. Mr. Salami, the Pensioners' Union secretary in one of the LGAs covered by the study, was one of the interviewees. He was in his early 70s and still agile. He

lived with his wife in a two-bedroom detached from the living room. The researcher met some of their co-tenants, who were also old, at the corridor leading to the rooms. Their children are grown and no more living with them. He was receptive and introduced his wife to the researcher. He had this to say on liberty from bosses:

Since I'm still the secretary of pensioners since 1997 to date, I don't feel redundant because I have enough time to meet pensioners and converse with them. I do go to Abuja, Lagos... there is that grace. I do not have to meet any boss that, 'please, I want to go to somewhere.' Now that I am retired, there is no such problem.

Another participant, Mallam Disu, a 73 year old retired Education Secretary lived with his wife and some other extended family members in their clan family house in the interior part of Ilorin. He was the head of the extended family since the death of his father and uncle. He decided not to build a private apartment because their large and neat family house must not be left unattended to, especially by the head of extended family. He claimed this was the dictate of his culture as a Fulani man. He said he had opportunity to build an apartment, but never did because he was the family head. He revealed that he had tremor right from the time he was in service. The fear stimulated by the condition made him comply with all civil service directives. He hardly asked for permission to be absent from work due to fear of being labelled a negligent staff. He was delighted when he retired with clean record of service. He, however, said that he was not hypertensive because since he retired, he decided to give himself rest of mind, whether he had money in hand or not. In the course of the interview, tears dropped from his eyes as he relayed the story of how God was using people, especially, his children and his extended family members to meet his needs. He apologised for his emotional breakdown, which he said was due to the joy of retiring after 35 years of service without any query. He had this to say on independence from officious lifestyle and the benefits retirement holds for marital relationship:

My wife was happy seeing me around, at home. We have time to sit together and discuss freely. There is no problem of not seeing each other everyday. What I enjoy the most is the freedom, total freedom. If I like, I could sleep till 12 pm, but you know the sleep will not come. It's just that freedom. Nobody will say, 'what are you doing? You ought to be there at so, so time.' What I like is that I have my personal freedom to go anywhere I want. I do what I like at any time. There's nobody to dictate to me. I also have full time to pay attention to my family.

The responses from participants showed that there was limited freedom in civil service in the study area. This is in contrast to the general sense misgiving that civil servants could stay away from work without reprisal. Participants also seemed to have limited say in how their working days were run while in service due to the expectations reposed in them. At retirement, the participants believed they breathed the air of liberty, a cherished aspect of the concept of retirement according to them.

4.5.2 Retirement planning as a missing link

Retirement as a missing link suggests the conscious or unconscious lack of pre-retirement planning among retired civil servants in Kwara State. In other words, this implies exit from civil service without concrete planning. Post-retirement planning is not taken as a substitute for pre-retirement planning in this wise. Findings from Kwara State showed that retired civil servants in the State were inadequately prepared for retirement. Many of the participants interviewed both in the in-depth and FGD sessions said their income while in service was insufficient to cater for their immediate exigent needs. The issue of planning for retirement, therefore, was not given much thought while in service. A significant number of participants, though envisaged their retirement, fell short of the planning prerequisites. However, a trifling number of them said they planned for retirement. These either worked with the federal government or had relatives who assisted them financially. Most of the participants in the State admitted they either could not fathom how to plan because of their meagre salaries or found it hard to plan due to family responsibilities. The retired teachers in particular, both from primary and secondary schools claimed their monthly pay as workers was grossly insufficient to sustain them and their family. Notable responses in this regard included the burden of family responsibility which impeded savings, the pittance salary that was inadequate to cater for immediate responsibility, financial expectations or burden from the extended family, and lack of retirement education. To this end, their salaries could not meet all their needs while they were in service. Saving and planning towards retirement was therefore, less visible.

One of the participants, Mr. Dahunsi, a 72 year old retired head teacher, was interviewed in his residence. He retired 16 years ago after serving for 35 years. All his children were married and in their different homes. He lived with his wife in an old house within Ilorin metropolis. They had no one living with them. He sold lesson notes, report cards, time book, and visitors' books to private primary and secondary schools in Ilorin, Kwara State capital. He started the business

shortly after he retired from service. He was eager to speak about his experience as a retiree. He confessed that:

I didn't know how to prepare. I didn't even know how to prepare at all. I didn't prepare. I didn't prepare for retirement at all. Such did not come to my mind. It was after retirement that I started thinking about what I could do. Our teachers then...the white men didn't teach us how to save towards retirement. They believed we'll be fine with our pension and gratuity. But today...see where we are.

This participant nevertheless said he went into the business of selling school stationery few months after he retired when his gratuity was not in view and feeding became difficult. He argued that the white men who trained them in school never taught them to plan for retirement. They were rather taught to serve selflessly and hopefully live on their retirement benefits at old age.

A few of the participants said they were unable to build private apartments due to inadequate income. They had children in school and aged parents to care for. They explicated how they had to borrow money or buy food items on credit before the end of each month when they were still in service. There was, therefore, nothing left to save towards capital projects like building personal houses. They confessed that their inability to build personal apartments was the greatest regret in their lives today. This was because they had to source for money to pay their rent on a yearly basis. Unfortunately, according to him, the government was less mindful of the welfare of retired civil servants in the State.

Half of the participating retirees located their predicaments as primarily in the state's scale of salary. They argued that Kwara State's scale of salary was one of the lowest in Nigeria. They compared the salaries paid in the South West and South South States in the country to that of Kwara State. They insisted that it was difficult for many of them to stay off debts while in service due to this scenario, as they had to borrow before the end of every month to sustain their households. Several of them discussed how they always had to buy foodstuffs on credit before each month ended. Some of the men took to crop farming and cab driving while in service to feed their families and augment their measly salaries. When asked how they were able to manage their time between work and the other income generating activities, they declared that these other activities were done after each day's work and on weekends. On week days, they engaged in other income generating ventures from evening till late in the night. In this way, they were able to train their children and feed their households. To this end, most of the retirees

claimed that saving and planning adequately for retirement while in service was practically impossible for them. One of them, Mr. Adams, a 65 year old retired Vice Principal, was interviewed in his private apartment where he lived with his wife and their last child who just graduated from the university. According to Mr. Adams, he took to cab driving within and outside the State capital, to generate extra income for his home. This, he did after his regular official hours and on weekends. His wife almost separated from him because she believed it was degrading for a Masters holder to be a bus driver. His wife owned a provision shop as an extension of their apartment. He confessed:

I didn't have any savings...because of school fees for the children... even at times; I was always broke, sorry to say that. Always broke. There was a time I had to sell a piece of land because one of my daughters was going to Law School. The N200,000 I realised from it was just for the school fees. We couldn't withdraw even N10 from it.

In a focus group discussion session comprised of retired labour leaders and officials of Pensioners' Union, Kwara State chapter, the participants corroborated that wages in the State cannot be compared with those of other states. They maintained that patronising the same market with colleagues in other parts of the country and being paid salary that was disproportionate, negatively affected their financial stance while in service. They, therefore, hardly thought of planning for retirement while in service, though they knew the importance of planning. One of the participants, Mr. Udom, was a retired teacher and unionist. He was in his mid60s, still energetic but had challenge with one of his legs after he had an accident while carrying out a union assignment during his years in the service. He was interviewed along side 5 other executive members of the State Pensioners' Union in their Union office in Ilorin, Kwara State. The six participants had private cars, but these were very old models. Their cars ranged from the old model 504, to Toyota Corolla and Datsun Laurel. The comrade had this to say on the State's scale of salary in comparison with some other States in the country:

What we call salary, is no salary...In those days that we were saying there was no salary; I was on Level 15 when I became the leader of Nigerian Union of Teachers. A teacher of the same level came from Bayelsa State, we compared our salaries. The difference between mine and hers was N215,000. Yes, hers was above mine with N215,000. While my own was around N100,000 plus, her own was N300,000 plus. So... and she said it is because they are from petrol area, oil bill. So, what we were taking as salary, we cannot plan on it. That is the hardship.

However, a few of the participants during both the in-depth and FGD interviews in the State described their preparation for retirement as including training their children, building personal house, getting engaged in crop farming, and operating retail shops. They claimed the training of their children was painstakingly done from their pittance. The other participants also corroborated this when they lamented how they struggled to train their offspring. They maintained that they were unable to feed well, buy clothes, shoes, and do other things befitting civil servants status while training their children in schools. That was because there were other familial responsibilities to cater for from their pittance. At the time they retired, many of these retirees had one or two children to train. The exceptions were those who claimed they did not start marital life on time. Participants, nonetheless, lamented that the problem of unemployment in the country had precluded them from reaping the fruit of their labour, as several of their children were either unemployed or not gainfully employed. Several of these retirees claimed they still shelter and feed their educated grown-up offspring as a result of unemployment.

While a negligible number of participants said they had shops where they were selling goods before retirement, they and all the other participants maintained that getting involved in activities such as buying and selling as civil servants was disallowed in the past. Such acts were seen as distractions from the main jobs employees were being paid for by the government. Those involved in such endeavours, had to disguise to avoid being caught. They, however, added that the current economic hardship and the frustrating experiences retirees go through these days have led to a shift in paradigm. Civil servants were no more witch-hunted when they ventured into other income generating activities as it was in the past. The practice of involving in extra income generating ventures has been unofficially accepted as the order of the day, since civil servants were owed several months salary by the State government.

Another important preparation, according to these retirees, was that of building personal houses before they retired. Although, more than two-third of the retirees who participated in the study resided in their private apartments, only a number of them mentioned this as a form of preparation towards retirement. Those participants indicated this as effort made in preparation for their exit from service. Only a quarter of the participants' residences visited by the researcher could be referred to as comfortable accommodation. Many of the participants parked into their apartments before the building projects were completed. It should be pointed out at this stage that Lagos State participants had bigger and more state-of-the-art buildings compared to Kwara participants. Kwara participants explained how they were able to get their houses built.

Most of the men and widowed women said they secured loans from Cooperative Thrift Societies at different stages of the projects to erect the structures. It took many of them 5 to 10 years to complete the building projects. Therefore, several of them packed into their apartments few years to their retirement. Some of the participants packed into their houses after they retired because they were unable to raise them to habitable stage before they retired. They had to join effort with their spouses after retirement to make the houses relatively habitable, in order to avoid paying rents. Some of their houses were yet to be completed to anything near standard taste; a few of them had rooms that were yet to be floored, unplastered walls and so on. A few of the participants were yet to have personal apartments. They said it would have been possible for them to build theirs if their gratuities were paid shortly after they retired. According to them, the present inflation in the country would make it difficult for them to venture into such projects, even if they were paid now because of the high cost of materials.

However, an exceptional case was a participant, Mr. Akin, who worked as a senior administrator in the State and was retired compulsorily in 2006 by the State government along side others in his category. He was on the same grade level for about 9 years. When he and others in his category were being considered for promotion, they were told to write their retirement letter. The reason given to them was that the State was least buoyant to promote such large number of people, especially since they were very senior officers. So, they were asked to quit. Ten years into their retirement, this set of retired civil servants still held meetings and talks with the State government to place them in their deserved cadre, to favour their monthly pension. In spite of his sudden exit from civil service, he completed his apartment to a modern standard, which he referred to as the boy's quarter in the actual plan of the building. He packed into the building when it was not fully completed. He continued building it till he got to the moderately modern stage the researcher met it. He, nonetheless, has this to say on preparation for retirement:

At least when you know that you have less than 5 years, you should start preparing. It was when I was about to be retired that I said to myself 'will I be a tenant for life?' That was when I started building house. I didn't finish it till I retired. It remained 10 years for me to retire when I started this house and I did not finish it before I retired because my retirement was sudden. I got the site in year 2000 and I was building it in bits. As at the time I retired, the house was not yet completed. I packed in there without some of this...without louvers glass and so on. I was just managing because I had no money to pay to landlord again.

Still on acquiring a private house, all the participants responded that it is vital for retirees to live in their personal buildings. The expediency of this aspect of old age living was confirmed by the participants as including cutting down on cost in the post-retirement years, avoiding the shame that publicises a retiree as poor in the mist of younger tenants and landlords, and the frustration that attends being given quit notice in the event of unpaid rent due to erratic access to pension. Mr. Oga, a 70 year old retired prison warder, who worked for 35 years, narrated his experience as a tenant after retirement. He appeared uncared for and emaciated at the time of interview. His wife, with whom he said there existed an unpleasant relationship, worked outside Ilorin. She came home only on weekends. He was evicted from his rented apartment some months into his retirement. He pleaded for more time to get some cash to rent another apartment but his pleas fell on deaf ears. So, he had to pack out. He had no money to rent another apartment because he was yet to be collecting his pension as a federal retiree under the contributory pension scheme. His house was then under construction at the outskirts of the town. He had to move into it without doors, windows, asbestos, and neighbours to relate with. Then, he was separated from his family as a result of the misunderstanding earlier mentioned. He was alone in the bush, with no other house in view, for more than a year. Mosquitoes and other biting ants disturbed him because his house was the only one in that area and he had no doors and windows. He was robbed twice, though he had nothing to offer the robbers. He said that particular period signified a terrible experience in his life because he was all alone in the bushy area, without a source of livelihood except farming. According to participants, all these and more were the problems a retiree without a private apartment could face, which are not compatible with old age. They argued that acquisition of a private house is a necessity for a retired civil servant to experience fulfilment in old age.

One of the female participants, Mrs. Made, a 63 year old retired secretary was interviewed in her friend's rented apartment. Her friend, also a retired civil servant invited her to meet the researcher in the former's house. Mrs. Made lived with her husband, a businessman, who sold cash crops like cashew nuts and cocoa seeds. The support she received from her husband was one of the factors sustaining her as a retiree who was yet to be paid her gratuity, four years into retirement. Her pension had not also been regular since January, 2016. She and her husband had their 30-year old daughter, who was once involved in an accident that left her paralysed a few years back, living with them in their personal apartment. On the issue of having a personal apartment before retirement, she exclaimed:

Ah! Our Lord Jesus Christ, thank you o! There is nothing like having one's own house. See, if you have your own house, your secret is covered. If it is a rented apartment, there is problem there. If you are paying N60,000, it could be increased to N180,000 and you will be told to pack out if you can't pay. But if it is your house, your mind will be at rest, whether you have food to eat or not, money or no money.

The researcher later visited her house to check the welfare of her daughter. She was in a wheelchair and needed to be assisted to perform daily activities of the living like bathing and tidying up her room. This participant was the one caring for her daughter. Her husband gave helping hand whenever she needed to take things from the other rooms or to be served her food. The couple was, however, radiant and said their solace was in God.

4.5.3 Effect of retirement is relative to planning

The relative effect of planning to retirement implies the propensity pre-retirement planning has to helping retirees secure a soft landing from the impacts of retirement. It, therefore, presents how the impacts of retirement depend on planning made or otherwise towards retirement. Findings from the study showed that the kind of preparation people made towards their retirement had a strong bearing on what their post-retirement years gave back to them. Findings from Kwara State indicated that participants, who lacked pre-retirement planning, also explicated how negatively retirement had impacted them. Immediately after retirement, many of the participants found it difficult to keep their minds off their workplaces. It was the participants who claimed to have planned for retirement by opening shops that said they immediately turned to their trade after retirement.

When asked the impact retirement had on their lives, three quarter of the participants elucidated the first upshot as the difficulty in adapting to the retired status. Several of them maintained that they found it difficult to adapt to a non-working life several weeks into their retirement. Their lives were used to the routine involved in being civil servants. Transiting to a life characterised by less work, more of sitting at home doing little or nothing became cumbersome for them. After decades of living regimented lives as employees, they were faced with a new mode of living different from what they were accustomed to. Several weeks after retirement, many of the participants woke up as early as they were attuned to. Some got ready for work before remembering they were retired. These, some did for weeks before coming to terms with their new status.

One of the female retirees, Mrs. Joseph, a secondary school teacher who quit service compulsorily in 2006 said she found it difficult to remember she was retired. The researcher met her in her personal apartment with her husband. She had a business she started a year into her retirement when it became clear that she and her colleagues who were retired compulsorily by the State government will not be reinstated. She and her husband had a large and well ventilated apartment. She said it took a couple of weeks before she started adjusting to her new status. These were her words:

For the first two weeks after I retired, I was not used to retirement at all. I woke up at 7am as usual, went to the bathroom, and wore my clothes. It was after wearing my clothes, taking my car keys...that I will say, 'where am I going to?' Something I did yesterday and discovered it was a mistake, why repeat it the following day? For almost two weeks, it was happening to me.

Many of the participants said they could not adjust to these changes till after one to three months into their retirement. It was also observed that though both male and female participants described their dissatisfaction with severance from colleagues, the female participants were the ones that went great length to keep in touch with their colleagues by all possible means. The male participants said they usually called their former colleagues on a regular basis. The female participants, on the other hand, kept visiting their former places of work with the intent of meeting and chatting with their former colleagues. Some of them went to their offices a couple of times a week and for some months before they got used to being at home.

It should be reiterated here that all the retirees upheld that they missed the relationship they had developed with colleagues at workplace. A female participant said whenever there was a fracas in her former office; they called her to help appease the parties involved. A number of the female participants said they always stopped over in their former places of work when returning from the market to spend some time with their colleagues. Adjusting to the changes in their status early enough, therefore, constituted a major challenge to the retirees.

The participants also described the uneasiness they experienced due to sitting back at home most hours of the days and for weeks. While some of them went regularly to their last places of work to spend time with their former colleagues, some others engaged in uncontrolled eating and sleeping. The latter led to weight gain and fatigue, forcing them to channel their paths away from such indulgence. Participants also explicated some of the problems that widows and widowers were faced with after retirement, especially when their children had become independent. They

said retirees whose spouses are dead experienced loneliness after retirement. They elucidated that after retirement, widows and widowers were often alone in the house. Their children were married and living away from them. They may not have people within their apartment to discuss with. Some of them might lack interest in attending social functions, especially when they had no money on them. This group of people did end up dying earlier than expected.

One of the victims of this scenario was Mrs. Ola, a 69 years old widow, who retired as an administrative staff from the State's Ministry of Agriculture. She had no one staying with her. All her children were grown up and married. She took to sleeping most hours of the day. Then, she started experiencing pains in her joints. She went to the hospital and was advised to take moderate exercises like walking around, bending her back, eating some kinds of food, and avoiding some others. To change her attitude completely, she took Bible College form in her church. She spent 2 years in the college and became a minister in the church. This kept her busy and made her active, although, she was still fat at the time of interview.

A few of the participants said they started business immediately after retirement and were busy thinking of how to stock their shops with goods. These kept them busy, as they had to source for funds from friends, relatives and their children, to augment their capital. Afterwards, they started going to their shops on a daily basis. They, therefore, had limited time to think about their colleagues, except when they met in the markets. These participants said they could only call their colleagues, because they were always in their shops. They, nevertheless, said they missed their colleagues and friends in their former places of work on days with fewer customers' patronage.

The participants believed that retirement is not nerve-wracking and should not be. They complained that the non-payment of their entitlement as and when due in the State was the crux of whatever negative impacts retirement had on their lives. They argued that timely access to financial support could have eased them of the impacts of retirement. The availability of finance to live comfortable lives, eat the right foods for their age, attend social functions, have cars and drivers, and travel on vacations are integral to impeding the adverse effects of retirement. Having some amount of money stashed in the bank without need to spend it is seen as an essential aspect of old age. Therefore, having a critical need to spend the money that is not available was perceived as a great stressor, capable of leading to untimely death among retired folks.

Nevertheless, participants who were into one vocation or the other and federal government retirees maintained that their standard of living was not negatively impacted. They had access to other incomes in addition to their monthly pension. They, however, maintained that the impact could be adverse if a retiree has children in school. They noted that financing offspring in higher institution in Nigeria is expensive and will eat deep into a retiree's finance, causing financial stress. They explained that a retired civil servant, who had successfully completed the training of his or her wards in school, is likely to be better off, all other things being equal. One of the participants, Mr. Akindeji, a 62 year old retired principal, was interviewed in his apartment. He was involved in the processing and sales of dried catfish. He bought the fresh fishes twice a week and smoked them dry in a locally manufactured oven, with the assistance of two men. These were his ad-hoc employees, who helped only in the processing. The processing took two days to dry well before they are packaged. People came to buy the fishes in his house. In fact, a customer came around in the course of interview with the participant to buy fishes. She wanted three packs but got only one; the rest had been sold. Mr. Akindeji had several customers who came to buy from him. All his children were through with their education. Here is what he has to say on the impact training of children could have on a retired civil servant:

My retirement has not reduced my standard of living because of the additional job or business I'm doing. Since the gratuity was there and the pension is going, I could manage. What really affected me was that my last son, the baby of the house was still...it was after my retirement that he secured admission to the university. First, retirement gave me rest. I rest and eat what I want. There was no problem, except my child called for money. If not for my child, I didn't have any problem...

With sad countenances, participants complained that the rate of unemployment in the country that leaves the youngsters either jobless or without a living wage, made life less bearable for the average retiree, especially those who worked under the Local Government. They expected their children would be capable of taking care of them at this stage of their life.

Some of them also complained of financial inadequacy, despite efforts made by their children to care for them. These efforts were less visible because most of these children are also struggling to make ends meet. They were unable to secure decent and stable jobs. Some of them were into jobs in which they were not paid on merit. Some engaged in jobs meant for people with lower certificates than they held. They are thus, not equipped enough to shoulder parental responsibility at old age. A retired level 16 female ministry staff, Mrs. Okanlawon, said her

daughter in-law was in her house. She came to join the mother in-law in Kwara State to seek for job. She is a barrister with a first class in Law and has been unemployed since she graduated from the university. The mother in-law (one of the FGD participants), said she was meeting some well placed individuals in the State's Judiciary to seek employment for her. The participant had this to say on the manace of unemployment in Nigeria:

I do send food to my grown up children. You see, upper month, I bought a carton of Indomie (noodles). I bought yams, beans and everything like that. I paid N1,500 to send it to Lagos from Kwara Express. They are working as if not working. The wife is not even working, yes. The wife had a 1st class in the university and she's unemployed. She just came around to see the prospect of a job here. I'm meeting people in the ministry to see if I can get her a job here. I also have to feed my last child because he's unemployed. We cannot say it all.

These assertions implied that some retired civil servants in the State had to lend helping hands to their independent children. Ideally, the situation should be the other way round. These retirees were, therefore, spending on the children they expended much on in their working years. Little wonder financial constraint was the greatest stressor among retired civil servants in the State.

4.5.4 Retirement is most challenging without financial leverage

This category indicates that retirement becomes problematic when there is lack of constant financial support. The lack of finance in this sense specifically points to any form of irregularity in access to gratuity, pension incomes or assistance from offspring. The participants who were State and Local Government employees bemoaned the delay in the payment of their gratuity and irregularity in the pension income. The most challenging aspect of retirement according to the participants was financial distress. Financial lack made it difficult for them to care for themselves nutritionally and medically. They insisted that their financial stance was better as workers than as retirees because they were paid their retirement benefits only when the government felt there is fund for it. Regrettably, they lacked the aptitude to go on strike like when they were working. No one would listen to them if they did because they were seen as irrelevant to the progress of the State. Several of the participants recalled how retired civil servants in the State were called dead people when they pushed their grievances to the State Government a decade ago. They explained that the then State administration told their executives that it was impossible to attend to the dead (retirees) when the living (civil servants) had not been attended

to appropriately. To the participants, what the statement represented was still relevant because it showed how retirees in the State were viewed by the State they served. Obvious governmental actions in the State till date, according to the participants, portrayed the said statement.

The federal retirees interviewed in Kwara State complained less about this aspect as it pertained to them as individuals, except for Mr. Oga, the retired prison warder earlier referred to on accommodation issue. He retired as a junior staff on grade level 7, after working for 35 years. The engineers and directors who worked with the Federal Government and State Government respectively said their benefits were paid few months into their retirement without delay. One of them, a retired Building Engineer with the Federal Government, Engineer Adekunle retired under the the Contributory Pension scheme. He was paid his gratuity the same month he retired. He took up a part-time lecturing position in one of the State's institutions after retirement. So, financially, he claimed there was no challenge whatsoever. The same applied to a director in one of the State's ministries, Mr. David. He was paid his gratuity less than a year into his retirement. He lived on his pension, which he claimed had been regular since he retired. This group of people, nevertheless, acknowledged that retired civil servants under the State and Local Government Areas (LGAs) were experiencing hard times financially. Engineer Adekunle made this observation about how State and LGA retirees are perceived by other people in the State:

They see them as people that are suffering because unlike contractors that go here and there...those civil servants are really suffering. Like teachers are owed 7 months' salaries. Other state retired civil servants are owed 3 or 4 months' salary. So, people see them as wretched people. It is perceived that people join the civil service due to lack of employment opportunity.

Kwara State participants argued that retirement in the state was equivalent to financial lack and being totally discarded by the system they served for the best periods of their existences. They illustrated the financial stress they were going through in the state as culminating in theft by some retirees, who stole food items in the market in broad day light in mid 2016. People around the scene gathered and contributed money and food items to the individuals in question on such occasions. The victims were pitied by the shop owners and people around who saw them as suffering senior citizens. Thus, they were offered assistance instead of handing them over to law enforcement agents in the areas.

Still on the issue of societal perception of retired civil servants in the State, the participants grumbled that the poverty written over many retirees in the state had earned them negative perception in the society. Retired civil servants in the state, especially those who served under the Local Government Areas, were generally perceived by other people as poor and in need of assistance. They argued that this perception was stronger years ago when retired civil servants changed adversely immediately they retired due to indefinite inaccessibility to both gratuity and pension benefits. However, in recent times, the perception became more apparent again among retired civil servants under the LGAs, who experienced hardship before accessing their gratuity and pensions. Several of the customers they had while in service refused to sell food items and other daily needs to them on credit as they did in the past. In the past, when these retirees were still in service, they enjoyed the privilege of buying food items and other domestic needs on credit from sellers, who were their customers. But the fear of not being able to pay what they owed on time denied them the customer relationships they enjoyed as civil servants. The sellers were knowledgeable of the unpredictable nature of pension income in the State. So, they were afraid they might not be able to get their money on time if they sold to retired civil servants on credit.

In the same vein, some of the participants complained of not being able to visit the homes of their former colleagues who were still in service. These retirees observed that the attitudes of some of their civil servant friends changed after a few visits. The retirees perceived that these workers became reluctant or started exhibiting cold reception when they (retirees) went visiting. The participants argued that such attitudes depicted the retirees' visits as a camouflaged means of begging for some cash or food items. On the other hand, a number of the participants said the reluctant attitude might be due to the fact that those civil servants were also not buoyant enough to lend a helping hand. They were, therefore, cold whenever they saw retirees around them. As a result of this, many of the retired folks rather enjoyed visiting fellow retirees in their homes. They saw themselves in the same social status and they were freer to relate and bare their feelings to one another. They were not necessarily able to assist each other to a great extent, but they enjoy each other's company. During times of dire needs, they offer assistance, such as giving each other food items and paying transport fare for their friends who visited them, if they were buoyant enough.

The participants also complained about the attitudes of civil servants towards them whenever they went for screening exercises or had anything to do in the offices. They maintained that

many of the workers behaved as if they will never retire from service. Lack of courtesy, undue delay of documents' processing, and demands for kick-backs were some of the experiences of the participants with some civil servants in the State. One of the executive members of the Pensioners' Union, Mr. Olowo, a 75 years old retired journalist lamented on the attitude of some civil servants towards retired civil servants in the State. He retired in 1995 and collected his gratuity 6 years later. He was a participant in the male FGD session that was conducted in the Union's office. He maintained that several civil servants in the State were not helpful and delayed the processing of retirees' benefits documents unnecessarily, sometimes, due to laziness. They also became inconsiderate and unpolite to retirees when the latter visited their offices frequently to know how far they had gone with the processing of their documents. Here are his words:

They are our worst enemies...the civil servants in the offices. Some of them have forgotten they will also retire one day. '*Ase sile labo wa ba*' (you will reap what you sow). They could be so rude when retirees go frequently to check for how far their documents are treated. These are old people who...who need their entitlements to take care of themselves. So, they keep on checking the offices. How can you treat them anyhow because they seem...seem to be disturbing you?

Some other participants believed that people's perception was dependent on how any particular retired civil servant comported him or herself to the wider society while in service and after retirement. They insisted that some retirees were callous and dubious while in service. Such retirees could not expect much from colleagues and juniors who were still in service, neither should they anticipate goodwill from other people in the society. They argued that one good turn, deserves another and that what one sows while in service determined the output in the post-retirement years. A senior employee, who maltreated subordinates without any form of empathy, should not expect any form of honour from the latter after retirement. Alhaji Suleiman, a retired administrator in the Local Government maintained that people get punished for wrong doings years after the offences had been committed, without them being able to trace the genesis of their predicaments. The researcher met him in his neat moderate taste personal apartment. He retired in 1999 after serving for 31 years. All his children are married. There were two members of the extended family living with him and his wife. He said:

It depends on how you behave and treat yourself. There are two things that I know that human beings will not escape as far as God is concerned. The first is death and the second is reward.

No matter how much God loves us, whatever we sow, we will reap... this retirement we are talking about is a blessing to some people and a curse to some people. The way you project yourself while in service, will eventually determine how people will approach you when you retire.

Participants also pointed out another implication of financial challenges on the lives of retired civil servants in the post-retirement years. They explicated how lack of finance tends to weigh negatively on the health status of retirees. It was specifically pointed out that lack of finance provokes health complications in retirees, who are already in their old age. Retirees expounded the necessity of eating balanced diet at their age. Visiting hospitals either for routine check-ups or medical attention, buying supplements, and other prescribed drugs were mentioned as crucial aspects of old age. However, many of them maintained that because they were poor, they could not afford any of these. They contended that it was only those whose children are well positioned career-wise and financially among them that had access to the aforementioned. According to them, poverty therefore, has led to the death of several retired folks in the state. Many died as a result of untreated minor health hitches, while some others died of stress and constant financial anxiety. One of the in-depth interview participants, Mr. Oke, a 67 year old retired economist was interviewed in his personal apartment. He retired less than 10 years ago from one of the State's Ministries. He had a thriving business in food items, which he managed with his wife. They also have a small shop as an extension of their residential building. The participant said he received a lot of assistance from his son who lived abroad. His other two children are married and residing in Nigeria. He has this to say on the impact of finance and societal perceptions on the lives of retired civil servants in the State:

You know, many of us are old. Some are hypertensive, some with diabetes, difficulties of non-recognition. They don't give us regards. In the USA, even looking at me, they know that I'm of age. If I enter bus, there are sections for the handicapped and aged people. Any one sitting there will stand up for you in the bus...they respect the aged and handicapped. It is not so here... you know and the government doesn't take care of aged people. I expect the government to extend healthcare services to retirees and aged people. These are the ones getting closer to the grave; they should take care of us.

Financial inadequacy was the bedrock of the challenges in the post-retirement years. Closely attached to this challenge were negative societal perception and health challenges. Participants connected the last two problems to financial poverty. The next sub-heading scrutinises and presents findings on retirement benefits in the State.

4.5.5 Gratuity and Pension Concerns

Gratuity and Pensions concerns denote the anxiety and distress associated with the payment of severance entitlements to a retired employee by the employer in Kwara State. Kwara State still operates the Defined Benefit Pension Scheme, which subsequently will be referred to as the old pension scheme. This is a non-contributory pension scheme that was operational throughout Nigeria before the advent of the Contributory Pension Scheme. The State government and by extension, LGAs, is responsible for the gratuity and monthly pension of all retired civil servants that served within its jurisdiction. Under the old pension scheme, civil servants in the State contribute nothing to their gratuity and pension. Gratuity and pension rest on the shoulders of the employer, i.e. the government.

On gratuity and pension matters, all the participants who worked with the state, both at the State and LGA levels had unpleasant stories and experiences to share in Kwara State. Participants sadly expounded their frustrating experiences of accumulated years of unpaid gratuity. Local Government retirees also bemoaned accumulated months of unpaid pensions. For Local Government Areas (LGAs) retirees, gratuity has not been paid from year 2009 till interview time, according to all the participants. Civil servants who retired under the State from 2014 to 2016, were yet to be paid their gratuity as at when the field work for this study was carried out in the State. Nonetheless, payment of monthly pension in the State usually starts two or three months into any worker's retirement. Participants claimed that pension payment ought to start the very first month after retirement according to law. They believed that bureaucratic procedures and sometimes, deliberate corruption, were the reasons for the delay. Only a few influential and highly positioned retirees accessed their pension the first month after retirement. The directors said they started collecting their pension immediately after they retired. This confirmed the claims by other participants.

The participants further said that accessing gratuity as and when due in the state demanded a high level of influence or connection. A retiree has to be connected to a politician who in turn, will throw his or her weight around on behalf of the former in order to be able to collect severance entitlement within the first 2 years after retirement. The alternative means of accessing gratuity within the first 2 years of exit from service was by entering into an agreement that stipulated that the retired civil servant gives up 10% on every N1,000,000 of the gratuity. In other words, a retiree whose gratuity is N3,000,000 must be ready to part ways with N300,000 from the gratuity to be able to receive it within the first or second year of retirement. To conceal

this dubious act, many of the retirees who agreed to it and got paid early refused to direct their fellow retirees on how they went about theirs. Five of the participants of the study, however, claimed they got wind of it either from civil servants perpetrating the act or a close confidant who got paid through such means after retiring. None of the participants confessed to being part of the practice. One of the participants, Mrs. Olaoye, a retired primary school teacher who retired in May, 2014 and was yet to collect her gratuity as at the period of the fieldwork for the study, was the first participant to shed light on this practice. Seven other participants also testified to the practice. She was in her early 60s and looked strong and well kept. She was, however, not mobile as at the interview time. Here is what she said on the ordeal of any retiree who wanted to collect gratuity within the first year of retirement:

Now, if we want to collect our gratuity quickly, some people will take 10% on every N1,000,000...those are the bosses in high positions. We were told in the office of a woman who was to collect N6,000,000 as gratuity. She went to pension board and told them that she needed her money urgently. She was told that they will deduct 10% from a million. She agreed and added another N100,000, to make it N700,000...that was how they paid her gratuity.

By implication, retired civil servants who claimed their salary while in service was insufficient to plan with, have to bribe their way to be paid gratuity promptly. Alternatively, they will have to wait for several years before they are paid. This depicts the corrupt practices in the State's civil service.

Another aching issue was the lop-sidedness in the treatment meted out to retired folks who are under LGAs administration in the state. This aspect will be discussed fully in the second subsection subsequent to this. The participants shed light on the differential treatment experienced by State and Local Government retirees in the payment of their pensions and gratuity. State retirees were fairly treated compared to retirees who were under the LGAs in the same state. While the state retirees got paid few days before the end of the month, those under the LGAs received their pensions towards the end of the next one or two months. Also, when they were eventually paid, it was in percentages. Their pensions had been fractionalized from the month of September, 2015 till date. The researcher witnessed the payment of October, 2016 pension to LGAs retirees. It was paid two weeks into November, 2016. State retirees said their October, 2016 pension (and by extension, their monthly pension in general) was paid in full and 5 days to the end of October. Their counterparts in LGAs got paid two and half weeks later and each of

them was paid 25% of their monthly pension. According to the participants, there were some retirees whose monthly pension was not more than N5,000.00. It means such people collected N1,250.00 each in October, 2016. The researcher was informed of the percentage for the month by the Pensioners' Union's secretary a day to the payment. The researcher was also privileged to see several alerts on retirees' phones because they received the alerts while a female FGD session was going on in the pensioners' union office.

In September, 2015, LGA retirees were not paid and up till interview time in November, 2016, they had not been paid for that month. They were fully paid in October, November and December, 2015. From the beginning of 2016, they never collected a full month pension. In January, 2016, they were paid 40% and in February, 2016, they were not paid at all. They were paid 50% in March, 50% in April, 40% in May, 30% in June, 30% in July, 50% in August, 40% in September, and 25% in October, 2016. Meanwhile, state retirees were not owed any month's pension. Participants who served under LGAs expressed their displeasure and regrets for ever serving under the platform of LGAs in the state. They bemoaned the fact that they hold the same certificates with state retirees and were so differentially handled by the government they served for so long. Comparing this set of retirees with Federal retirees was going beyond bounds, according to State and LGAs' retirees who participated in this study. A local government retiree, Mrs. Akindele, who participated in the FGD session in the Pensioners' Union office, was one of the people who spoke on the disparity. She was well dressed and could be addressed as a civil servant because she looked young and agile. As at the time of interview, she looked the richest in terms of appearance among all the women interviewed in the State. This might be because some of the other women were interviewed in their homes during the in-depth interview sessions. Her marital background was not known to the researcher because that was not part of the aching questions during the Focus Group Discussion. She categorically expressed the dichotomy that exists between the pension administration of the State and Local Government Areas in Kwara State in this way:

There is disparity between the state and LGAs. Those in the state are being paid as and when due, full salary, as and when due...full salary. They are collecting full salary as their pension. But we do collect as low as 10%, 20% of our pension. The one they just paid today is 25%. See, (showing the researcher the bank credit alert on her phone) this is 25% of my salary.

Another menace of retirement benefits in the State was the series of impromptu screening exercises. The screening exercises according to participants were to check the unwholesome

activities of ghost retirees in the State. State and LGA retirees were called upon at any time and intervals as deemed necessary by the authority to show up for screening or what some participants referred to as 'I'm Alive.' They were asked to present their credentials and other important documents in their coffers for verification. The exercise could continue for two or three days, from morning till evening. Retired civil servants were expected to wait till they were screened and cleared. Representation during any screening exercise was totally rejected. According to participants, older retirees who were invalid were brought to the screening centres by their wards. This may not be far from the truth because the researcher once saw a retiree carried in a wheel barrow during the screening exercise of the State retirees in June, 2016 in Ilorin, the State capital. That was during one of the researcher's visits to the State Pension office to know the numerical strength of retirees in the State. There was, however, no way the researcher could have taken a snapshot of that scenario because permission to do so was not granted. The absence of any retiree was taken for the death of such a retiree and, therefore, such a retiree was taken to be a ghost retiree. One of the participants for the in-depth interview sessions was a retired teacher, Mrs. Ojo. She retired in 2012 and she was yet to be paid her gratuity. She lived in a rented apartment with her husband, who is also a retired head teacher. All their children are grown up and away from home. One of their grandchildren, however, returned to their house after school hours. His parents came to take him home everyday after they closed from work. The participant had this to say on the menace of screening exercises in the State:

Who knows what they were looking for? Because they wanted to ask us the time we retired and when our names were added to pensioners' list. That is operation show your identification card. They have it, they have enough records. I have rushed from Abuja to do it before. The exercise is not allowing us to have free movement, to travel anytime we want. From April this year to August, we had done it 5 times. The 5th one was done 9 days ago. They are just troubling us. If they pay any token, they will make sure we pay transport or make photocopy from the money.

Due to the series of problems confronting retired civil servants in the state, retirees have formed themselves into a strong union, under the umbrella of the Pensioners' Union, Kwara State chapter. There were different groups of retired civil servants meeting on specific days on a monthly basis. They got updates and feedback on negotiations made between their union and the State government through their representations, who were also retired civil servants and comrades. There were groups of LGA retirees, State retirees, Polytechnic retirees, the 2006

group and so on. Each of these groups had peculiar challenges with the government and met on specified days every month for deliberations. The researcher was opportune to be in the Pensioners' Union office on four different occasions with three different groups of retirees holding meetings.

4.5.6 Non-negotiable Lifestyle Adjustment for Fulfilment

This sub-section explicates people's daily existences that demand adjustment after retirement in order to enjoy fulfilling post-retirement years. As a result of the problems earlier explicated, the participants elucidated what they did and some measures they put in place to stay afloat. Incidentally, the participants that retired under Federal Government establishments and claimed to have little or no financial challenges also maintained they made certain adjustment to their daily living. First, they argued that the fact that they are retired implied that they should act accordingly; generally, their income had reduced. Secondly, they insisted that because they were old or getting old, common sense dictated that there was need for them to adjust their lifestyles to suit their age.

The participants of the study highlighted certain changes they deliberately made in their lifestyles as retired civil servants and some more that should be made as crucial aspects of the retired status. They explained that these changes were important for a retired civil servant in Nigeria to experience fulfilment in the post-retirement years. They believed that non-adherence to those changes could hamper the peace and stability of a government retiree considering the economic situation an average retiree is subjected to in the country.

Parenthetically, male participants spoke on the necessity to reduce erogenous relationships. Some of them admitted that at their age, they had practically reduced sexual activities within their legal relationships. They acknowledged that though libido reduces as people get older, they deliberately reduced such acts because of the need to remain physically strong to fend for their homes. Having reduced the legally approved erotic acts, they argued that the lures to engage in extra-marital affairs must be rejected by all means in the bid to stay alive and afloat as retirees. They explicated that it is expense and childish for a retiree to still maintain extra-marital affairs. According to them, all male retirees need to forget about the 'outside' and rather return home for their own economic, health, and social safety. Such actions, they expounded, eat deep into the pocket and could lead to irreparable health challenges in old age. It was observed that the male participants who saw reduction in sexual acts as a crucial feature of adjustment

were those in their 70s. Also, this aspect was only mentioned during the in-depth interview sessions. No participant talked about it during the FGD sessions. This could be due to the sense of privacy that is attached to sexual relationships. Mr. Adigun was one of the participants in this category. Hewas a 75 year old retired administrator. He retired in 1998 and received his gratuity 7 years later. He was interviewed in his personal house. He lives with his wife, who was a trader. Their children are all married and no one was living with them.He categorically said:

It's a strong question o. Ehn...the first one is eh...don't laugh o...sexual. Ah! If you don't reduce it, you are knocking the door of death...because there is nothing you have to substitute what is going out of your body. Something good must substitute it. But where is the money to buy it?

This statement from Mr. Adigun implied that he probably reduced sexual relationships because of financial lack.

Participants mentioned other aspects of life that demand adjustment in the post-retirement years. Participants illustrated that as senior citizens, they must be moderate in all other aspects of their lives. They could not afford to marry more wives, eat food like the youngsters, attend social functions that demand spending, or patronise club houses. All unhealthy lifestyles need to be done away with in order to live the rest of their life in peace. Engineer Adekunle, the retired Building Engineer who took up a part-time lecturing position in the State, shed light on the adjustment he made after retirement. He is in his sixties, lives with his wife and appeared agile. He retired in 2010 and collected his gratuity the same month. He told the researcher that he also supervised building constructions across the country. Here was what he said about moral discipline and the adjustments he made when he retired:

For example, I have only one wife. I did not look for another wife. Then, I did not take alcohol, cigarette... I eat normal food. I saved the remaining part of my pension in the bank for my children's admission...to pay their tuition fees. So, I was moderate in all my doings. That is what I mean by cutting my clothes according to my size...as an elderly person, one has to discipline himself, moral discipline. If you still find me in beer parlour or carrying girls around...don't put yourself in trouble after retirement. It is not the time to marry another wife. That is what I mean by moral discipline.

All the participants made adjustments in their mode of making purchases. Some female participants confessed to buying spontaneously while in service. Sellers took goods to them in their offices and they bought and paid instalmentally or at the end of the month when salary was

paid. They also bought things they liked whenever they saw them in the markets. However, after they retired, they could not continue living such lives. According to them, there was no money to do that again because they were not paid regularly.

Coincidentally, all the participants (including all the Lagos participants), both males and females spoke on having to reduce or jettison the act of buying ceremonial uniforms, popularly referred to as '*aso-ebi*' in Yoruba language. They maintained that such impulsive procurements are detrimental to the financial stability of the average Nigerian retiree. They said it is rather wise to go for social gatherings in whatever clothes they had in their wardrobes. When dress codes were attached to the invitation, they adhered to it, if they have clothes of such colour. They felt free to put on their own colours if those chosen by the celebrants were not readily available among their collections. One of the male FGD participants, Elder Samuel, a retired Ministry of Town Planning staff said:

Yes, many. First of all, I curtailed my going out to attend social activities. Then, I am not travelling as I used to do. While in service, I went home at least, once a month to see my people. It involved expenses. I have curtailed it. Then, buying new things is another. I curtailed all these to make sure I live within my income. When I was in service, there are certain things people will bring to you to buy. At the end of the month, you pay for them. Then, we relied on salary, but there is nothing like that again...if they bring ceremonial dress for sale; I tell them I'm a retiree. There is no money to pay for it.

Regular and moderate exercise was also mentioned as important adjustment that should be made as part of the new lifestyle. Participants elucidated that because most retirees have more time to sit at home and rest, demands that they also get involved in life sustaining activities like strolling and jogging within their premises, trekking to and from the bus stop, and other simple aerobics. The participants pointed out that these could replace the daily routine exercise they were accustomed to by way of going to work every day. The health implications of staying without regular exercises and movement were also iterated. Simple aerobics, they explained are capable of keeping retirees healthy and checkmating weight gain and bones problems associated with old age.

Apart from regular exercises, participants argued that retirees need to always converse with people. They need people around them with whom they can chat. Participants said that being alone breeds unwholesome thoughts, especially with the irregular access to their sustaining

income. The participants explained how they deliberately went out to sit with other people, especially retirees like themselves. There, they discussed issues of common concern. They also attended religious gatherings and got themselves involved in other activities that keep them busy and active. One of the retirees, Mrs. Ojulari, a nurse who retired 5 years ago and yet to be paid her gratuity was a participant in a focus group discussion. She is an extrovert and looked young at 65. She happily related how she was able to deal with boredom since she had decided not to take up any other job. Here was what she said on how to keep healthy and happy life in the post-retirement years:

One needs to have people around him/her who they can talk with. Retirees should not be the only one at home, sitting at home alone with no one to talk with simply because they are retired. They need to talk with people and not just keep quiet. If you keep quiet, bad thoughts will come to your mind. By talking, you won't be thinking evil. With this, the retiree will be happy. Anyone who is happy will have good health.

By implication, retired civil servants need to be happy in order to remain healthy. They need people around them, especially since they are often faced with financial crises. Relating and discussing with people could reduce the rate at which they ruminate over the challenges facing them.

4.5.7 Dichotomy between State and LGA retirees

This category implies the striking differentiation that exists between the experiences of the State on the one hand, and Local Government Areas administered civil service retirees, on the other, in Kwara State. From data gathered, there were obvious administrative differences in the ways State and LGA retirees are handled in the State, despite the non-autonomous status of LGAs in Nigeria. Local Government Areas (LGAs) in the country receive their Federal allocations through their States. To this extent, the LGAs in Nigeria cannot be referred to as autonomous.

Claims from all the participants, especially those who worked for the State and LGAs, indicated there was a clear cut dichotomy between Kwara State and its LGAs. The paradox was evident in the manner these two groups of retirees are handled in the State. According to the participants, State and LGA retirees are managed by the State and Local Government Areas respectively. They are paid from their ostensibly different allocations. However, both the State and the LGAs are under the jurisdiction of the State Government. While State retirees were promptly paid their full monthly pensions, those under the LGAs were owed and only paid days into the end of the

next month. They were also not paid in full; their pensions from January 2016 to November 2016, were fractionalised. LGAs' retirees claimed they were paid in percentages ranging from 25% to 50% on monthly basis. According to LGA retirees who participated in the study, they never received full payment from the beginning of 2016 to the end of November 2016, when the field work for this study was concluded in the State. They also claimed that they were not paid the pension for the month of September, 2015 till when the field work was concluded. Meanwhile, retirees under the State were not owed any month's pension. While answering questions on the reasons for such disparity, the participants, both the State and LGA retirees, alleged that the allocations meant for the LGAs were being diverted to areas other than what they were meant to serve. Here is what one of the women, Mrs. Kolade, a Community Health Officer, who retired 5 years ago and yet to be paid gratuity said during a FGD session:

I think why they are treating us like that is just what the governor wants to do from his mind, because he's not the only governor we've had. Local government does not have its autonomy. Even, it was in the news this morning that some governors do not want the local government to have its autonomy. Our money is coming from Abuja, the State is making use of it to settle themselves. They know that if the local government should have autonomy, then our money will come direct and we'll be able to use it for what we want it for...they are using the local government money to do different things and it is what remains from it they give us.

The LGA retirees complained that this scenario has had a lot of adverse effects on their status as retired civil servants in the State. They said they regret working under the LGA because their lives had witnessed a down turn after retirement. They expressed their experiences as tantamount to those referred to as the wretched of the earth. This, according to them is because they were not able to pay their bills, eat good food, have rest of mind and attend to their medical needs. They claimed many of their colleagues have died of hypertension and some are down with stroke and other ailments due to the treatment meted to them since they retired.

All the above claims were validated by the three staff of the State's Pension office who agreed to be interviewed. They said there is a clear cut dichotomy between the administration of the State and that of the LGAs in the State. According to them, this scenario was negatively affecting, not only the LGAs' retirees, but also LGAs' employees. They said everything that was happening bordered around the financial stance of the State. The State was said to be financially incapacitated in many ways, making it difficult to meet up with all its financial responsibilities.

They also said the State workers and retirees were usually paid as and when due. They, however, said they were not privy to any other rationale behind the delay in the payment of LGAs' workers and retirees apart from the lack of fund in the State.

4.5.8 Coping Strategies

As a result of the financial and other challenges retirees were faced with in Kwara State, they had adopted some coping strategies to keep afloat. Coping strategies in this wise refer to the approaches employed by people to handling and muddling through the circumstances inherent in their post-retirement years. In this case, it implies the different kinds of methods retired civil servants in the study area employed to relieve themselves of the challenges facing them. Retired civil servants in Kwara State said they applied various survival strategies as means of handling their present status. The bulk of the coping strategies were meant primarily to generate extra income to augment their meagre and irregular income. It is pertinent to say that many of the participants in the state only began applying coping strategies when they discovered it was difficult to keep soul and body together as retirees in the State. They, therefore, sought for other means to remain buoyant enough to feed themselves and meet other expedient needs.

Some retired secondary school teachers among the participants continued marking SSCE (Senior School Certificate Examination) and NECO (National Examination Council) examination papers after retirement. Some of them said it was not totally convenient for them at such age, because they had to travel sometimes to other states for the assignment. However, they were managing to meet up with expectations so they can generate some extra income through these means. One of the women in this category said she stopped marking examination papers two years ago because she could not travel for meetings outside Kwara State any more. She said she did travel to the Eastern and Northern parts of the country for this purpose, but her health could not withstand it any more. Some other teachers take to teaching in privately owned primary and secondary schools close to their residences. A retired head teacher said he began to go from one private school to another shortly after he retired selling teaching materials like time books, visitors' book, school records books and report cards. He had observed prior to when he started the business that the Ministry of Education was not taking these materials to private schools as they did the public schools in the State. A retired building engineer said he lectures on part-time basis in one of the State higher institutions. He also engaged in supervising building works within and outside the State. This particular retiree is in his 60s.

Some of the women participants said they engaged in petty trading in their houses; they were selling soft drinks, provisions, foodstuffs, and involved in catering services. Some of them had shops in the major markets in Ilorin, where they employed sales persons who joined them in selling their wares. Two of the women went to Bible College after they retired and are now into ministry work. This was also applicable to one of the men, who said he has become a full time pastor. This man, an electrical engineer claimed he had ministerial callings while he was in service, but waited till he retired in order to be able concentrate and devote himself better to the assignment. Another retired male teacher during FGD said he has a shop where he sells mattresses. Two male participants said they have retired friends who became pastors after retirement.

A male participant said he gains some income from an inherited house he sub-lets to people. All the participants perceive having at least a personal accommodation to shelter them as a coping asset. They explained that paying rent is out of the expenses to shoulder when a retiree builds a house as a civil servant. This, they see as a great relief in the post-retirement years. In all, the participants argue that pre-retirement planning plays a lot of role in the coping strategy a retiree chooses in the post-retirement years. They, however, insisted that it was rarely possible to work under the State or LGAs in Kwara, care for family responsibilities and at the same time, plan adequately for retirement without misappropriating public funds.

Some male retirees who were junior staff, both at the Federal, State and LGAs said they were into subsistence farming to be able to feed their families. Some of them complemented farming with cab driving, bike riding and security services manning gates in private schools and establishments. These set of men, however, complained that their coping strategies were too strenuous for their age. They barely coped with such activities to meet their family responsibilities, especially those of feeding their spouses and training the children that were still in school. One of them was a retired Police Officer, Mr. Samson, who was in his early 70s and was not looking sick, but did not appear gile. He complained of body pains and lack of money to buy drugs for himself whenever he became ill. On his coping strategy, he said:

As we are retired, we are supposed to be enjoying ourselves with our children. As I am sitting down, I'm looking for a job to do. Every day, or two days, at least, I run to my farm so that I can do one thing or the other...but I don't have the strength to do it. I'm just forcing myself. At times, I will fall sick, I have to go to hospital and take some drugs. I'm under diagnosis

now. You can see how stressful it is. We are not enjoying at all.

Nonetheless, all the participants agreed that women are able to cope better in the post-retirement years than men. Both men and women retirees said women were more enterprising because they can sell anything, no matter their status while in service, just to make some more money. Men, on the other hand, considered their masculine nature and social standing whenever they thought of what to do to generate extra income. They did not easily get something doing, especially, where buying and selling were being considered. All the participants agreed that this explained in part why women live longer than men; they don't usually sit at home, doing nothing. Men sit back and brood more on their predicaments, especially when there is shortage of cash and the need to spend money arises in the home. They maintained that women find it easier to meet other people for assistance when they find themselves in such a situation. They also relate and mix easily with others wherever they find themselves. The male participants said women talk too much. One of them during a FGD interview said that the positive aspect of this is women's ability to talk away their problems when they are discussing with their friends.

4.5.9 Prevalent Family Relationship Controls Post-retirement Support

The kind of relationship that exists between spouses when they were still in service determines the support they provide one another in the post-retirement years. The prevailing family bond is said to determine who gets support and the extent of the support available to an individual in the post-retirement years. All the participants said that the family plays integral roles in the lives of retired civil servants. These roles, according to them include: showing love and affection by being there in times of need and illness, offering financial assistance, chatting together, planning together, and going out together. Participants maintained that most, if not all of these roles are hinged on the prior relationship that exists in a home when the man or woman of the house was in service.

The participants argued that post-retirement era is usually the payback time for a retiree's actions in the pre-retirement years. What any individual civil servant sowed into his or her family regulates what the harvest will be after retirement. All the participants looked forward to having their children care for them in every way possible after retirement. They nonetheless, added that the parents must have paid their dues on the children before they could expect the children to reciprocate at old age. They explicated that an employee who had no input in the life of a child

needed not expect any positive outcome or support from such a child. They were all glad and satisfied that they were blessed with children who love and care about their welfare.

However, they did not mince words in showing their displeasure with the economic condition of the country that gives little room for their children to adequately care for them in this last phase of their existence. They said unemployment and non-living wages in the face of acute inflation restrained their children from meeting their needs. Retirees whose children have good paying and stable jobs tended to receive better support from children in the post-retirement years. This category was, however, few among the participants. A retired State ministry's staff, Mrs. Chukwudi, said her late husband's career and position helped her children secure good jobs. She has six children and they were all gainfully employed. Her husband was a State Security Services' (SSS) senior officer. When her children graduated from school, two of them got employed in that same government establishment. Two others were working under other Federal Government parastatals. She said it was these children that were taking care of her and all her needs.

Away from the above, most of the male participants argued that though men legally lay claims to children, the veracity remains that women are the owners of children. Some of them gave instances and occurrences in their lives and the lives of their close friends, who are also retired to buttress this argument. They maintained that in most cases, the influence women have over their children is opposed to men's position before those children, especially at old age. They claimed that men took care of the children and saw them through school. When the children become self-sufficient and misunderstanding ensues between the men and their wives, the children align themselves with their mothers to the detriment of the fathers. One of the retirees claimed he single-handedly trained all his children to the best of his ability and resources at his disposal. The children lived with his wife because he was always on transfer from one State to another. His children were visiting him for tuition and food items. All the while, he had issues with his wife. When he retired and returned to their base, he discovered that his children preferred their mother to him. He lived with his last child in a far from being decent house, which he built. The wife came around during the weekend because she worked in a LGA some distance away from their home. He alleged that it was difficult for him to build a good house because he had too many responsibilities to shoulder as a civil servant. He claimed that his wife enjoyed the children more than him. Most of the male participants reasoned that the relationship

that exists between the father and the mother determines to a large extent what the father will enjoy from his children at old age. Here was the story Mr. Alade told on family relationship:

If a husband enjoys his wife, he will enjoy his children. It is when the father and mother are living in unity that the father can enjoy his children. Children are always closer to their mothers than their fathers because of breast feeding. It is those periods when the children are young and there are financial needs to be met in their lives that the father is seen as crucial. But when the children are independent and making money, it is only if the father is in good terms with their mother, that he would also enjoy them and they would take care of him. But before the children will give their father anything, it means they have given their mothers several times. Mothers have influence on the children than fathers...it happened to my friend.

Surprisingly, Lagos male participants also made similar assertions during interviews, without being asked.

4.5.10 The Way Out

The way out connotes the solutions participants of the study pointed out as capable of resolving the problems of retirees in the State. The solution to the predicaments facing retired civil servants in the State was sought from the participants of the study. The main predicaments according to them were those of finance and lack of recognition, which they summarised as being abandoned by the State they served for decades. Both the State and LGA retirees were unanimous on these two issues. During a male FGD session, the participants insisted that child abuse is always discussed in Nigeria, whereas, they as retirees and elderly people were experiencing old age abuse from the government they served. They detested being perceived as poor people who should be pitied by the populace. They lamented that the perception was due to the irregularity and years of unpaid pensions and gratuity respectively. They, therefore, adduced the following recommendations as ways out of their challenges:

i. Local government autonomy

The LGA retirees who participated in the study, alongside the Pensioners' Union Executives looked forward to the LGAs becoming independent of the States in Nigeria. They reasoned that this would afford the LGAs the privilege of controlling the resources meant for them from the Federal Government of Nigeria. They maintained that as things were in the State, there was little the LGA Chairs could do since they are directly under the State Government. They further said

things were not that bad when the LGAs were financially autonomous in the State. The workers and retirees under their domains were being paid as and when due. At the FGD session of the Pensioners Union Executives, the following statements ensued between the participants:

They have paid their (state retirees') gratuity up to 2014. Yes, while ours still remains in 2008. So, you can see from what my colleague has said. The problem we have is that until LGA is autonomous, no meaningful thing will be done at the grassroots. This is the crux of the matter. The former president Obasanjo said that in a little time from now, there will be nothing like LGAs in Nigeria again. Everything will be paralysed and it is the local government that is closer to the people at the grassroots.

The call for Local Government autonomy has been on for quite some years in the country. Participants in Kwara State insisted that for LGAs' retirees in the State to enjoy regular payment of their pension, LGA autonomy is key.

ii. Prompt access to entitlements

All the participants, including federal retirees agreed that timely payment of gratuity and pension was sine qua non in matters of retirees' welfare and post-retirement fulfilment in life and with services offered to humanity. They confessed that if their entitlements were paid as and when due, they would not have any major problem they would not be able to handle. The basis for this strong statement according to them was the fact that they have learnt right from service years to cope with the stipend paid to them as salary. Being accustomed to such frugal living, retirement pension would just be an extension of it with regular payment of their pension and timely access to gratuity. Also, living healthy lives would be better achieved, even though they are old and liable to illness and certain diseases. They believed that constant access to their entitlements would enable them to plan health wise. They will be able to feed well, afford drugs and other medical bills at the right time.

iii. Incorporation of retirees into areas of expertise

Participants purported very strongly that retired individuals were not tired mentally. Their wealth of experience was needed by the younger generation, even after retirement. They argued that retired civil servants could act as consultants to ministries, schools, engineering firms, NGOs and others. They reasoned that such was profitable both to the individual retiree, the organisation, State and the nation as a whole, if the retirees were kept active and

still maintained their sense of worth. In this way, organisations would be blessed with the wisdom and accumulated knowledge of the aged. Also, the State and nation would be seen as serving the interests of their people, both young and old. Corruption among civil servants could drastically reduce because employees would be less scared of what the future holds for them. Then, development would ensue from that point. Engineer Deji, a retired civil engineer from one of the State's Ministries was interviewed in a venue chosen by him. The interview held in a Mechanic workshop by the side of the road. He retired 3 years ago and was yet to be paid his gratuity. The researcher met him at the State Pension office where he went to check if he could be helped to get part of his gratuity. He said he needed part of his gratuity to prepare for the wedding of his son that was two months away. He said retired civil servants were forgotten the moment they retired, no matter what they had contributed to the success of the State. He proffered a retirement plan where retirees could be given consulting tasks and get paid. He said:

The type of retirement I like is that when you retire and you're still being considered either in decision making or in giving your consultation, where you still get some allowances. They keep you busy, so, you may even be on contract.

The subsequent participants (6 in number) that were interviewed after Engineer Deji were asked how they would react to part-time employment offer by the State. With the exception of two participants, others said it would be a welcomed idea. The two participants who said they would not be interested in the State's offer retired from Federal parastatals.

4.6 Analysis of Data from Lagos State

The following is the analysis of the categories generated from data collected from participants in Lagos State. Nine categories emerged from the State. Two core categories emerged from the entire data and the emergent categories at the selective coding stage. These are the exogenous and endogenous factors. Fictitious or pseudo names are used for quoted participants throughout the analysis.

4.6.1 Retirement corresponds to self-governance

That retirement is synonymous with self-governance signifies that, in the post-retirement period, there is abundance of freedom and the individual retiree has control over his or her life and actions. This period provides participants the opportunity to dictate how their individual daily

activities were run. Retired civil servants in Lagos State equated retirement with a period of self-actualization. Retirement, as far as they were concerned, provided opportunity for an individual to rule his or her world. The participants explained how they were able to sleep, wake, eat, visit, attend ceremonies and engaged in other activities without any form of hindrance. They expressed how these were not possible when they were in service. They had to take directives before they decided on what to do and they secured permission from their superiors before they could absent themselves from work, even when on health or legitimate grounds.

The aura of being free was mutual between the participants in the state. All of them appeared to value autonomous lifestyle as against having their actions directed and scrutinised by others. One of the participants, Mrs. Orire, a 64 year old retired Local Government administrative officer, narrated her experience as a civil servant under a younger boss who addressed and rebuked her with impunity. She said all that was over now that she is retired. Another female retiree, Mrs. Filani, a building technologist said her work at a point weighed her down so much that she was falling ill intermittently. Yet, she could not take time off to rest because she was afraid of being queried after putting in more than two decades of service with a clean record. She eagerly looked forward to her retirement, which according to her gave her self-satisfaction. This was because she did whatever she had strength for and has no cause to wake and rush out early in the morning.

For participants in Lagos, being free from early morning rush at the bus stops while heading for workplace was over. In their present status, participants said they went out after the morning hassles, only if the need arose. The participants claimed they enjoyed most days of the week because they were in control of their activities and were free from official impingements. Retired Group Captain Edun, a 75 year old Nigerian Air Force retiree interviewed in his classy private house, narrated one of many instances work schedules encroached on his private life while he was in service. He said:

...should I call it freedom or so because there was a day, I was about to go out and the mission came that I had to fly that day. I was about to go to church with my wife...mission order, 'take a flight from Kaduna to Maiduguri', and I couldn't do otherwise. I had to go. So, I forgot about church service that day, I went to Maiduguri. I didn't come back until the following day. But now, there is a lot of freedom.

All the participants corroborated that retirement was a crucial period for retirees because it represented the period to take hold of the last phase of one's life and managing it as seemed best

to the individual. They strongly agreed that there was undeniable need for someone who had worked for three decades to rest because age could not be cheated; diminishing returns would have set in at age 60 and people needed to rest in order to enjoy the fruits of their years of labour. They believed also that without mandatory retirement age and time, many civil servants would not have taken thought for their well-being. Many retired civil servants would have worked till death. To this extent, they all applauded the idea behind retirement from service. A 62 year old Local Government retired clerical officer, Mrs. Lagelu, was interviewed in her friend's house. The researcher met her and her retired friend where they had gone to buy goods to stock their shops. They both fixed appointment for the house of her friend's daughter. Her friend was baby-sitting for her daughter who was on course outside Lagos State. She responded to the question on the benefits of retirement with the following statements:

You have to go and rest because you cannot use up all your life for government. There is need to use part of one's life personally. Then, your children would be taking care of you. And your grandchildren too...not only grandchildren, you have to go and rest for the remaining time you have on earth. Now, I also have time to care of my grandchildren, take care of myself, and take care of my family generally.

Findings from Lagos State show that most retired civil servants like the idea behind retirement because of their personal welfare. The second reason was the need to be closer to their immediate family members. They cherished the time retirement afforded them to be available for their spouses, children and grandchildren. The third reason mentioned was freedom from being bossed around; they appreciated ruling their lives as it seemed best to them, without external interference.

4.6.2 Planned exit

Planned exit depicts the act of pre-retirement preparation towards withdrawal from civil service. It also explains the actual plans made towards retirement while still in service. Findings from this study revealed that retirement was seen, both by those who plan ahead and those who failed to plan, as a phase of life that should be planned for. Retired civil servants who participated in the study said they were prepared for the inevitable. Several of them located their preparation for retirement in particular actions taken intentionally in anticipation of this unavoidable event. They explicated part of their retirement planning included the training their wards, having money saved in Cooperative Thrift Societies, building personal houses, farming outside Lagos state and trading while in service. They never mentioned the tendency of being sanctioned for

getting involved in buying and selling activities as civil servants. When asked, they said though such activities may be officially unacceptable, emphasis was not laid on it. So, people could easily get involved in whatever business ventures they desired without fear of retribution.

The participants believed that training of children educationally while in service was a means of preparing for retirement. They said it enables them as parents to have rest of mind at old age, even if those children were not going to be responsible for their upkeep at old age. The fact that they would live independent of their parents was enough relief for them. Also, they maintained that it was best to train children when there was regular flow of income to take care of the expenses. All the participants claimed they achieved this while in service, although most of them still had children in school when they retired.

They attached great importance to building private apartments before retiring. All the participants lived in decent privately-owned apartments. None of them lived in a house that was still under construction or in rented apartment. This was in contrast with Kwara State retirees, some of whom lived in less decent private apartments. Lagos participants decried the spate of sky-rocketing rental charges in the State as a precursor to their decision to build their own houses while still in service. They added that a retired civil servant would experience peace of mind in his or her private apartment, with or without money in hand, since there will be no problem of paying rent.

All the teachers interviewed declared they were members of cooperative societies in their teachers' union. Other participants who were staff of LGAs, State and Federal government parastatals were also into one cooperative society or another. These people became members of the cooperative societies from service inception. They had been opportune to appropriate money from these cooperative societies while in service to build houses, establish businesses, off set other bills and live on part of the money pending the receipt of their gratuity and pension. This was expressed by Mr. Diekola, a 64 year old retired Mathematics teacher who was interviewed in his house. He retired in 2012 and received his lump sum from his Pension Manager in 2014, precisely a year and eight months into his retirement. His monthly pension had been paid regularly since then. His wife owned a petty trading shop in front of their house. He claimed that although, his pension was meagre, he lacked nothing since he retired. Therefore, he had preference for the new pension scheme as against the old. Here was what he said on how he was able to utilise the opportunity offered by the Cooperative Thrift Society he was a member of as a civil servant:

...during that period, we were doing cooperative in the school. What I did was, before I retired, I struggled to complete my house, this place I'm living. So, then I collected cooperative loan to do certain things in the house. Though, there are certain things I still need to do in the house now. But I finished the major ones. Then, I stopped. I didn't have any money during that period to finish the other things. I saved my money for almost one year before I retired. I collected my money from cooperative three months after I retired. It was almost N1,000,000 that I had there. That was the money I started using...that I was spending till I was able to collect my entitlement.

It appears as an established configuration, as several participants said they stopped collecting loans from their cooperatives one or two years prior to their retirement. They were rather saving into their accounts with the cooperatives monthly. The accumulated amount was collected immediately after retirement either to establish businesses, for sustenance pending the payment of their entitlements, or to complete building projects. This was the secret preparation made towards retirement by most of the retired civil servants in Lagos State who participated in this study. In this way, many of them were able to remain financially viable and actively involved in economic activities after they quit civil service. A retired Account Officer with a Federal government parastatal, Mrs. Omololu, who retired in 2014, also spoke on how she utilised her savings in the Cooperative Thrift. She retired in 2014 and collected her lump sum 7 months later. She happened to be one of the two Lagos State participants under the new pension scheme who were paid their gratuity within the same year they retired. She claimed to have plans on what she wanted to sell while still in service. However, her savings in Cooperative assisted her to achieve her goal. She was able to start her business before her gratuity was paid. She was interviewed in her shop where she sells food items and condiments both in whole and retail sales. She said:

Before I retired, we were doing cooperative in the office. It got to a stage, I didn't collect that money again; I just kept it there. At least we've been saving money into the cooperative since the second year I joined the federal service. I started to save from that time. When I needed loan, I went there and collected loan. But when I saw that it remained a year for me to retire, I stopped collecting loan. I continued saving my money in the cooperative. So, when I retired, I rested for some weeks and then I collected my money and started my business. I had not collected my gratuity as at then.

With the exception of four participants; three males and one female, all the participants were into one business or the other. They started the businesses while still in service except for two of them who started shortly after retirement. However, the two of them planned for it while in service. Mrs. Omololu was able to establish the business within the first three months she retired, despite the fact that she had not collected her gratuity. Three of these participants were interviewed in their shops. The other three participants had their shops as extensions of their apartments.

It is pertinent to mention here that while almost all Kwara State participants waited till after retirement to start profit making ventures, Lagos State participants, with their exposure to the commercial inclination of the State, planned and started businesses while in service. Some of Lagos participants said they only put in part of their gratuity into their businesses to boost them and block themselves from spending spontaneously. One of the female participants was Mrs. Filani, a 65 year old Building Technologist. She retired in 2005 after serving for 28 years. She quit service because her health was unable to continue moving from one building site to the other, which her duty demanded. She developed high blood pressure as a result of the stress she encountered during her years in service. However, at the time of interview, she was looking healthy and strong. She was interviewed in her shop, which is an extension of her house. She lived with her husband; all their children were married and away from home. She said her preparation for retirement included stocking two different shops in different areas within Lagos. She said:

In fact, before that time, I was thinking of what to do. We had not moved here then. Meanwhile, I had a shop at Ashade market. I equipped my shop with goods. I had started my business before I retired. I was selling wholesales. Later, I built another shop here, where we live now, when the other shop at Ashade had gained ground.

Lagos participants took thought for the years after retirement and planned ahead. All of them had other sources of income, apart from their pensions. The men lagged behind women in terms of varieties of income generating activities they engaged in. Many of the men invested in erecting houses for rent and seeking contracts from organisations. None of them was into direct buying and selling. However, one of them was into large scale production and sales of cassava flakes. He was a retired Polytechnic lecturer. His wife was a serving nursing sister. He had his cassava farm in a village in Ogun State because that was where he was able to secure a large expanse of land.

4.6.3 Effect of retirement is relative to preparation

The effect of retirement being relative to preparation connotes the tendency for retired civil servants to experience retirement differently, depending on their levels of preparedness. This sub-section, therefore, presents how the impacts of retirement can be ameliorated by planning made towards retirement. Findings from the study showed that the extent to which participants prepared for retirement determined their level of comfort in the post-retirement years. As earlier narrated, retired civil servants who participated in this study in Lagos illustrated how they prepared for retirement. They insisted that the effects retirement will have on any retiree in the State would be determined to a large extent on the preparation made while in service.

According to the participants, retirement planning cannot be over-emphasised to reduce the negative effects of retirement. Although the participants claimed they planned towards their retirement, they nevertheless said their finances were affected. They explicated their present spending pattern as more prudent than it ever was as civil servants. They maintained that despite the planning they made, they could not spend money as they used to do while in service. The reason, according to them, was the reduction in their monthly income, which was grossly incomparable with their salary when they were in service. They, nonetheless, maintained that they were better off in other aspects as retirees than as civil servants. They were, for instance, no more fuelling their vehicles and spending compulsorily to get to work. Coupled with the freedom earlier explicated, they saw themselves as better off. They believed that financial planning was the most important planning because other aspects were dependent on it. Mrs. Filani, who was earlier quoted, had this to say on the impact of retirement. She said:

It depends on the individual. Some would have planned before retirement, but some would not plan for their retirement. They will not do what they needed to do. Then, retirement will hit them all of a sudden. That is when some of them will be falling sick and you will later discover that such person is dead. But if you see some of those that have retired before I did, they retired when they knew they could still work. They are on their own now. They have started their own business and are doing well.

According to the participants, positive retirement impact demanded that a retiree had little or nothing to spend on offspring at the point of retirement. The participants said that hostile post-retirement impacts developed basically because their children were still schooling. For them, salary has decreased and may be unpredictable; training children under such condition was

impactful. Many of them had up to two children in school when they retired. Some of the ensued impacts participants mentioned they experienced and saw among retirees were anxiety, high blood pressure, inability to maximally train their children, lack of money for feeding and at times, death due to constant thinking and anxiety. Having all their children finished schooling few years after they retired was, therefore, a great relief to them.

Based on their experience, they advised that at the worst, a retiree should not have more than a child to train in the post-retirement years. Mr. Okediji, a retired NIPOST (Nigeria Postal Services) staff shared his experience on children's education after retirement. He retired when his wards were about to start higher education. He had been able to build a house and had some apartments for rent before he retired. Also, he had a farm in his hometown where he planted palm trees to make money. His wife also had a shop where she sold provisions as an extension of their house. These helped to minimise the negative effects of training a number of children on them, in the post-retirement years. Nevertheless, he said:

Actually, I faced some financial problems despite that I was doing little things myself before my retirement. That was not able to sustain me for long because of my children. The time I was retiring was the time my first son gained admission into the university. So, the challenge for me was on the children because the money I was getting from those little things could not sustain my family...

The participants argued that the most troubling and lasting impact was the high inflation rate in the country. They viewed this as the singular impact that encompassed all other impacts after finance. They complained that inflation had reduced their pension to nothing, especially since their pension would not increase under the new pension scheme. They said the fact that their pension would remain the same amount for as long as they are receiving it, was a negative indicator with the inflation rate in the country. However, the retired Air Force man who was interviewed said that pension income in the military was reviewed every five years to be at par with the inflation rate in the country. He said:

...though the cost of living then was so low, one was able to cope. But these days, the cost of living is so high, but the pension is also high; it is high enough to match the economic situation. In the military, the pension should be enough because the pension is reviewed every 5 years to match the prevailing economic situation.

Participants argued that they were under the new pension scheme and, therefore, not privileged to pension income that was sensitive to inflation in any way. Nevertheless, folks who retired prior to the commencement of the new pension scheme, said pensions under the old scheme were liable to review. They were uncertain of the intervals their pension was reviewed. Nonetheless, they agreed that government reviewed their pension sometimes.

4.6.4 Retirement is most challenging without financial leverage

Participants insisted that retirement became problematic when there was lack of constant financial support. The lack of finance in this sense specifically pointed to any form of irregularity in access to the pension income. Finance was the bedrock of life in the post-retirement years according to the participants. They made it clear that without regular access to cash, retirement would be dangerous for retired civil servants in the State. They elucidated that old age was quite expensive due to the need to visit hospitals more than before, feed on certain types of food, and deliberately avoiding some others. Also, there was periodic need for them to undergo medical check-up. Those who had been diagnosed with some ailments must get treated and buy drugs on regular basis. Financial support was, therefore, vital for them to be alive and relatively healthy in old age. One of the participants, Mrs. Daniel, who retired from a State government parastatal, was interviewed in her house. She lived with her husband, who was a retired Barrister. She retired four years ago and collected her lump sum two years later. She was into buying and selling of foodstuff. On the issue of unpaid pensions and gratuities in Kwara State, she said:

There should be payment of pension regularly. The governments that owe pensioners should know that they are planning for the death of those pensioners. Pension is the only means of income for some retirees. How do they expect them to live without money? That is sheer wickedness.

Participants declared that one of the problems facing retired individuals in the State was decline in health. This, they said, was due to old age, which was inevitable. One of the participants interviewed, Mrs. Dosunmu, a retired Assistant Chief Matron, clocked 70 years a day before she was interviewed. She had challenges with her health. It is essential to mention that she was the only participant with the most visible health challenge among Lagos participants. She could not walk upright and had swollen legs. All her children were married and none of them was living with her. She, however, had a middle-aged women living with her, who took care of her. She

told the researcher how she went for regular check-ups and bought drugs every month. She confessed that there would not have been any way she could adequately care for her medical needs if the government owed her pensions. Her children also lent their support, but she said they also had their immediate family responsibilities. On a lighter mood, she said:

Health issue is the only thing that is a challenge to me. But medically, since I know what is happening to me, it's okay. Although some sicknesses can affect both the old and young, mine is due to old age. Someone said, 'mama, you bandage your leg.?' I said, 'what did you call me?' he said, 'grandma.' Ehn, ehn, it is grandma's leg!

Another challenge identified by the participants was the financial expectation from religious bodies and some of their extended family members back in their home towns. They expounded that these people failed to understand that they were retired. The fact that they were living in Lagos was the basis for which family members in the village believed they still have money to give as they were giving in the past. Participants who found themselves in this category were those who held senior positions when they were in service. Financial expectation from people around was still high on them because they were perceived to be rich. One of them said religious bodies stopped giving her envelopes when she failed on several occasions to respond to those envelopes. The retired Group Captain in the Air Force also said:

Anytime I went home, people saw me, they were expecting me to give them something...help them financially. I tried my best, but where I could not cope, I told them, sorry. Like the last time I went home about a week ago, even the money I took home was barely enough to buy fuel because everything just went like that.

It was earlier established that Lagos State participants placed importance on Cooperative Thrift Societies, which most of them joined from their service inception. It was one major means participants said they were able to achieve some feats as civil servants before they retired. They saved into and took loans from these Societies to execute private projects while in service. They subsequently serviced the loans by paying certain amount monthly, till they paid up the loans. Consequently, they went for more loans to service other projects. These, they did till their exit from service. Participants lamented their inability to have access to such loans after they retired since they were no more civil servants. However, the vocations and businesses they established

while in service and shortly after, became the alternative bases. These businesses are nevertheless, unable to finance projects that demanded substantial fund.

4.6.5 Gratuity and Pension Concerns

Gratuity and Pensions concerns have to do with the anxiety and distress associated with the payment of severance entitlements to a retiring employee by the employer or pension manager in the State. Lagos State operates the new pension scheme that was amended in 2014. With the exception of those who retired prior to 2010, all the other participants were under the new pension scheme. It was observed that some of the participants, especially those who were in the junior cadre while in service, lacked adequate understanding of the scheme prior to exiting service. They began gaining better knowledge of its operations after they retired from service.

Although, participants who were under the scheme preferred it, since they were not cumbered with the tasks of incessant screening exercises, a characteristic of the old scheme. That notwithstanding, they were able to identify some operational flaws inherent in the new scheme. The four major flaws of the new scheme in practical terms, as highlighted by participants were: delay in the processing of gratuity and pension, the sharp dichotomy between the last salary and monthly pensions, the insensitivity of the monthly pension to inflation, and specification on years of collection.

The participants lamented that there were bureaucratic bottle necks in the processing of their entitlements. Several retired civil servants had to wait for two years or more before they began to receive any entitlement, either in the form of gratuity or pension. They decried the delay in pension which they felt ought to start shortly after retirement, as the case was under the old pension scheme. With the exception of two of the participants who were also under the new scheme, all the other participants in the same category, waited for more than a year before they accessed their pension and gratuity. Some of the participants were still waiting as at the time of this fieldwork. A few of them retired about two and half years ago. One of the participants in a female FGD session, Mrs. Adeniji, a retired teacher, said she retired in 2013 and collected her gratuity 2016. Her pension only started after she collected her gratuity. This implied that she waited for almost 3 years before she started receiving monthly pension. On how she managed for almost three years without her entitlements, she said her husband retired in 2012 under Ogun State Government. His pension started three months into his retirement and that was what they were living on, plus the poultry feeds business she was into. One of the participants, Mrs.

Olumodeji, also a teacher who retired in 2014, said she had not collected any amount since she retired. The researcher visited her in the house a week prior to the interview. She lived with her last child, who got employed a couple of years ago as a teacher under Lagos State Government. The daughter was responsible for her mother's upkeep. Mrs. Olumodeji had this to say on the delay in the payment of gratuity and pension under the contributory pension scheme:

I've not received a dime, not even the one that we contributed. You know it is a contributory pension. I have like N2,000,000 with IBTC Pension Scheme. They didn't even give us the opportunity to get loan from the money we had contributed there. The money is just there. They told us to go and wait, they are paying it turn by turn. And through waiting, some have died.

Another pathetic issue, according to the participants who have started collecting their pension under the new scheme, was the obvious sharp difference between their last salary as civil servants and their monthly pension. They all argued that their pension was not more than 30% of their last salary. They complained that it was grossly inadequate to cater for their needs considering the cost of living in Nigeria. Mrs. Adeniji said her pension was just above 25% of her last salary, while her husband, who retired less than 5 years ago in another State, was collecting about 75% of his last salary. She was under the new pension scheme while her husband was under the old pension scheme.

Some retired Police officers were part of the FGD sessions. They claimed that what they were being paid as pension fell far too short of their last monthly salaries. One of them said he had to take to farming outside of the State in order to sustain and feed his family because he still had children who were in school. One other participant, a retired Custom officer Mr. Apata, who participated in another FGD session, said he remained grateful for retiring under the old pension scheme. He said his senior colleague who retired a few years after he retired but was under the new scheme was collecting a third of what he was collecting as pension under the old pension scheme. He said this boss nearly died of hypertension when he discovered how much he was receiving under the old scheme. One of the participants, who was a Police officer said:

We are facing many challenges, because before I retired, my salary was almost N130,000. And now, I'm receiving N33,000 and it was because I've crossed to annuity. If not, my pension was nothing to write home about and I still have my children that I'm paying their school fees in higher institution.

Finally on pension matters, the monthly pay for retirees under the new pension scheme lacks sensitivity to inflation rate in the country. The participants shed light on this scenario by unanimously insisting that for the number of years they would be paid under the new pension scheme, the amount would remain constant. According to participants, about 30% of the whole amount payable to any retiree was paid as a lump sum. The remaining 70% was spread over a period, ranging from 15 to 18 years. After the pension had been paid for the specified number of years, they would not be paid again. They explicated that the number of years they will be paid pension was decided by themselves and their pension managers. In fact, several of the participants who revealed this, said if a retiree was still alive by the expiration of the specified years, pension payment would still be stopped. After paying a retiree the lump sum, the remaining amount was divided into the number of years agreed on. The amount payable a year was further divided into 12. The resultant amount was the monthly pension for the retiree concerned. This amount was, nevertheless, paid as and when due on a monthly basis the moment payment commenced. However, the amount remained constant for those number of years decided on by the retiree and his or her pension manager. Whatever inflation arose afterwards, would not change the amount agreed on. The participants bemoaned that this was a deliberate attempt by the Federal Government, the initiator of the scheme, to deal with them insensitively after all the years they put into service.

They also fingered the Pension Managers as dubious. They insisted that such amount of money must be yielding certain interests, which they were denied off by the Pension Managers. A participant, Mr. Akingbami, who was a Chief Laboratory Technologist in one of the State hospitals, spoke on the new pension scheme. He was presently in charge of his late parents' estate within Lagos metropolis. He told the researcher that as the first and only male child of his parents, with just two siblings, he got enough income from the estate. He also had personal apartments he gave out on rent to people. He maintained that the best thing was to plan properly while in service by investing in ventures that can generate enough income for sustenance in the post-retirement years. Another participant, Mr. Adewale, a 63 year old retired ministry staff explicated the mode of payment under the new pension scheme. He was a focus group discussion participant. He retired 4 years ago and had collected his lump sum and his pension was regularly and timely paid. He explained that if a retiree decided to collect a substantial monthly pension, the savings will deplete faster. He explained this point thus:

No, it depends on what you take home monthly after retirement. What you take home determines the length of the

period you will collect pension. If the money you are taking home is big, definitely within 10 years you would have finished your money. They will tell you your money is finished. So, you don't have anything to collect again. But in annuity, that one, once you are under any insurance, they will be paying the same amount, no increment till death. Even if the prices of goods go up...that is, inflation, that does not concern them...

All the participants under the new pension scheme in Lagos corroborated this. By implication, this assertion means that while retired civil servants under the old scheme would collect pension till they die, those under the new scheme would only be paid for an agreed number of years. At the expiration of those years, their monthly pension would be stopped, even if they were alive.

4.6.6 Non-negotiable Lifestyle Adjustment for Fulfilment

This elucidates participants' everyday realities that called for certain adjustments after retirement in order to experience fulfilment in the post-retirement years. Some of these adjustments were adopted by participants to cope with their new income. The participants explicated some crucial life adjustments for a satisfying post-retirement life. They argued that a reduction in income demanded changes in regular way of life to remain afloat of situations. Living within extant income, eliminating impulsive purchases, engaging in moderate aerobic to stay healthy, and augmenting income are fingered as fundamental. The participants said though they were able to generate income from their businesses, it was still essential to exercise caution when need arose, not to dip into business capital. They argued that a retired civil servant who lacked up to two of the adjustments mentioned, already signed up for anxiety and distress in the post-retirement years.

Notably, participants, though in different locations and unknown to each other unanimously used the idiom 'cut your coat according to your cloth'. Coincidentally, participants in Kwara State also used the same expression severally in their answers to adjustment they made and that should be made for fulfilling post-retirement. Lagos participants believed that unless a retiree lived within the available means, which had drastically decreased due to the new pension scheme, post-retirement fulfilment might be a mirage. One of the major ways of achieving this was by eliminating all forms of spontaneous acquisitions of goods. The women particularly pointed this aspect out as a weakness of the female folks. They insisted that retired women have to learn to turn down the temptation to purchase accessories associated with women, offered by friends, family members, shops, and the internet. They admonished themselves to become less covetous

when they see stunning clothing materials on display. The men also said retired civil servants must free themselves from unnecessary trouble by staying aloof from visiting bars, club houses, and other activities that drained cash from them in the past. Mrs. Omololu, who was referred to earlier, said she had learnt a lot from her past none discreet spending. She had this to say about what she would do differently if given another chance to work:

...I will try to keep my money than before. When I initially started working, I bought clothes every fifteen days because we were given salary two times in a month then. So, when I collected N20 by then...we called it half pay. When I got to Oshodi or Agege, I will drop and use the N20 to buy clothes. I did that every month. So when I collected the remaining money, I still bought clothes because I didn't have anything to do by then. But now that I have more experience than then, if I have another chance to undo the past, I will keep my money so that I will have much...I mean, much money in my account by the time I'm retiring.

Participants also admonished fellow retirees to make moderate exercises part of their daily routine. They reasoned that at their age, they needed not sit at home all the time. Rather, they should engage in trekking around their environment. They illustrated this by making references to how they used to wake early, rushed to the bus stop to catch buses to their offices and worked throughout the day as civil servants. They believed that to stay healthy, there was need to engage their bones and body parts in exercises commensurate with their age. One of the male participants said he was jogging every morning after his retirement. He had to stop for two reasons. One, he was 75 years old and two, his residential area was more developed than then. He might be at risk of being knocked down by reckless bike riders or car drivers, since there were no walk-ways in his area. Now, he walked around his compound on a daily basis and also climbs stair cases because he lived in a storey building.

The participants also spoke about the inclusion of some income generating activities in their adjustment bids. Apart from four participants, all the other participants were into various businesses and vocations. The participants basically engaged in such activities to augment their pension. They asserted that was one of the ways to remain buoyant as when they were in service. The female participant, who was not into any vocation in Lagos, was Mrs. Dosunmu, the retired assistant chief matron. She retired under the old pension scheme and also had tenants living within her premises. She said her health condition did not permit her to engage in any

business. One of the male participants in this category was the retired Group Captain, who claimed that his pension was sufficient and sensitive to inflation rate. The other participants were into businesses such as event planning, rentals, sales of beverages, sales of food items, food crop farming, poultry farming, fish farming, ministerial works, cassava flakes processing, etc. It is pertinent to note that most of the businesses these participants engaged in were food items. Event planning and rentals were flourishing businesses in Lagos, a busy city, but given to different ceremonies every weekend.

4.6.7 Coping Strategies

These are the strategies exploited by the retired civil servants which were aimed at managing their particular status. In this case, it implies the different kinds of methods retired civil servants in Lagos State employed to relieve themselves of the challenges of retirement. As pointed out above, retired civil servants in Lagos State were prone to business activities. However, they, like the Kwara participants, assumed that women hack it better than men because they were more enterprising and sociable. Men confessed to being more arrogant in issues pertaining to the kinds of businesses they engaged in. They said women were better business individuals because they easily engaged in any business perceived to be flourishing without considering their social status or level of education. They maintained that men were straight jacket individuals because they stuck more to their areas of specialization, even after retirement. One of the male FGD participants, Mr. Dagunduro, retired as a senior officer from National Ports Authority. He never minced words when answering the question on the adjustment he made after retirement. He diverted into the differences between men and women inadjustment after retirement. He said:

In terms of money management...I mean buying and selling, women are very good. Something that you overlook, women will never overlook it. They are very enterprising naturally. God has created them to be so. There is no argument about that. So they have an edge and they will always have an edge over the men o. So, they are naturally gifted in terms of business enterprise. So, there's no doubt about that. If you give your wife N300,000 for business, she can buy clothes and carry it all over the place that people should buy from her. Am I going to carry shirts and begin to sell around now?

All the men agreed this was one reason women hack it better than men in the post-retirement years. Other reasons included the tendency women had to be more sociable than men. They argued that women attended social gatherings and interact more easily with others than men. All

these helped them to live longer than men after they retired. To buttress these points, Dr. Dawodu, a retired lecturer, who was into cassava production and processing, said women were freer than men. They were ready and willing to engage in any trade that would generate money. They also interact easily and went out more than men after retirement. During a male FGD interview, he illustrated his point thus:

...Like they can go into trading, they can open a small kiosk and be selling something there. They can go into the market, selling petty things there. Men are too proud. We always look at it, 'a whole me on level so, so in the civil service, I will now be selling...' The woman is ready to sell fresh fish. That is the difference. Women have better endurance than men. That is why the lives of women are more prolonged than that of the men. The man, when things have changed, he will sit down in one corner and start to think about. The wife will go to visit her friends and play. Only few men do this one. A lot of sleep will kill the man very quickly.

Another coping strategy identified was the care extended by the offspring to the participants. Although, some of them said their children were still in school or unemployed, several of them had one or two children who were gainfully employed. Three of the men and four women said they had children abroad who assisted them financially. One of the women said retirees' children must learn to make their parents happy by visiting them, buying them foods, and drugs. Another female participant said children should schedule time out of their busy schedules to hang out with their aged parents. She said her son did that for her when she travelled to the United States on a visit last year and she was very glad. She went out for a whole day with her son, daughter in-law and grandchildren, specifically planned to entertain her. She felt very important and appreciated. She maintained that such treatment could assist retirees to forget about whatever problems they were faced with; each time they remember the love and affection their children had for them.

4.6.8 Prevalent Family Relationship Controls Post-retirement Support

The kind of relationship that existed between spouses when they were still in service determined the support they provided one another in the post-retirement years. The prevailing family bond was said to determine what and who got supports in the post-retirement years. Participants in the State said that the role played by members of the family of a retiree cannot be over-emphasised. In consonance with Kwara State participants, Lagos participants also argued that the preceding

family relationship, especially between the spouses, determined to a great extent the post-retirement support they would enjoy from one another. Based on their personal experiences and what they had seen, they reasoned that cordial and well integrated spousal relationship stimulated supports at old age, This support could keep both of them alive for longer period in the absence of accidents and health challenges. They explained that anxiety, stress and unwholesome thought were easily checked because they understood each other well and lived in love.

In addition, the men perceived that women were the children holders. Incidentally, most male participants in both States held the same view on the relationship that existed between the father, mother and the children. Men argued that children were most often closer to their mothers than their fathers. According to the men, many years of close interactions with their mothers led many children to incline themselves more to their mothers' ideology. Women did not seem to agree totally with the second declaration. They believed that they were one with their husbands, without any intention of usurping their authority or instigating the children against them. They, however, agreed that children were truly closer to them in most cases. The women insisted that they represented the 'grassroot', where the children were mostly found in their tender years. They maintained that women were mostly around and thought more about their children's welfare in whatever plans they intended to execute.

The participants also appreciated the care they enjoyed from their children and looked forward to more of such. They were, however, apprehensive of the economic atmosphere of the country which weighed in on their children. They expounded that their children would have loved to care for them more but for the economic situation of the country. Many of those children were not receiving living wages in their places of work. They confessed that several of their children were unemployed graduates. One of the participants said only one of his four children was employed. The others were still searching for jobs. A female participant said her married son was unemployed. She said her two other children were not well paid in their present jobs. However, another female retiree said her daughter, who just got employed as a teacher under the State Government, lived with her. The daughter was responsible for her mother's upkeep because the latter's pension manager had not started paying her pension two years into her retirement. Meanwhile, the daughter's place of work was about two hours' journey from their house and she received N50,000 as monthly salary. She, therefore, said it was not convenient for her daughter to be responsible for her, but since she retired in December, 2014, she has not been paid a penny.

4.6.9 The Way Out

What are the solutions to the problems facing retired civil servants in the State? The way out presents the solutions that participants annotated and maintained could solve the primary problems facing retired civil servants in the State. Since Lagos State and the Federal Government operate the new pension scheme, the study participants spoke specifically about two measures they reasoned could relieve retired civil servants of their predicaments. They desired an improvement in the procedures involved in entitlement processing and the upgrading of their entitlements, particularly, the pension. They articulated that if these were done, the new scheme would, in all ways, successfully supersede the old pension scheme and attract more patronage.

The participants under the new pension scheme argued that the scheme needed procedural improvement to serve them better. They said the Federal Government had the responsibility of seeing to it that the period of processing their entitlements was as short as possible. The processing had left many of their colleagues dead without collecting their entitlement, just as the pensioners under the old pension scheme were experiencing. Whereas, retirees under the old pension scheme were receiving more gratuity and pension, they insisted theirs were way behind. Also, pension under the old scheme commenced immediately after retirement. So, they questioned the intention of the Government for introducing the new scheme, if they had to wait for years before their entitlements were paid, only to receive less entitlement. Some of the participants preferred the new scheme because it was an escape route from incessant screening exercises inherent in the old scheme. However, they detested having to wait for years before they begin to receive monthly allowances. They called for a review of this aspect of the scheme to avoid being a death trap when other States imbibed it. Mr. Johnson, a retired Customs Officer, who was under the old pension scheme exclaimed when the new pension scheme was being debated among male FGD members. He insisted that some of the group members were in support of the new scheme because they had limited understanding of its modus operandi. He said:

That is a death sentence! Ah, ah! Two of my friends have died after retirement because of that new scheme. Pension Fund Administration is a way of quickly killing a person. Retirees' lives were placed in the hands of business people!

He further argued that placing the lives of aged people in the hands of 'businessmen' was tantamount to death. He asserted that pensioners' monies were utilised for business to their detriment. He admitted that the old pension scheme had a lot of flaws but the new scheme was

no good substitute. A retired female accountant, Mrs. Kolade said the government has tactically hands off the welfare of the aged by way of the new pension scheme. She insisted that they were actually being paid the money they saved with their employers, while gratuity and pension were bonuses for people under the old pension scheme.

Participants also called for a boost in their pension. They claimed the amount they were being paid was too meagre to sustain them. They argued that none of them was collecting more than 30% of their last salary, making the scheme a minus compared to the old scheme. They called on the Government at the apex to look into this aspect, if truly governance is for the people. The integrity of the Pension Managers was also questioned, according to a retired middle ranked Police officer, Mr. Collins, who implored the Government to check their hidden motives. He said:

First of all, there was a certain form that was given to us to fill by the pension manager. They said that you are entitled to collect 50% of your lump sum. Then, in the process, not knowing that they were using fake system in the form, they would later alter whatever you have written on their system. Some people were novices as far as this was concerned. There is a portion they will ask you not to fill...they will ask you to write one quarter. So, you will not get the 50% again because you wrote one quarter.

There is need for this allegation to be investigated. Pension staff interviewed in the course of this study, denied the allegation. They maintained that a retiree under the contributory pension scheme has access to all his or her money with the pension manager if the amount saved is too meagre. Other retirees could collect 50% of their individual's entitlement as lump sum after retirement. Subsequently, the remaining 50% is spread out over an agreed number of years and a fraction of it paid on monthly basis as pension. The issue of 50% of last salary is only applicable if the total entitlement is worth it.

4.7 The Emergent Core Categories from Selective Coding for both States

The core categories that emerged during selective coding of the States' data were the exogenous and endogenous factors. They emerged after the 18th in-depth interview participant and the 6th FGD interview in Kwara; and after the 15th in-depth interview and 4th FGD interview in Lagos. The exogenous and endogenous factors have been categorised as shown below for purpose of explication.

The core categories that emerged from Kwara State data were categorised thus:

1. Lifestyle modification in response to challenges: - endogenous factor
2. Gratuity and pension concerns: - exogenous factor
3. State and LGA dichotomy: - exogenous factor

The core categories that emerged from Lagos State data were divided into:

1. Lifestyle modification in response to challenges: - endogenous factor
2. Gratuity and pension concerns: - exogenous factor

Endogenous factors as used in this study refer to dynamics that represented the outcomes of personal choices and decisions made by the retired civil servants in the study areas, in response to the exogenous realities. On the other hand, exogenous factors represent institutional arrangements, processes and measures that were beyond the control of the retired civil servants within the study areas, but had substantial impact on them.

Table 4.5: Endogenous and Exogenous Factors

KWARA STATE		LAGOS STATE	
Exogenous Factors	Endogenous Factor	Exogenous Factor	Endogenous Factor
Gratuity and pension	Lifestyle modification	Gratuity and pension	Lifestyle modification
State & LGA dichotomy			

Source: The Researcher, 2016

4.8 The Core Categories for both States

The core categories were products of further data gathering after axial coding. The core categories emerged after the point of saturation had been achieved. The core categories were the exogenous and endogenous factors. These were broken down as shown in table 4.5 for better clarification. Kwara State had gratuity and pension concerns, and State and LGAs's dichotomy as the exogenous factors. The State's endogenous factor was lifestyle modification as a result of challenges. For Lagos State, gratuity and pension concern was the exogenous factor, while lifestyle modification due to challenges was the endogenous factor.

4.8.1 Gratuity and pension concern

The issues surrounding gratuity and pension administration in Nigeria have always generated lots of controversies. Some of the issues that surfaced in the course of the study included slow

processing of entitlements, delay in payment of entitlements, several years of unpaid gratuity and months of unpaid pensions, incessant screening exercises under the old pension scheme, insensitivity of new pension scheme to inflation and so on. The outcomes of the study showed that none of the two pension schemes was insulated against most of the above mentioned hitches. From participants' responses, it became obvious that the average retired civil servant in the study area relied on gratuity and pension in the post-retirement years for sustenance.

The post-retirement years were, therefore, bedevilled with anxiety, lack of access to adequate healthcare facilities, sudden deaths among retired folks, lack of access to appropriate old age diets etc. In the midst of these life-threatening circumstances were the incessant and energy draining screening exercises retired fellows under the old scheme were subjected to. On the other hand, retirees under the new pension scheme decried the slow processing of their entitlements by the Pension Managers, lack of access to monthly pension immediately after retirement as it was under the old scheme, pension that lacks sensitivity to inflation and so on. These were some of the challenges participants identified and sought government's intervention to ameliorate in Pension Administration in the country.

As a result of the ineptitude of the schemes, retirees had supports from their filial relationships to rely on, where such was cordial. An affectionate relationship between husband and wife afforded them the opportunity for each other's succour during trying periods. Most of the participants lived with their spouses, some were widowed and one was separated from the spouse. The separated participant was among the Lagos participants. Two participants lived with their spouses, almost like co-tenants, without much attachment as a result of years of misunderstanding. The two were among the Kwara participants. One of them had a second wife in the same house. One of the participants was a Christian and the other with a second wife, a Muslim. The Christian participant hoped to marry another wife in the future if he had the means. This indicated that financial constraint also contributed to his remaining in the relationship. The bigamist, an engineer, was financially stable, but felt constrained by religion and love for his children from his first wife. So, he chose to marry another wife, while still living under the same roof with the first wife.

Many of the participants said the roles of their offspring in the years of dwindling entitlements were unquantifiable. Where children were already established, the retired parents were better taken care of. Where they were still struggling to gain ground, they also strived to feed and care for their parents. The decline of gainful employment in the country affected the extent of care

the children were able to afford their aged parents. The children also had their immediate family responsibilities, which their meagre income could not conveniently combine with caring for parents. The retired parents were, however, not oblivious of this; they accepted whatever their children were able to offer and then sought for more support from vocations.

The retired parents, especially the women, acted as care-givers to their grandchildren. The researcher met toddlers in the homes of several participants during the interview sessions. On probing, it was discovered that those children were the participants' grandchildren, who either came to stay after school hours or were permanently resident with the grandparents. The researcher interviewed a female participant in her daughter's house in Lagos. The daughter was on a study leave in the Eastern part of the country. The participant went to stay with her grandchildren in the absence of her daughter. In fact, the researcher met the participant's husband, also a retiree, who came to check on his wife and grandchildren. He left while the researcher was still around. In the same vein, one of the women in Lagos brought her grandson for a FGD session because she took care of him when the parents were at work.

4.8.2 State and Local Government dichotomy

The differences that existed in the administration of retirees' gratuity and pension, particularly, as evident in Kwara State, is the focus of this section. Kwara State is one of the States in the country that are still operating the old Pension Scheme. All the government employees in the state were divided into State workers and LGA workers. For instance, primary school and recently, Junior Secondary School teachers, Community Health workers, staff of LGAs and some others, were under the LGA. Retired teachers of Junior Secondary School in the State decried their deployment to LGA, which was never the case until recently. Teachers in Senior Secondary Schools, Ministry staff, and staff of State owned higher institutions were directly under the State. It is important to note that LGAs are not financially autonomous in Nigeria. They take directives from and operate under the State Government. Their allocation from the Federal Government goes to the State's coffers, then, it is released to them. However, findings from this study revealed that employees who retired under the State and LGAs experienced unequal treatment, despite having the same qualifications, job descriptions and being in the same career cadres.

Participants argued that LGAs' allocations were siphoned into other projects that were supposedly that of the responsibility of the State Government. The aftermath was several months

of unpaid salaries and pensions to employees and retirees respectively. Also, for the past 8 years, LGA retirees were not paid their gratuity. Meanwhile, State had paid its retirees' gratuity up to 2014. Participants, therefore, called for LGAs' autonomy in the country. They argued that this would go a long way in eliminating some of their plights.

It is germane to note that the study did not reveal such trend in Lagos State. Findings from Lagos did not show any clear cut contrast in the administration of State and LGAs retirees. In fact, none of the participants was aware of any such dichotomy when questioned. This might be due to the adoption of the new Pension Scheme, which seemed to reduce, if not eliminate employers' influences on retirees' welfare package in their post-retirement years.

4.8.3 Lifestyle modification in response to challenges

The effects of retirement called for certain adjustments in the lives of the participants of the study areas. Lifestyle modification has to do with the changes retired civil servants in the study areas inculcated into their post-retirement existences in reaction to the dynamics of their status. Without mincing words, all the retired civil servants who participated in the study from both States enjoyed the freedom that retirement presented to them. They appreciated the opportunity they had to independently decide what to do with their lives at any point in time. They, however, insisted that beyond this, retirement could be challenging in many ways, depending on prior preparations. Some of the challenges acknowledged were those pertaining to finance, health, social perception, and boredom. Finance was pinned as the core of these challenges. The constraints brought about by delay in gratuity and pension payment and reduction in income among some of these retirees were faulted as responsible for participants' inability to manage their health conditions as medically advised. It was also fingered as the factor that dictated how other people in the society perceived them. To moderate these challenges, some coping strategies were employed by participating retirees before or after retirement.

The findings from the study showed that several retired civil servants in the study areas engaged in certain vocations and businesses in order to gain additional income to augment their irregular or meagre pension income. Although, some participants in Kwara State said they were traders, their shops were presently empty as at interview time because they had fed on both their profit and capital as a result of several months of unpaid pensions.

Nevertheless, they argued that adjusting to a lifestyle that was proportionate to extant income in the post-retirement years was tantamount to post-retirement fulfilment. The impacts of

retirement became easier for participants to bear when they made changes that enhanced peace of mind, good health, and eliminate anxiety. These were better achieved by living within one's present income. In fact, several of the participants claimed they 'cut their coat according to their cloth' as the main aspect of their lifestyle modifications. According to them, shelving some less important income-consuming actions remained an astute post-retirement decision they made under the present economic condition retired civil servants are made to face in Nigeria.

Participants from Lagos State had it better with regard to lifestyle adjustment. They seemed to find it easier to adjust to their new status even while they awaited the payment of their entitlements. It should, nonetheless, be remembered that they claimed to have prepared for retirement. This could be one of the reasons they were able to adjust to the new status better and faster than those in Kwara State. Retired civil servants in Lagos State probably had little adjustment to make since many of them had well established income generating ventures before they retired. For instance, one of the female participants had a 15 year old poultry business within her premises before she retired. She retired 2 years ago and was yet to be paid her entitlements, but the profit from the business was sustaining her. A male participant had a cash crop farm in his hometown years before he retired. His mother was helping him oversee it before she passed on. Then, he retired before 35 years of service because of his age. Nevertheless, he was able to train three of his children in higher institution after retirement. Although, he expressed the stress he went through due to his children's educational needs, he probably would not have been able to train all his children as a retiree without extra financial backing. Several of the participants in Lagos were in this category. The fact that Lagos is the commercial centre of the country could have opened up their minds and influenced their decisions to start trading while they were still in service.

On the other hand, participants from Kwara State who got involved in business ventures started either very close to retirement or after retirement. One of the participants said that businesses were liable to failure if one dabbles into an unknown business terrain without adequate knowledge of what it demands for success. The researcher was told by some participants that they found it difficult to maintain their businesses because they had 'eaten up' their capital as a result of unpaid pensions. In fact, some had locked up their shops due to lack of capital to stock the shop after they fiddled with their capital. One of the reasons for this scenario could be due to a lack of business sense. They might be oblivious of the danger involved in fiddling with any part of a business capital. The reason participants in this category gave was the lack of money to

feed since their pension was irregular. Another reason was perceptibly their late entrance into business, which was shortly before or after retirement. They started business close to or after retirement and started withdrawing from the business before it got matured. The discrepancy between the two States in this wise indicated that employees in the study areas need to start alternative income generating ventures of their choice earlier in their career years. This helps the business to mature before fixed income dwindles at retirement.

4.9 Comparison of Kwara and Lagos States Analyses

Figure 4.1 below shows the comparison between the findings from Kwara and Lagos States.

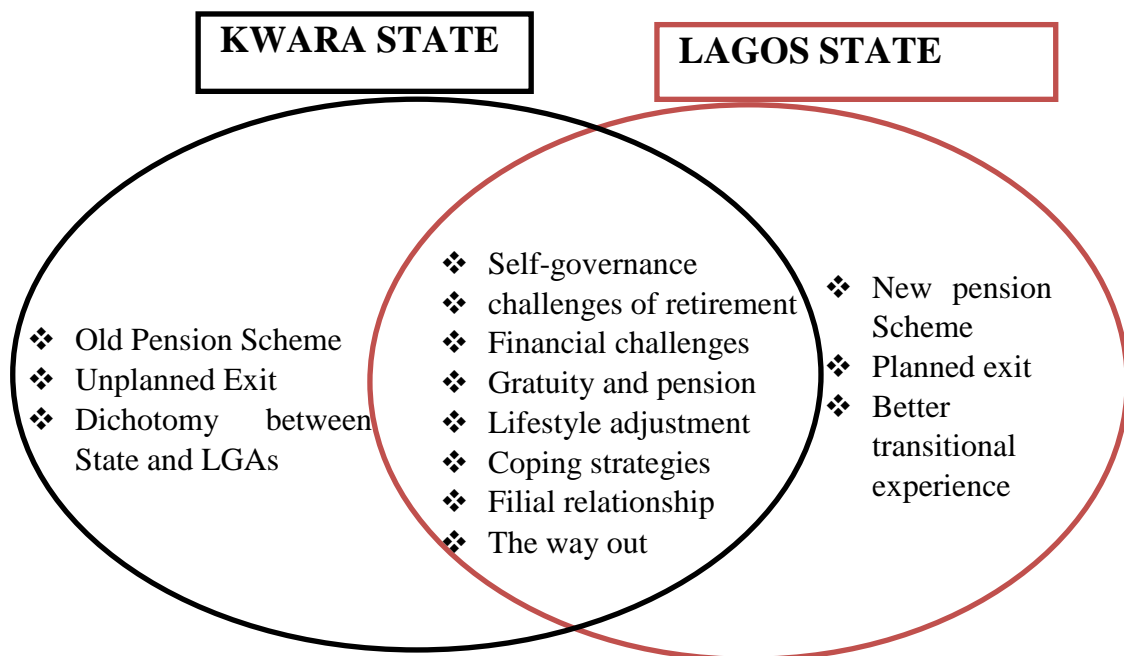


Figure 4.1: Comparison between Kwara and Lagos analyses

Source: The Researcher, 2016

Figure 4.1 depicts the comparison of findings of data from Kwara and Lagos States, Nigeria. The overlaps were areas of similarities in retirement experiences between participants from the two States. Participants from both states viewed retirement as a period of freedom from bosses and liberty from controlled lifestyle to a self-governed life. There was no difference in the manner the issue of freedom was presented and discussed by participants from both states.

On the challenges of retirement, they all unanimously said the problem was primarily based on finance. They spoke on the money to purchase drugs when ill, money to carry out routine

medical check-up as elderly people, money to eat what they desire, to attend or participate in social activities and more. The second impact was that of separation from their former places of work and colleagues, with whom they had good rapport. Lagos participants never mentioned going constantly to their former places of work as those in Kwara said they did for weeks after retirement. Movement from one place to another was easier in Kwara State compared to Lagos State. Some participants in Kwara worked in places that were less than 30 minutes drive from their houses. Again, Kwara participants were not as prepared for retirement as those in Lagos. Lagos participants already had ventures that got them occupied immediately after they retired. So, it was conceivable that they already occupied their time with their business concerns. Thus, they had no time to visit their former places of work or colleagues. Moreover, getting to their former places of work would be more tasking for Lagos State retirees owing to distance and transportation challenges in the State. These could be some of the latent reasons for the differential reactions to severance from colleagues between Kwara and Lagos participants.

Kwara State participants did not plan for retirement in the same way those in Lagos State planned. The similarity in planning that existed between the two set of participants was the training of their offspring and building private apartments. Participants from both states trained their children through university. They also built personal apartments. However, it was observed that private apartments built by Lagos participants were better in terms of the types of structure, the finishing, and the taste in terms of furnishing than those built by participants in Kwara. Most of the participants visited in Kwara State were yet to put finishing touches and furnishings into their apartments, years after retirement. Those in Lagos had well finished and furnished apartments.

Lagos participants found it easier to adjust to retirement than Kwara participants; they had less complaints than those in Kwara. Lagos participants appeared younger than their Kwara counterparts. Meanwhile, they were all between ages 60 and 76 years. For instance, a 65 year old female participant in Lagos appeared younger than her mate in Kwara. This was another pointer to differential levels of stress between participants in the two study areas. Likewise, this observation confirmed their assertion that the impact of retirement was relative, depending on the pre-retirement planning.

Participants from both states experienced delay in the payment of their gratuity. Kwara participants began receiving their pension two or three months after retirement. In Lagos State, most of the participants who retired under the new pension scheme waited for about two years

before their pension managers started paying them pensions. However, Lagos participants were paid their gratuity within the first two to three years after retirement. The same could not be said of Kwara, where gratuity was paid four to seven years after retirement, depending on how influential the retiree is.

Another difference that existed between the two States based on the findings of the study was the dichotomy between the State and LGAs. Kwara State was still under the Non-contributory Pension Scheme, erstwhile referred to as the old Pension Scheme. Lagos on the other hand, was operating the Contributory Pension Scheme, referred to as the new Pension Scheme. There were State and LGAs' retired civil servants in both States. However, Kwara State retirees were paid either by the State or LGA. Retirees under the new scheme in Lagos were administered by Pension Managers and not the government. Lagos State also had retired civil servants who were also under the old pension scheme. However, the researcher was unable to come across any old pension scheme retiree, especially teachers and staff of LGA offices who expressed sharp differences in the administration of pension or gratuity. The old scheme retirees that participated in the study in Lagos were paid promptly, irrespective of whether they were directly under the State or LGAs. Therefore, the differences that existed between the experiences of State and LGAs' retired civil servants in Kwara State were obscured in Lagos State.

Retired civil servants in both States had some coping mechanisms in place to cushion the effects of retirement and delayed payment of entitlements. They were involved in buying and selling, farming, event planning, and many others. Nevertheless, retirees in Lagos had more stable and well established coping strategies than those in Kwara. This was due in part, to the preparedness of the former for retirement by way of planning, which was almost absent among Kwara participants. Also, participants from both States had to make certain modifications to their accustomed lifestyles. The changes they made were similar as discussed in the main analyses.

Participants from both States relied on and cherished their family relationships, with the exception of two participants. These two had challenges with their spouses. They all maintained that the relationship that existed between them and their spouses went a long way in determining the support they received from each other after retirement. Participants from both States also enjoyed some forms of financial, material and emotional supports from their offspring. The women acted as care-givers to their grandchildren in the absence of the parents. The researcher met grandchildren in the houses of several participants during in-depth interviews in both states. Two of them brought their grandchildren to the FGD sessions.

Participants from both states wanted prompt payment of retirees’ entitlements shortly after retirement. They believe this would lessen the negative impacts retirement had on them. They also desired the amendment of the procedures involved in the processing of their gratuity. To this end, participants in Kwara wanted LGA autonomy, while Lagos participants wanted the new Pension Scheme to be worked on for faster processing of gratuity and increased pensions.

4.10 Conceptual Framework of a Micro Theory grounded in Data

Figure 4.2 below illustrates the conceptual framework derived at the end of the data analyses. It is appropriate to mention that conceptual framework in Grounded theory of the qualitative tradition, unlike in the quantitative tradition, is grounded in data collected and analysed (Charmaz, 2006; Strauss & Corbin, 1998). Conceptual framework is not pre-conceived during literature review as it is applicable in quantitative research.

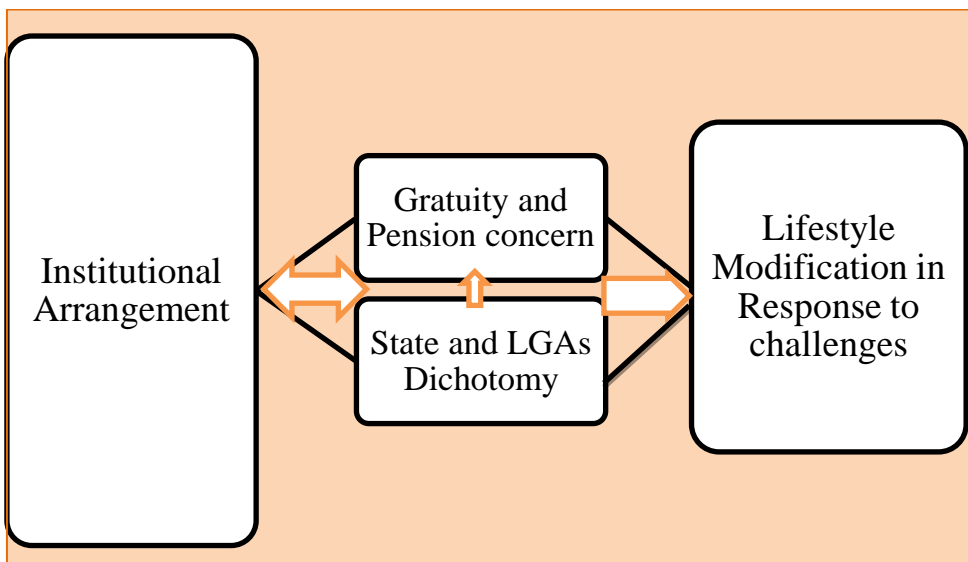


Figure 4.2: Conceptual Framework Source: The Researcher, 2016

Institutional arrangement refers to the structures, strategies and practices put in place by any governing authority for the purpose of achieving a set goal. Institutional arrangement is exclusively the task of stakeholders, management of an organisation or government at any level. As used in this framework, it refers to the approaches, practices and structures put in place by the government at any level to make, implement and monitor retirement policies in Nigeria. The institutional arrangement on policies that surround retirement in Nigeria has a great bearing on the post-retirement experiences of retired civil servants in the study areas.

Gratuity and pension and the issues surrounding the dichotomy between the State and LGAs in relations to retirees' welfare are the exogenous factors. The outcomes of this study revealed that both the old and new pension schemes operational in Nigeria were generating a couple of challenges for retired civil servants. In fact, the new Scheme came into existence due, in part, to the failure of the old scheme. Awkwardly, this study revealed that the new scheme had also become vulnerable to some of the shortcomings of the old scheme. For instance, the duration of entitlement processing is prolonged under the new scheme, which is one of the challenges inherent in the old scheme. Furthermore, the new scheme bears an additional challenge of sharp reduction in the pension of retired civil servants, which is absent in the old scheme. The dichotomy that exists between the State and LGAs in Kwara State also has its bearing in the system put in place by the government. Therefore, these two exogenous factors are directly determined by the institutional arrangement put in place by the government. In turn, these institutional arrangements also impact on each other. In other words, the institutional arrangement that established the pension schemes is also influenced by the administration and modus operandi of the pension schemes as a result of politics. Institutional arrangement breeds the non-autonomous status of Local Government Areas in the country. The administration of these Local Government Areas by some states governments, as found in Kwara State, seeks to conserve the present institutional arrangement, despite calls for and debates on LGA autonomy. Efforts to bring about changes in the institutional arrangement that keeps local government funds under the States were opposed by most of the State governors (Aziken, Ndiribe & Ovuakporie, 2013). Therefore, the power that-be also contributes to the continuous entrenchment of this institutional arrangement.

The combined influences of these two exogenous factors led to the need for certain adjustment in the lifestyles of retired civil servants in the study areas. Without the negative impacts from the exogenous factors, retired civil servants in the study areas would probably have had to adjust themselves only to moderate aerobics and old age sustaining diets. However, participants have had to cut down on some of the valued lifestyles they were accustomed to in order to reduce or eliminate the impacts of the exogenous factors. For instance and according to participants, some retirees would not have opted for augmenting their pension by going into businesses or seeking paid jobs after working for three decades. Specifically, Kwara State participants got involved in vocations after retirement when their entitlements were delayed and sustenance became difficult. Lagos State participants, who prepared for this before retiring, probably did so due to their exposure to the commercial activities that the State is well known for. They would rather have

loved to spend the last phase of their lives resting. But the insufficiency of and delay in the commencement of the payment of their gratuity and pension called for such actions. In summary, this study revealed that the exogenous factors directly or indirectly influenced the endogenous factors in the post-retirement years of retired civil servants in the study areas. The exogenous factors were the catalysts for the emergence of the endogenous factors in the lives of the retired civil servants of Kwara and Lagos States. Therefore, the exogenous dynamics stimulated the palliative endogenous factors into action.

CHAPTER FIVE

DISCUSSION

This chapter discusses the research questions in light of the findings of the study. It further expounds the findings of the study in relation to the reviewed literature. The chapter elucidates thoughts and inferences made from the emergent categories and core categories earlier analysed in chapter four. These interpretations are those of the researcher, but are based on the findings of the study as presented in the preceding chapter. This chapter is divided into two parts. Part one discusses the research questions and the findings of the study, while part two compares findings with literature reviewed. Contextual issues in relation to society and conceptualisation of the theoretical framework based on the findings are discussed. It is appropriate to state that the researcher's intention is far from presenting the findings of the study as absolute verity in any sense. Rather, it is an eye-opener to some of the experiences of retired folks in the study areas.

5.1 Re-visiting the Research Questions

The study examined the following research questions:

- i. In what ways does retirement impact retired civil servants' social status?
- ii. What factors promote a fulfilling life after retirement from civil service?
- iii. How are the retired civil servants adjusting to post-retirement life?
- iv. What kinds of adjustment are crucial to a satisfying life in the post-retirement years?

Utilising unstructured interview guides, the study addressed and answered the research questions. To access robust data, the participants were probed further on the subject matter of the study. To address the first research question, the participants answered questions on their job designations as workers, reasons they retired, what job represented in their lives, what aspects of civil service they missed, how they felt days to and months after their retirement, other people's perception of retired civil servants, and the rationale behind such perceptions.

From the data collected, participants in Kwara State explicated the negative impact of people's perception on their social status. They expounded that retirement eroded their sense of worth and prestige before the populace. Two reasons were given for this unpleasant experience. The first was the financial hardship they were facing as a result of indefinitely awaiting the payment of their gratuity. They argued that their gratuity became intangible by the time it was paid

because they had to wait for more than half a decade before it was paid. They buttressed this point by insisting that when gratuity is not paid promptly, the money would have depreciated by the time it is paid due to inflation. Therefore, it was insufficient to execute major projects by the time it was paid. As a result of this, many retirees in the State were unable to utilise their gratuity for what they originally had in mind.

Furthermore, the irregularity in pension payment relegated some retired civil servants to beggars. They explained that a few retired civil servants in the State had stolen food items in the market in recent times. At a particular occasion, people in the market came around the scene and donated food items and money to the retiree in question. So, participants maintained that such scenario validated people's perception of retired civil servants in the State as poor senior citizens. The participants said that when people in the State got to know someone as a retired civil servant, they most often concluded that such individual is poor. Therefore, their social standing in the society had drastically reduced compared to when they were in the civil service.

In addition, some of the participants said they found it difficult to visit some people who are working, apart from their children. They illustrated this point by citing instances when they were coldly received during visits to civil servants in their homes. They insinuated that whenever they visited these individuals who were still in service, the latter thought they had come to solicit for material or financial assistance. For this reason, many of the participants said they preferred visiting fellow retirees than individuals still in service in the State.

Lagos State participants, on the other hand, had limited experience of negative perception of retired civil servants in the State. First, some participants said until you tell people you are a retiree, they were unlikely to know. Two participants said 'people mind their businesses' in the State, so they were less apprehensive about other people's lives. They maintained that people's attitudes towards them in their environments, had not changed. This could be attributed to the busy nature of the State and the relative individualistic tendency that characterises social relations in the State.

The retired civil servants who participated in the study in Lagos maintained that their social status was still the same, except for the absence of paid job. One of the participants, a retired laboratory technologist in one of the State's hospitals said that the only thing that was absent in his social standing was the absence of regard and respect he enjoyed in all the State's hospitals the moment he got to the gates. He had a sticker on his car that showed he was a staff. So, he

was respected and given parking spaces in all the State's hospitals. When he went to one of the hospitals after retirement without the sticker and identity card, he was no more given recognition. He got the same attention as other people who went to visit patients. However, he said he was not hurt because that is how life is and he did not perceive such incidence as a breach on his good social status. In summary, the social status of retired civil servants in Lagos was not negatively affected according to the findings of the study. This could be due to the fact that they prepared for retirement and were financially stable unlike most of the participants in Kwara State.

To answer the second research question on factors that promote a fulfilling life in the post-retirement years, participants from both States expounded factors such as prompt payment of gratuity, regular payment of pension, retirement planning, good health, and care and concern from their children. There was no difference in the factors regarded as crucial for fulfilment in the post-retirement years by participants from both States. All the participants cited timely and regular payment of gratuity and pension respectively as the most important factor. They revealed that retired civil servants would enjoy peace of mind when they were sure their entitlements would be paid without delay. They would also be able to plan for each month, live averagely, and without experiencing unnecessary financial lack. Healthwise, they argued that those with challenges would be able to care for their medical needs with regular payment of pension. Those who have sound health may remain healthy since financial anxiety would be absent. These were the arguments of participants on fulfilment in the post-retirement years.

Participants also explicated the essence of planning ahead of retirement. They believed that with appropriate and adequate planning towards retirement, retired civil servants would be able to maintain similar lifestyles to what they lived as civil servants. It is worth noting that all the participants in Kwara State mentioned adequate pre-retirement planning as crucial to post-retirement's gratification. When probed further the reason most of them retired without planning, they insisted that the State's salary scale was one of the lowest in the country. They argued strongly that it was impossible for retired civil servants in the State to plan adequately for retirement without embezzling public fund. One of them said without mincing words that if he had another opportunity to work under any government establishment, he would embezzle funds. He said that it was regrettable because he had opportunities to embezzle, but never did. This implies that the shared experiences of retired civil servants are capable of inducing corrupt practices in civil servants if things continue the way they are at the moment in the State.

Participants said retirees need to be in good health for them to be fulfilled in the post-retirement years. They explained that good health is important for them to enjoy the fruits of their labour. Furthermore, they emphasised that many retired civil servants were ill as a result of financial hardship, which bred anxiety, leading to hypertension, stroke, and ultimately, death. They insisted that several terminal illnesses retired civil servants were afflicted with, would not have surfaced if their entitlements after retirement were regularly paid as and when due.

Retired civil servants also needed care from their offspring in their old age to be fulfilled. Participants declared that whenever their children showed love, affection, and concern for their well-being, it produced a sense of fulfilment in them. They explained that children needed not shower their retired parents with much money, but the love and concern shown these aged people tended to satisfy them. Three-quarter of the participants said retirees love to see their children visit them, take them out, take care of them when they are ill, and spend some time with them during their leave or holiday periods.

On how retired civil servants in the study areas were adjusting to retirement, participants annotated some income generating ventures they were involved in. They embraced some of these vocations to increase their income, having lost part of their income to retirement. Kwara participants started some of these vocations after their retirement, when their pension and gratuity were not forthcoming. Most of them were not adequately prepared for retirement. Some confessed that they did not plan for retirement. Therefore, they rushed into different business ventures, which many of them were unable to grow to maturity due to lack of sufficient capital. They fed on their capital when pension became generally irregular in the State. Nevertheless, some of them struggled to keep their businesses alive. A few of the participants who planned for retirement in the State had thriving businesses. One of them was a part-time lecturer in one of the State's institutions and also supervised building projects within and outside the State. His wife had a shop within their private apartment where she sold draw food items. Another participant was into smoked catfish business. He had quite a number of customers who patronised his business. Some female participants in the State had thriving shops in one of the main markets. One of them sold food items like vegetable oil, wheat, semolina, condiments, noodles, and others. Another sold farm produce like bunches of plantain, yams, maize, etc. Yet another female participant sold sewing materials; she had a shop within a plaza. It is worth noting that these women got their business capital from the goodwill of their children. Their children contributed money for their mothers to start the businesses after retirement. These were

the participants with thriving businesses in Kwara State. The directors said they lived on their pension income and goodwill from their children. Participants with less educational qualifications and at the lower cadre in the service said they were into farming, motor bike riding, and security jobs in private schools. These latter complained that these tasks were too stressful for their age. Therefore, they fell sick intermittently.

Participants in Lagos are involved in various vocations. They claimed to have prepared for retirement. Two participants relied on pension; those were the retired air force officer and the retired assistant chief matron, who had health challenge. The female participant had two apartments within her premises occupied by tenants. She also had four shops as extensions of her building, all were occupied by tenants. The military officer had two flats elsewhere, occupied by tenants. Moreover, all his children were gainfully employed and married. Other participants had businesses that occupied their time and earned them additional income, apart from pension. Some of the businesses they were into included sales of foodstuff, condiments, provisions, plastic chairs, poultry feeds, commercial farming, and others. Some were into event planning, rentals, large scale cassava and cassava flakes production, poultry farming, catfish production, etc. One of the male participants became a pastor after retirement, while a female participant coordinated her church's Bible College. These were some income generating ventures they exploited as coping strategies.

Participants spoke on the crucial adjustment for a satisfying life in the post-retirement years. They talked about the sensible and moderate lifestyles they had adopted, which were quite important for all retired civil servants in the study areas to imbibe. They claimed that certain lifestyles were wasteful for retirees and people of their age generally. All the participants in both States unanimously said they 'cut their coat according to their cloth.' They further explained this statement as referring to living within one's extant income. They maintained that a retired civil servant who desires peace of mind must live within the limit of his or her extant income. Therefore, they had shunned the habits of buying ceremonial wears, known as '*aso-ebi*' in Yoruba. They attended social gatherings like wedding, funerals, naming, birthdays etc. with whatever clothes they already had among their collections. This, according to some of them, had saved them from a lot unnecessary financial stress and commitment. They had also eliminated impulsive buying from their daily living. Many of them gave several instances in which they purchased goods spontaneously, when they had no immediate needs for such things. They argued that a government retiree may find it financially burdensome to continue such a lifestyle.

Some of the men said they had reduced erogenous relationships because of their age. Some of them insisted that engaging in extra-marital relationships, marrying other wives, and patronising club houses and bars should be discarded by retired men. They argued that these were too expensive for a retired civil servant, on the one hand, and could be detrimental to their fragile health as a result of old age.

Also, they spent more time with their loved ones more than before. Specifically, women said they visited their children regularly. However, none of the male participants mentioned visiting their children within Nigeria. A male participant in Kwara travelled to Britain to visit his daughter. However, all the female participants explicated how they had visited their children on several occasions, either to spend time with them or to baby sit. They clarified that this helped them to change their environments once in a while and also get to know places they never knew. They derived joy in uniting and being with their children and grandchildren.

5.2 Findings of the Study in light of the Reviewed Literature

From the findings of the study, the study was able to address the research questions. The study has areas of similarities with literature reviewed on retirement. There are also certain discrepancies between the findings of the study and the literature. These are discussed in the following sub-sections.

5.2.1 When and why people retire

People retire for different reasons according to scholars like Quadagno (2005); Taylor and Doverspike (2003). Knoll (2014) maintains that one of the reasons people retire was due to their health conditions. Madu (2014) said nowadays, fewer people retire on health grounds because of advancement in technology. The study shows that civil servants in the study areas retired either on health grounds or in accordance with the mandatory retirement requirements. Nevertheless, only two participants, one from each state, retired based on health challenge. They retired before they clocked 60 years; neither did they work for 35 years. The other participants retired after serving for 35 years or when they attained the age of 60. When asked the reason most of them retired on statutory basis, participants replied that they wanted to attain the highest position possible in their career, since they still had some years to serve. This helped to increase their retirement benefits and also gave them a sense of fulfillment as civil servants. Madu's (2014) argument was substantiated to the extent that he argues that these days, people hardly retire on health basis. Technological advancement was, however, not a reason given by any of the

participants, as Madu argued. Some of the participants waited till the statutory retirement age because they had not planned for retirement, due to financial insufficiency. They said there was no material or financial safety net to fall back on. Therefore, they never thought of retirement until they got to the statutory age of retirement. None of the literature reviewed revealed the desire to attain the highest position or cadre possible as a reason that guides retirement decision.

Contrary to Taylor and Doverspike's (2003) assertion that employees retire early when they had successfully planned and established other means of livelihood; the study shows that retired civil servants in Lagos State did not quit service, even after consolidating their businesses. They still waited till the stipulated period for the mandatory retirement. The same reason was given; the over-riding desire to get to the peak of their career as earlier mentioned.

5.2.2 Planning for retirement to alleviate challenges

The findings of the study show that making adequate plans towards retirement was one of the critical sustenance mechanisms in the post-retirement years. Planning enabled some of the participants to stay afloat when crises associated with retirement surfaced. The participants unequivocally maintained that planning towards retirement must be given emphasis while still in service. This finding is in agreement with Adewuyi (2008) and Akpanmkpuk's (2011) assertions that pre-retirement planning is crucial for all employees for fulfillment and satisfaction in the post-retirement years.

However, the outcome of the study shows that several retirees in Kwara State were not opportune to plan before retirement which they attributed to their meagre income in the light of family responsibilities. Garba and Mamman (2014) argue that planning towards retirement is fundamental for gratification in the post-retirement years. The scholars, nevertheless, added that low income among employees and family responsibilities are banes of retirement planning in Nigeria. This assertion is applicable to the experiences of retired civil servants in Kwara, who claimed that familial responsibilities overwhelmed them. In addition, the other reason pinpointed by participants in Kwara State was the State's salary scale, which they claimed was one of the lowest in Nigeria. Akpanmkpuk (2011) argues that generally, Nigeria is a low income country. However, he made no mention of discrepant scale of salary among States in the country.

5.2.3 Lifestyle modification in response to challenges

The study shows that there were problems of health due to age or illness, lack of access to appropriate health facilities and most especially, financial inadequacy among retirees. This corroborates studies by Adedokun (2010); Eremie (2015); Fapohunda (2013); Oniye (2015) etc. Nonetheless, they did not delve into the practical steps taken by retirees to scheme through the identified challenges. On the contrary, some of them advised retirees on what to do prior to and in the post-retirement years. Ali (2014) explicated some measures retirees could take to alleviate the challenges associated with their age and retired status. These included moderate aerobics, eating balanced diet, engaging in some vocations and so on. These were validated by this study. Some retired people have actually taken to Ali's advice. Participants claimed they walked within their living environment on constant basis and within their premises. The bulk of Kwara participants, nevertheless, said they eat whatever was available because their income was usually irregular. However, a few of them said they ate a lot of vegetables and fruits, with minimal carbohydrate. Incidentally, these were the directors and those with flourishing businesses. This implies that financial lack hindered the other participants from acting right. Even though they knew what was right, they could not act accordingly due to financial lack.

According to Mustapha (1991), people engage in other income generating ventures with the intention of augmenting their fixed income. The findings from this study showed that several retired civil servants in the study areas engaged in certain vocations and businesses in order to gain additional income to augment their irregular pension income. His model might not necessarily have retirees in view, as it was not geared towards the coping strategies of retirees. Nevertheless, his theory is in congruence with the reasons retirees in the study areas took to trading and other economic ventures. It, however, lacks the aptitude to explain the institutional issues that dragged retired civil servants to engage in certain lifestyle modifications in their post-retirement years.

Harvingurt's (1961) activity theory explains the retirement experiences in the study areas in the least form. Participants of the study sought for activities, not primarily to remain active, but largely, to generate needed income to supplement the irregular and meagre pension. Based on the findings of the study, several participants said they would have preferred to rest after working for 35 years. However, they took up other roles to keep afloat financially and not for the purpose of remaining active members of the society. Women's care-giving activities towards their grandchildren, visiting friends, attending social and religious activities, etc. could keep most

retirees active in the absence of economic challenges. Nevertheless, their alternative financial pursuits were activities in the literal sense.

Hobfoll (1998)'s Conservation of Resources theory captured the transitional experiences of participants in the study areas to the extent that retirees made efforts to remain afloat situation. The fact that participants were agitated by the likely condition they were about to transit into based on what they saw their predecessors go through, did not translate into defensive actions among Kwara State participants, in particular. They were not financially buoyant to plan against perceived threats. They, however, planned against actual threats when they found themselves in the threatening condition. Therefore, planning for perceived threats could be better handled when people have the resources to do so. Some of the participants perceived the threat through the experiences of others, but could not stop falling victims because they had other pressing responsibilities. The responsibilities of feeding and training their offspring over-rode building defence against perceived post-retirement threats. There is, therefore, a need to come up with a model that could explicate the transitional existences of retired civil servants in the study areas. Thus, a micro-theory of lifestyle choices was propounded to address the peculiar experiences of retired civil servants in the study areas.

5.2.4 Gratuity and pension apprehensions

Gratuity and pension issues presented a lot of anxieties in the minds of the retired civil servants who participated in the study. The study discovered that both the Defined Benefit Scheme (old pension scheme) and the Contributory Scheme (new scheme) were problematic in terms of processing of entitlements. The challenges inherent in the old scheme that the new scheme was adopted to leverage, were still intact within the new scheme. According to Anazodo, Ezenwile and Chidolue (2014), the non-compliance with Section 4c of 2004 Act which stipulated that 50% of retirees last basic income becomes the pension, led to the amendment of Pension Act 2004. This study has shown that retired civil servants in Lagos State were only given about 30% of their last salaries as pension, instead of the 50% stipulated by the Law governing the Scheme. Participants maintained that the 30% paid to them as pension is not up to 50% of their last basic salary.

The commencement of pension payment under the new scheme was also delayed until gratuity was paid. Payment commenced about 2 years after retirement, without any safety net to cushion the effects of such practice. This showed the insensitivity of the new Pension Scheme to

retirees' plights during those years of complete inaccessibility to both the gratuity and pension. Retirees' lives were therefore, left hanging on the balance during those years, without any measure put in place to mitigate the effects that were most likely to ensue. In the FGD session comprised of the executive members of Kwara State chapter of Pensioners' Union, participants referred to this type of scenario as 'old age abuse'. The literature reviewed paid the least attention to this aspect of the new scheme. Surprisingly, pension payment commenced immediately, at most, three months into retirement under the old pension scheme. This was eulogized by Lagos State participants as one of the positive aspects of the old scheme. It is the gratuity that was delayed for several years before it was paid. Addressing this aspect of the new pension scheme would help the scheme to thrive and get accepted by other States' employees who had hitherto rejected its adoption. Kwara State participants categorically said the new scheme was strongly opposed by civil servants in the State. Thus, the continued embrace of the old scheme in the State.

Furthermore, the result from this study supports assertions made by Fapohunda (2013); Olatunde and Onyinye (2013) that the old pension scheme is characterised by deaths on screening queues. Findings from the study showed that screening exercises in Kwara State occurred without due notice and at close intervals. This practice encroached into the freedom of retirees as they were unable to determine when screenings would be. Hence, their freedom of movement was hampered because they had to appear for all screening exercises. This implies that they would have to return from travels at short notices for the exercise whenever they were called upon. For instance, participants said they had 5 screening exercises in less than 6 months in 2016. Travelling far from the State to spend time with their children was, therefore, illogical and cumbersome for their age.

The finding on gratuity and pension in Kwara State indicates that pension administration in the country was still heavily laced with corruption. Anazodo, Ezenwile and Chidolue (2014) and Fapohunda (2013) assert that pension administration in Nigeria is laced with corruption, evident by mismanagement, embezzlement and misappropriation of pension fund. Insinuations by Kwara State participants that they had to enter into an agreement of 10% off every N1,000,000 if they must access their gratuity within the first year of retiring from service, was an indicator to what these scholars argued. In the same vein, the reduction of the stipulated 50% to 30% of last salary, as monthly pension of retirees under the new scheme, amounts to corruption and administrative deceit.

5.2.5 Fulfillment in post-retirement years

The findings of this study indicate that for retired civil servants in the study areas to experience fulfillment in their post-retirement years, they need a strong financial base. According to Adewuyi (2008); Akpanmkpuk (2011) and Ali (2014), planning is the strongest singular determinant of fulfillment in the years after retirement. Though results from this study did not refute this affirmation, findings from the study show that planning alone may become weak years into retirement with economic hardship characterised by unchecked inflation, unemployment of retirees' wards, and dwindling pension that lacks sensitivity to inflation rate. This is in line with Taylor and Doverspike's (2003) assertion that pre-retirement planning can only see retirees through the first year of retirement. They argue that after the first year, other factors may render pre-retirement planning ineffective. Planning itself demands regular income while in service, which, for instance, was not the case in Kwara State based on the findings of the study. As it was argued in Chapter 4 that the exogenous factors strongly influence the endogenous factors, so also the economic factors surrounding a society, influence individual employee's planning towards retirement. According to participants, planning for retirement demanded that employees were paid wage that was enough for sustenance during the working years. This would assist and encourage employees to better plan for their old age.

5.2.6 Gender differences in retirement experience

According to Brendoff (2015), women are poorer in the post-retirement years than men because they are concentrated in low cadre jobs and are also paid less than men. The findings from this study show that truly, women were concentrated in low cadre jobs. Many of the women interviewed in Kwara State, for example, were primary school teachers, clerical officers, community health officers and so on. Just four of them taught in Secondary School. Meanwhile, the men worked at the Federal and State Ministries and parastatals, Telecommunications, etc. None of the men interviewed retired as a class teacher in the Primary School.

Nevertheless, the women who participated in the study from both states were not necessarily poorer than the men. Their financial experiences were not so much different from those of men from findings. The main difference was the care-giver duties women took on with their grandchildren, which corroborates Fapohunda (2015). Some of them who participated in the study were even better off than some men, particularly those of them whose businesses were

thriving. The widows among them enjoyed goodwill from one or two of their children that were gainfully employed.

Consistently, the men who participated in the study said women coped better as retirees because they were more enterprising. All the women who took part in the study were not more financially incapacitated than the men. There were two male participants who had sorer retirement experiences to share than any of the women. This could have been attributed to their relationship with their spouses, but there were two widows among Kwara participants and another separated from her husband in Lagos. The male participants, however, believed that offspring pitied and took care of their mothers more than they did their fathers.

5.2.7 State and Local Government Areas dichotomy

Local Government Areas (LGAs) in Nigeria operate under the state governments. They are not autonomous. Their allocation is paid into the states' treasury (Aziken, Ndiribe & Ovuakporie, 2013). The states then pay into the LGAs' account for utilisation. The agitation has been on for LGAs' autonomy as entrenched in the nation's constitution. However, till now, their autonomy has not been granted. This study showed that LGAs in Kwara State owed their employees and retirees months of unpaid pensions and almost 10 years gratuity. Participants claimed that allocations meant for the LGAs in the State were used up for other purposes that should have been those of the State government. Due to this, LGAs paid their retirees a fraction of their pension on a monthly basis. This development has been on in the State since September 2015; that particular month, LGAs' retired civil servants were not paid pension, till the time of this field work in October, 2016. This aspect of retirement affected participants' lives to the extent that they voiced out that they regretted working under the LGAs. None of the literature reviewed mentioned State and Local Government Area dichotomy or the differential handling of retirees in pension administration in any part of Nigeria. It is important that deliberations on LGA autonomy in the country be re-visited. This may precipitate lasting solution to the plights of employees and retirees under the LGAs, while at the same time, boost the spread of the dividends of democracy to the grassroots represented by the LGAs.

5.3 Contextual Issues in relation to Society

This section identifies some implications of the findings of this study to the larger society. Four issues are discussed here: the adequacy of salary earned while in service, unemployment among

the youths in the society, social security for retirees and the elderly, and the economic viability of a state.

5.3.1 Adequacy of salary earned while in service

The payment of wage or salary is the most important responsibility of an employer to the employee (Oyedele, 2016). In the Nigerian civil service, the government, as the employer of labour, has the duty of paying the salaries of civil servants. Oyedele argues that salary payment is crucial to ensuring that employees dutifully carry out their tasks in the workplace. However, over the years, civil servants have experienced either an unprecedented delay in salary payment or outright non-payment of salary. Oyedele (2016) refers to these scenarios as wage erosion. It is pertinent to mention that Nigeria is an unequal pay and low income nation (Obasa, 2015; Oyedele, 2016). The salaries paid to civil servants are obviously inadequate to meet their needs. Moreover, as validated by this study, some government employees are better remunerated than their colleagues in other government establishments. Thus, these scholars argue that this scenario had led to low morale and nonchalance to service among civil servants in the country.

Findings of this study validate the assertions made by scholars as contained in the preceding paragraph. The study reveals that most of the retired civil servants interviewed found it difficult to save towards their retirement. They complained bitterly about their inability to save towards old age in spite of working for more than 30 years. Kwara State retired civil servants, in particular, argued that their salaries were grossly inadequate to take care of their immediate needs and those of their dependent children. Lagos State participants maintained that though the State's salary scale was better than that of several others, the inflation rate in the country made it challenging for them to adequately save towards retirement.

This poses a big challenge for the Nigerian civil service of today. The inability of civil servants who worked for 30 years to utilise their earnings to adequately plan for retirement is a pointer to worse situations in the future. The economic realities of today could be said to be shoddier than those of 20 years ago. The inflation rate is sky-rocketing on a daily basis; civil servants and the labour unions are clamouring for increase in minimum wage; and many states in the country owe their employees several months of salary till date. With these and other issues, the future of retirement from civil service demands urgent attention to protect the forthcoming generation of retired civil servants in Nigeria from poverty in old age.

5.3.2 Unemployment among the youths

Unemployment among the offspring of retired civil servants in the study areas was strongly emphasised as a negative circumstance in their post-retirement years. Several participants of the study have grown up graduate children, who should be independent still residing with their parents. The economic situation of Nigeria calls for people, especially, those in their prime to be gainfully employed. This would help them care for themselves and their aged parents.

It is evident from the data analysed that retired civil servants in the study areas would have had a soft landing in the absence of their regular income if their offspring were all gainfully employed. Many of the participants' children were either unemployed or not gainfully employed. Participants complained that their married offspring were unable to adequately care for their immediate households. This made it difficult for them to shoulder the responsibilities of their parents in old age. With the exception of a few, most participants also shared this view.

It is, therefore, appropriate to mention that unemployment in the country has not only affected the youths, but also, their aged parents who trained them. Consequently, the sudden rise in social problems in the country is unsurprising. Evidently, many of the people involved in crime and reported by the Nigerian media in the past few years were in their primes. The future of the nation represented by the youths requires attention in order to salvage it from apparent collapse. Similarly, children need to be empowered to assist their aged parents; this has always been the custom in Nigeria. Such empowerment is more crucial now, when the government has limited social security plans for the aged in the society, than ever.

5.3.3 The economic viability of the States

Kwara and Lagos States were the study areas. Findings from these States reveal some important differences in retirement experiences of retired civil servants. One main difference is the preparedness of Lagos State retirees for retirement, contrary to the unpreparedness of their Kwara State counterparts. Another difference is the obvious presence of a dichotomy between the State and Local Government Areas in Kwara State. This was not the case in Lagos State where such obvious contrast between the State and the LGAs was absent.

A critical observation of the preparedness of Lagos State retirees for retirement seemed to hinge on the economic possibilities of the State. As reiterated in chapters 3 and 4, Lagos State is the commercial capital of Nigeria. People living in the State are known for their involvement in all

forms of economic activities. Many people who are public servants are also involved in one form of business or the other to augment their income. This corroborated Mustapha's (1991) theory of multiple modes of livelihood.

It is evident from findings of the study that many of the participants in Lagos embarked on various incoming generating ventures while in service. Some of them revealed that they tried their hands on more than two types of businesses before they settled for the ones they were into as at time of interview. The environment these retirees lived and worked in more than likely influenced their actions. They got accustomed to doing business while in service, especially since these activities were generating some profits for them. Little wonder they deliberately or otherwise prepared for retirement.

On the other hand, most of their counterparts in Kwara State, a much less economically viable state hardly gave thought to engaging in extra income generating activities. They felt their pittance was unable to meet all their needs. Also, they did not reside in an environment where they could be influenced into economic activities. Kwara is an agrarian and civil service State. It is important to note that several retirees in Kwara State said they were involved in farming while in service and even after retirement. It is also vital to note that many of the participants in Kwara, both males and females were only into subsistence farming while in service. They were more concerned about feeding their immediate families so that their salaries could go into the training of their children. Conversely, the farmers among Lagos State's participants were into commercial farming. They sold their farm produce to make profits. Obviously, they were in a well known commercial centre, and they acted accordingly. This implied that retired civil servants in Kwara and Lagos States were engaged in the activities that their respective living and working environments were known for. Therefore, it could be safely stated that the more commercially inclined a society is, the greater the likelihood that its members develop profit-making sense. Correspondingly, the more economically viable a State in Nigeria is, the more likely its retired civil servants fare better financially because people are products of their societies.

5.3.4 Social security for the aged

The social security safety net provided by the Nigerian government is mainly for retired employees both in public and private sectors of the economy. Findings from the study show that retired civil servants in the study areas had financial challenges. Kwara State owes its retirees several years gratuity. Pensions were also irregularly paid. Lagos participants relied heavily on their commercial activities for sustenance. The monthly pension they were paid was less than

50% of their previous salary, making it grossly inadequate to meet their old age needs. Thus, all the participants significantly modified their lifestyles to fit into their current financial status and age. Financial inadequacy and the onset of old age provoked health challenges in several of them.

Coupled with these is the weakening of the familial support system in the country. This is due in part, to the continuous growth of the nuclear family system. Another reason as revealed by this study and discussed earlier is the unemployment among the youths. Meanwhile, there is a rise in the number of aged people in Nigeria because of the increase in life expectancy across the world (Fapohunda, 2013). Accordingly, the number of elderly people in our society is expected to continue rising for the next few decades. Caring for them in the near future could, thus, pose a lot of challenges without a solid social security scheme put in place.

Aspects of care for the aged that need social security measures include their healthcare from the age of 60; financial leverage from the same age apart from the pension for retirees; issues of abuse of the aged in the society; food security for the aged; and old people's homes for the invalid among them. These measures are important to avert the menace of the aged's neglect that is apparently overwhelming the Nigerian society. This is an important policy issue demanding urgent attention by policy makers in the country.

5.4 Conceptualising the Theoretical Framework in the light of Findings

The theories that were utilised for the study are Havighurt's activity theory, Hobfoll's conservation of resources theory, and Mustapha's multiple modes of livelihood theory. Activity theory posits that involvement in activities that keep individuals agile is crucial for the elderly. Thus, they need to substitute their lost roles with some other roles to remain active members of society. Conservation of resources theory on the other hand, postulates that due to the fear of actual or perceived loss, people strive to acquire and retain valued resources. Multiple modes of livelihood theory stands on the premise that individuals and organisations seek out alternative income generating ventures to augment their meagre fixed income during periods of economic hardship in society. These alternative means could be legal or illegal.

The findings from the study reveal that these three theories are applicable in some ways to the experiences of retired civil servants in the study areas. Most of the participants were still active members of their societies. They were involved in one activity or the other. A few of them

became pastors and a handful took up pensioners' union tasks. However, majority of them were involved in activities, not just for fun; they needed to keep afloat financially.

Thus, multiple modes of livelihood's argument that people tend to engage in some income generating ventures to augment their meagre income is applicable. However, it is pertinent to state that the commercial activities these retired folks were involved in are legal. All the participants freely recalled their experiences and economic endeavours after retirement. All the modifications to their lifestyles, in a bid to keep afloat revealed no element of illegality. Multiple modes of livelihood theory seem to contend that people seek out any means either legal or otherwise to meet their needs during periods of economic crunch. Invariably, the theory appears to say that economic insufficiency propels all forms of appropriate and inappropriate actions from the populace. To this extent, it is unable to capture the realities in the experiences and actions of retired civil servants in the study areas. Participants never gave the impression that just any form of activity that is capable of meeting their needs is acceptable to them. While that contention might be applicable to the larger society, it is not applicable to retirees in the study areas based on the findings of this study.

Conservation of resources theory was also unable to adequately explicate the post-retirement experiences of retired civil servants in the study areas. First, Lagos State retirees, though prepared for retirement, provided no imprint that the experiences of their predecessors motivated them into making preparation towards retirement. On the contrary, they were all eager to retire from the civil service. They were residents of the commercial headquarter of Nigeria and got influenced by the presence of commercial activities around them. It was, therefore, not the threat of perceived or actual loss that led them into augmenting their income. On the other hand, Kwara State participants perceived a threat of loss of valued resources in the form of their means of survival. Many of them were afraid of retirement as it drew near. They knew it was expedient for them to financially prepare for their future. Yet, they were unable to prepare for retirement because they lacked the financial resources to do so. This implies that perceived threats could be better dealt with when people are privileged to have access to the resources needed to offset such threats.

Nevertheless, Kwara State participants reacted to actual threat; they sought out legitimate means of generating resources (in this wise, money, food, and good health) to meet their immediate needs. They only responded to this threat when they were fully confronted by it. The non-payment of their gratuity, irregular pension, need for healthcare, and other factors compelled

them to engage in legitimate alternative means of survival. So, actual threats are more powerful in propelling individuals to react in certain ways than perceived threats as shown by this study.

These theories are, therefore, unable to fully capture the post-retirement experiences of retired civil servants in the study areas. They are not inclined to the specifics of the experiences of the retired civil servants. Although, they captured some aspects of their lives as members of the larger society, the theories are deficient in the peculiar existences of this group of people. To this end, a micro-theory of lifestyle choices among retired civil servants in the study areas was propounded. It posits that due to the existence of some exogenous dynamics in the post-retirement years, retirees in the study areas were forced to take on certain endogenous activities. The retirees could only utilise the endogenous factors to stabilise the effects of the exogenous dynamics because of the lack of the making of the institutional arrangement. The exogenous factors as shown in Chapter 4 are gratuity and pension concerns, and the dichotomy that exists between the administration of State and LGAs. The endogenous factors are the lifestyle choices made by retired civil servants to reduce the impacts of the exogenous dynamics. This is discussed further in the section on contribution to knowledge in Chapter 6.

CHAPTER SIX

CONCLUSION AND RECOMMENDATIONS

This chapter examines the conclusions and recommendations that were drawn from the study. In addition to the analysed data, the insights for this chapter were generated from observations and field notes taken in the course of visits to the study areas and participants' residences. The study investigated the socio-economic experiences of retired civil servants in Kwara and Lagos States, Nigeria, in their bids at adjusting to the retired status. The study focused on the meanings the actors, in this case, retired civil servants, attached to their experiences and actions. This necessitated the adoption of qualitative methods of inquiry in seeking answers to the research questions. The findings were analysed in chapter four. The following sub-sections discuss the summary of the study, the conclusion, contribution to knowledge and recommendations for further studies.

6.1 Summary of the Study

The study examined the implications of retirement on the social status of retired civil servants, the factors that promote fulfillment in post-retirement years, how retirees are coping with their present status, the adjustments the retirees have made, and those that should be made for satisfying post-retirement years. Snowball and purposive sampling techniques were employed to access the study participants. In-depth interviews and focus group discussion (FGD) investigating tools, using interview and FGD guides were employed. Data were iteratively collected, digitally recorded, and transcribed verbatim to retain participants' voices. The researcher got immersed in the transcripts to gain better understanding of the data. The initial data were open-coded; 10 and 9 concepts and several sub-categories emerged in Kwara and Lagos States respectively. The research instruments were modified to follow-up on the emergent concepts. Consequently, the data were axial coded, producing categories and sub-categories. Ten and nine categories emerged from Kwara and Lagos States' data respectively. Further coding ensued after the 18th participant and 6th FGD in Kwara; and 15th participant, 4th FGD in Lagos, leading to the emergence of the endogenous and exogenous factors as the core categories. Kwara and Lagos data were analysed separately for the purpose of better understanding of each State's distinctive issues. An endogenous factor each emerged from each state. Two and one exogenous factors emerged from Kwara and Lagos States respectively.

Data collected from the States were robust and answered the research questions. In answering the question on the impact of retirement on social status, the finding shows that participants in Kwara State felt that the decline in their economic stance has had adverse effects on their social status. The populace perceived retired civil servants in the State as poor and in need of financial and material assistance. Participants insisted this perception was as a result of the unfavourable handling of their gratuity and pension by the State government. Lagos participants, on the other hand, maintained that there was no difference in their social status or societal perception before and after retirement because Lagos is basically an individualistic State.

On factors that engender fulfillment in the post-retirement years, all the participants from both states said the first factor was prompt access to their gratuity and pension. The second was pre-retirement planning. Although, most of the participants in Kwara State were least prepared for retirement, they were of the opinion that retirement demands planning. The third factor for post-retirement satisfaction was good health. Lastly, participants maintained that retirees need love and care from their offspring.

Participants annotated some coping strategies they and some other colleagues known to them employed for survival. These included: poultry farming, catfish farming, catfish processing, sales of food items, event planning, lecturing, crop farming, rental services, sales of poultry feed, cab/bike driving, security services, and others.

The important adjustments needed in the post-retirement years for fulfillment according to participants included the elimination of impulsive purchases, an end to buying of ceremonial uniforms, modest moral attitudes, moderate exercises, balanced diet, and talking with people, especially if the retiree is a widow or widower. A conceptual framework grounded in the data collected and analysed was utilised to describe the theory that was propounded at the end of the analyses.

6.1.1 Emergent concepts from open coding of Kwara data

1. Freedom
2. Unplanned
3. Effects
4. Challenges
5. Gratuity and pension
6. Lifestyle adjustments

7. State and LGAs
8. Coping strategies
9. Family relationship
10. Solutions

6.1.2 Emergent concepts from open coding of Lagos data

1. Freedom
2. Planned
3. Effects
4. Challenges
5. Gratuity and pension
6. Lifestyle adjustments
7. Coping strategies
8. Family relationship
9. Solutions

6.1.3 Emergent categories from axial coding of Kwaradata

The 10 categories that emerged from the data at the axial coding stage were:

1. Retirement corresponds to self-governance
2. Retirement planning as a missing link
3. Effect of retirement is relative to preparation
4. Retirement is most challenging without financial leverage
5. Gratuity and pension concern
6. Non-negotiable lifestyles adjustment for fulfillment
7. Dichotomy between state and LGAs' retirees
8. Coping approaches
9. Prevalent family relationship controls post-retirement support
10. The way out

6.1.4 Emergent categories from axial coding of Lagos data

The 9 categories that emerged from the data were:

1. Retirement corresponds to self-governance

2. Planned exit
3. Effect of retirement is relative to preparation
4. Retirement is most challenging without financial leverage
5. Gratuity and pension concern
6. Non-negotiable lifestyles adjustment for fulfillment
7. Coping approaches
8. Prevalent family relationship controls post-retirement support
9. The way out

The categories from each of the States under-studied exemplified the subjective meanings participants in the States attached to their prevalent transitional experiences in the post-service years. As the categories and analyses indicated, there were quite a number of parallels between their experiences; these were, however, tinted with certain variants.

6.1.5 Exogenous and endogenous factors from selective coding

The core categories that emerged respectively from Kwara and Lagos States' analyses were the exogenous and endogenous factors. They were further categorised as:

1. Gratuity and pension concern: - exogenous factor
2. State and LGA dichotomy: - exogenous factor
3. Lifestyle modification in response to challenges: - endogenous factor

And

1. Gratuity and pension concern: - exogenous factor
2. Lifestyle modification in response to challenges: - endogenous factor

6.2 Conclusion

The study investigated the socio-economic adjustment, as it relates to the transitional experiences of retired civil servants in Kwara and Lagos States, Nigeria. From the findings of the study, it was evident that retired civil servants in the study areas enjoyed the freedom that came with their retirement. This was attributed to the freedom of movement and ample time to rest which retirement afforded them. Nonetheless, retirement presented financial and social challenges, which became severe in the absence of pre-retirement planning. In this wise, lack of access to gratuity and pension became a source of worry, both under the defined benefit and the contributory pension schemes.

From the findings of the study, it could be safely argued that who the employer of a retiree was determines, to a large extent, the ease and prompt access to benefits. Although, participants in the upper echelon in terms of career reported better adjustment after retirement, employer's influence on the post-retirement realities of participants was stronger from data gathered. For instance, the directors interviewed found it easier because they were either federal government employees or worked at the peak of State's civil service. The State directors spoke about how they worked directly with commissioners in the State and had frequent meetings with permanent secretaries, commissioners and governors. Little wonder they experienced no stress accessing their gratuity shortly after retiring; they were well connected. Also, and according to one of them, he had travel allowances because he travelled extensively during his service years. The federal director was at the peak of his career; he was a deputy director-general in a federal parastatal. It is germane to note that these two individuals were Masters holders. Some of the teachers and ministry staff interviewed, who bemoaned their financial incapacitation, also had Masters degrees. In contrast to the Masters' holders school teachers, the only driver who was interviewed in Lagos was a school leaving certificate holder, yet he explained how he had no financial challenges after retiring. It is important to add that he had two wives and children. He also had a large poultry farm within his private apartment. His appearance was neat, with freshness written all over him, unlike several other participants, especially in Kwara State. He could easily be taken for a senior staff where he worked. He told the researcher that he retired on Grade Level 5. Yet, he was paid gratuity immediately he retired. He said his pension was always regular since he retired. He worked as a driver with Central Bank of Nigeria (CBN), under the new pension scheme. None of the retirees who served under the State in Lagos expressed their satisfaction with their post-retirement years as this man did. Meanwhile, other participants, especially those in Kwara State were heavily disadvantaged in the aspect of gratuity and pension payment. The worst hit were the retired civil servants under the LGAs in Kwara State, some of whom were Masters holders also.

These challenges led retirees to seek for alternative coping strategies for sustenance. Several participants were into vocations and businesses to augment their pension. Women were said to be better entrepreneurs because they easily got into businesses either at the small or large scale level. To this end, they were said to hack it better than men as retirees. Participants also argued that this accounted for women living longer than men after retirement. Findings, however, reveal that there were no clear-cut differences between the financial status of the male and female participants.

Financial, material, and emotional cares from retirees' children was also a coping strategy among participants. The study found that children of retirees supported them during their transitional phase to reduce the adverse impacts of retirement. Retirees, especially the women, also acted as care-givers to their grandchildren. The study discovered that some retirees had some of their young grandchildren living with them. It was also established that the type of relationship that existed between spouses during the working years had a bearing on the support they offered each other after retirement.

The study indicated that most of the participants in both States were members of cooperative thrift societies. Lagos participants couched on resources from this source to achieve capital projects like training their children, building private apartments, and establishing businesses while in service. They also strengthened their financial base for sustenance for the years after retirement by saving in the cooperative societies for a period without making withdrawals while in service. On the other hand, many Kwara participants harnessed resources from cooperative societies to train their children through school and meet some domestic needs as they surfaced within their years in service. A couple of them collected their savings after retirement to complete their private apartments. They were, therefore, left at the goodwill of their children when gratuity was not paid promptly and pension became irregular.

The main difference between Kwara and Lagos State participants was the evident plans made towards retirement by Lagos participants. The latter were less dependent on their pension compared to Kwara State participants. Lagos is a commercial city, with a lot of business opportunities that could be harnessed. Also, living within a business environment could have exposed and influenced Lagos participants to venturing into some income-generating activities earlier in their career years. This is because none of the participants in Lagos started preparation for retirement as a result of observed negative experiences of their predecessors. They just felt there was need to increase their financial base since the economic circumstances of Nigeria was unpredictable. The exposure to an environment characterised by buying and selling could be one of the explanations for the early involvement of Lagos participants in business ventures years before they retired from civil service.

Kwara State on the other hand, is an agrarian society. It was no surprise that several participants in the State were engaged in subsistence farming right from their years in service. However, as they grew older and retired from service, it became difficult for many of them to keep on farming, because their strength could not keep up with such tasks. They were less business

conscious with their farming activities, until quite recently, because they were not exposed to such lifestyle like Lagos participants. They were not farming with the intent of selling the produce. This also became evident during the data gathering activities. While some interview and FGD participants in Lagos desired to be given stipend for participating, Kwara participants did not ask for such, though some of them also came from their homes for the FGD sessions. Many of them were unwilling to collect the material gifts offered them by the researcher. The researcher had to implore them to collect the gifts as coming from one of their numerous children. This scenario portrayed two sets of people; one saw circumstances as avenues to make money, while the other's mindset largely lacked profit-making orientation. Furthermore, the fact that some of Kwara participants said they did not know how to actually plan and that they were not taught, showed that exposure was one of the bedrocks of certain actions taken by people at any point in time.

The study was concluded with a micro-theory that explains the transitional experiences of retired civil servants in the study areas. It is a micro-theory of lifestyle choices among retired civil servants of Kwara and Lagos States. It states that in the post-retirement years of civil servants in the study areas, some exogenous factors impacted adversely on retirees, leading them to search inward for certain endogenous factors as palliatives. The exogenous factors, namely; gratuity and pension concern and LGAs dichotomy (the second factor was specific to Kwara participants) created unpleasant financial and material circumstances in the lives of civil service retirees in the study areas. Consequently, these retirees had to adopt certain lifestyle decisions as palliatives to weather through the situations in their post-retirement years.

6.3 Contribution to Knowledge

- i. The study has been able to bring to the fore the actual actions taken by retired civil servants in Kwara and Lagos States in their effort to transiting and adjusting to the retired status. This gap in knowledge, identified from previous studies was addressed by this study. The conceptual framework that emerged at the end of the analyses captured the meaning retired civil servants in the study areas attached to their post-retirement existences and actions. Some of the adjustments they have made to their lifestyles included living within their individual extant income, reduction in legitimate erogenous relationship, a halt to illegitimate erogenous relationship, elimination of impulsive purchasing, limited attendance at social functions that demanded spending, and others. Most of them were involved in different types of income generating ventures as analysed in Chapter 4.

ii. The study has also been able to propound a micro-theory that explains the post-retirement experiences of retired civil servants in the study areas. Micro-theory of lifestyle choices states that there are certain exogenous factors that propel and impact some endogenous factors into reality in the post-retirement years of civil servants within the study areas. The impact of the exogenous factors produces an endogenous reaction. The intent of the endogenous factors is the stabilisation of the impacts of the exogenous factors. Nevertheless, the extent to which a retiree needs to appeal to endogenous factors is dependent on the preparedness of individual retirees for retirement.

Based on findings of this study, the exogenous factors were gratuity and pension concern, and the dichotomy between the administration of State and LGAs' retired civil servants. The endogenous factor was the lifestyle modifications and choices made by retirees in response to the challenges of retirement. The exogenous factors produced financial anxiety and traumatic sustenance experiences in the post-retired years of retired civil servants in the study areas. The retirees were, therefore, compelled to make choices that necessitated adjustment in their regular lifestyles. These choices served as palliatives because they were not strong enough to eliminate the exogenous factors, which were institutional structures. This implies that retired civil servants in Kwara and Lagos States, Nigeria were compelled by certain exogenous dynamics into appealing to some endogenous factors as palliatives. The endogenous factors lacked the ability to eradicate the exogenous factors, but were capable of relieving the retired civil servants in the study areas of the effects of the exogenous factors.

The policy making on pension, its implementation, and administration are completely beyond the control of the retired civil servants. Also, the administration of States and the LGAs are beyond the jurisdiction of retired folks. The retired civil servants were, therefore, subjected to the hegemony of these exogenous dynamics. When the management of these exogenous factors was unfavourable to the well-being of these retired civil servants, the latter sought out specific endogenous factors, which act as palliatives to cushion the effects of the exogenous factors. On the other hand, when the exogenous dynamics were favourable to the retired civil servants in the study areas, the endogenous factors were least thought of. However, when the endogenous factors are engaged in spite of auspicious exogenous conditions, then, the logic changes to a large extent.

The administrations of pension schemes in Nigeria and the challenges posed by the dichotomy between the State and LGAs in the study areas impacted the retired civil servants adversely. The retirees, therefore, searched inwardly for measures to mitigate the effects of these factors. Consequently, they aligned their lifestyles to be in consonance with the current realities. Although, Lagos participants prepared for retirement, they still had to modify their lifestyle largely because their gratuity and pension were delayed for years. To stay afloat the situation, they relied heavily on vocations that earned them some extra income. Some of them increased their capital base with the intent of earning more profit.

In the same vein, after retirement, when access to gratuity and pension became problematic, Kwara participants searched inwardly for activities they could get involved in for the primary purpose of making profits. The profit stood as their income in the absence of gratuity and irregular pension. It is appropriate to mention that it was the challenges posed by the administration of gratuity and pension in the State, and the State and LGAs dichotomy that propelled them to seek for alternative means of sustenance. Only very few of the participants in the State were involved in business prior to retirement. They envisaged the possibility of exogenous factors impacting their post-retirement years, but could not help it. In summary, none of the participants of the study started business primarily to remain active members of the society. The purpose from the onset was to generate extra income and survive in the post-retirement years.

6.4 Recommendations based on Findings

Based on the outcome of this study, the following recommendations are made:

- i. Considering the present condition of several retired civil servants in the study areas, and the lack of pre-retirement planning among many of them, it is recommended that pre-retirement counselling be organised at intervals for all employees. It is suggested that as employees are being sent on in-service training by their employers, retirement counselling should be made available to them at regular intervals in the course of their service years. These counselling sessions could start shortly after an employee is recruited into the civil service. Counsellors should be updated on the plans made and actions taken so far in subsequent sessions. This would afford employees enough exposure and knowledge needed to plan ahead of their retirement. The training should be free and made compulsory for all employees. Also, the training sessions should be held in conducive and well-ventilated environments. Each session should not be

crowded with people. A time-table should be made to inculcate all employees into the programme, with good record of attendance and feedback from participants on progresses made as per their retirement planning.

- ii. The new Pension Scheme (contributory Pension Scheme) should be amended to feature all that was originally structured into it. The fact remains that retirees under the defined benefit (old scheme) are better remunerated than those under the new scheme. This is partly due to the inclusion of employees who were almost retiring from service into the new scheme. Some participants that retired between 2011 and 2013 were included in the new scheme when they had less than 5 years to make savings into the scheme. It is recommended that the scheme should be restructured to feature only employees with at least 10 more years in service. In this way, they would be able to save enough into the scheme before they retire.

Also, all the Pension Managers should be made to comply strictly with the provision of Section 4c of 2004 Pension Act (which is still part of the 2014 amended Act). It states that 50% of employee's last basic salary would be his or her monthly pension (Eme, Uche & Uche, 2014). Part of the revenue that accrue to pension managers' coffers from investment made with employees' and retirees' savings could assist in achieving this. The implementation of the Act to the letter would go a long way in alleviating the suffering of retirees in the post-retirement years. In the same vein, all gratuities should be processed promptly and retirees paid without undue delays. This applies to both the old and new pension schemes. The pains of waiting for years before collecting gratuity could cause sicknesses and death for retirees who need their money to feed and care for their health.

- iii. People's expenses could increase at old age due to health challenges, according to the findings of the study. It is, therefore, recommended that there should be welfare schemes or social security measures for retirees and aged people at old age, not only in the study areas, but throughout the country. The welfare package could include health insurance or free medical treatment from age 60 for both retirees and other old people in the country. Retirees could also be assisted to establish cooperative societies for people from that age, where some amount could be deducted directly from their pensions into the cooperative societies. Retirees could borrow some amount there whenever the need arises.
- iv. Nigerian leadership at all levels needs to work selflessly towards eradicating the menace of youth's unemployment in the country. Many of the participants said their children and wards were unemployed graduates and still living with them, years after graduating from higher institutions. These children could have been sources of help to their parents in old age. Results from the study showed that rather than lending helping hands to their aged parents, some of these

people in their prime contributed to the financial hardship of their parents after retirement due to unemployment. Gainfully employed youths are also unlikely to be threats to the peace and tranquility of the society.

- v. Successfully executed foreign policies should be borrowed and implemented with utmost caution in Nigeria. The Nigerian economic situation should be handled with sensitivity to the human lives it affects. The importation of unfamiliar policies could have adverse effects on the populace if implemented without restraints.
- vi. There is a need for a moderate housing scheme for civil servants in Kwara State, as Lagos State strives to put in place. This would reduce the stress of tirelessly saving money to build a private apartment. Many of the participants in Kwara State made several attempts to build houses before they finally succeeded. Instead of saving money and spending it when need arose or building houses close to or after retirement, the government could build, give the houses out to civil servants at moderate costs and deduct the amount instalmentally from their salaries over a long period of time within their working years. Before they retire, a substantial number of them would have had decent private apartments.
- vii. The dichotomy that exists between the State and the LGAs in the country should be deliberated on. In recent times, LGAs in the country have been clamouring for autonomy, calling on the federal government to give them financial independence from the States. The effects of their dependence came to the fore from the findings of the study in Kwara State. The researcher recommends that flashlight should be beamed on this aspect of governance as it affects both employees and retired civil servants in the country.
- viii. Considering the present economic challenges the country is faced with and what retired civil servants have had to encounter in their post-retirement years, the researcher recommends that strict rules on involvement in extra-vocational activities by civil servants should be moderated to allow employees get themselves involved in some activities that could help them generate some profit in their post-retirement years. However, this should be treated with utmost caution, so that civil servants do not throw morals in the air in a bid to establish businesses for themselves.
- ix. Incessant screening exercises that weigh negatively on the finances and health of retiree, a characteristic of the old pension scheme, should be reduced to the barest minimum. In this age of high technological development, government at all levels should be equipped with modern gadgets to keep all the documents of retired civil servants and employees in databases. This could be periodically updated, reducing screening exercises to once in a year or two years, as against three or four times a year that is presently operational. Convalescent retirees could be

visited during screening exercises by pension offices' staff or social workers employed by the government for such a purpose.

- x. Above all, the cancerous corruption in Nigeria needs to be addressed with a sense of urgency. All the recommendations made so far can be better achieved when corruption is banished from the society.
- xi. Qualitative research methods should be encouraged in the academia in Nigeria. Many universities across the globe have carved for themselves academic excellence through flexibility of research methods across a wide range of fields of study. There have been successful collaborations between the Social Sciences and the Pure/Applied Sciences in some universities of repute. A dynamic age like ours requires dynamic means of knowing.

6.5 Suggestions for Further Studies

The study into the socio-economic experiences and adjustments of retired civil servants of Kwara and Lagos States, Nigeria has further illuminated the field of industrial gerontology, as it relates to retired folks in the study areas. In the passage of this study, some other interesting areas that could be further investigated to boost knowledge in the fields of gerontology, gender and family studies surfaced. Some of the areas identified by the researcher include the following:

- i. Social exclusion among retired civil servants. This has to do with the societal perception of retired civil servants and the treatment meted to them by their former employers and colleagues. A study of this nature is probably best carried out with qualitative instruments.
- ii. A comparative study of socio-economic adjustment of retired public servants. A study of this kind could employ both qualitative and quantitative methods of inquiry.
- iii. Gender differences in adjustment to retirement. The findings of this study show some gender differences in perception of the post-retirement lives of retired civil servants in the study areas. A further investigation is needed to validate some of the gender issues that came up.
- iv. Unharnessed and lost opportunities during the prime years of elderly individuals could be a fertile research ground. The unharnessed privileges in the haydays of aged people and wasted opportunities in their prime years could be investigated. A study of this nature is best investigated with qualitative instruments.
- v. Local government administration in this democratic dispensation. Studies into local government issues have been done severally, but it still remains relevant in this present democratic dispensation.

- vi. There is also need to investigate the ways civil servants in Nigeria are planning for retirement in the light of the current economic situation of the country coupled with changes in the country's pension administration.
- vii. Social security measures for elderly people in Nigeria could be further explored.
- viii. The services of grandparents as coping strategies among working couples. This could be investigated in terms of any symbiotic relationship between working families and their retired or elderly parents.

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APPENDIX I

IN-DEPTH INTERVIEW GUIDE

SECTION I: Demographic Data

- i. Please, tell me a little bit about yourself without mentioning your name. Tell me your:
- ii. Age
- iii. Religion
- iv. State of origin
- v. Educational Qualification
- vi. State of service/Local Government Area of service
- vii. Number of years spent in service and year of retirement
- viii. The last position held before retirement
- ix. Grade level as at retirement
- x. Marital status
- xi. Number of children and their levels of education

SECTION II: Effects of Retirement on the social status of retired civil servants

1. Describe your Job designation while in service
2. What reason(s) informed your retirement?
3. Left to you, would you have retired the time you did? Give reasons for your response.
4. Please, describe what work stood for in your life when you were in service.
5. Describe what you missed most as a civil servant.
6. How have you been coping with the absence of the aspect(s) identified above?
7. Describe how you viewed retirement and retirees while you were still in service.

8. To what extent has that perception changed now that you are retired?
9. Can you describe how people out there perceive retired civil servants?
10. What is the rationale behind this perception?
11. Based on your own experience as a retired civil servant, how true is this perception?
12. Please, describe how you felt few days to your retirement. What informed the feeling?
13. Describe your feeling the day you retired.
14. Please, describe how you felt two months into your retirement.
15. What factors are responsible for constancy/changes in your feeling?
16. How will you describe your first year of retirement based on your experience?

SECTION III: Factors that promote fulfilling life after retirement

17. In what ways would you say your retirement has impacted
 - (i) You;
 - (ii) Your family – wife, children;
 - (iii) Relatives and close friends; and
 - (iv) Your financial position?
18. Will you say you are better off as a retiree than a worker? Why?
19. Could you please explain the aspect(s) of retirement life you enjoy the most?
20. Describe aspect(s) of retirement life that is/are most challenging to you and why is it/ are they so?
21. Can you describe how retirement has affected the lives of your friends or relatives who worked in another state in Nigeria?

22. How often do you attend social gatherings now compared to when you were working?
23. Are you a registered card holder of any political party?
24. Did you vote in the last general elections?
25. In what ways do people generally show love and affection to retirees in this town/area?
26. Please, describe your daily routine now that you are retired?
27. How do you keep yourself healthy?
- SECTION IV: Socio-economic Adjustment in Retirement.**
28. Can you explain how you prepared for retirement?
29. Is retirement stressful? Can you explain your answer further?
30. Describe the areas of life you had to make changes after retirement? What necessitated the changes?
31. Did you ever think of making certain sacrifices towards your retirement? What are the sacrifices you made?
32. What constraints/difficulties usually confront retirees?
33. What did you do to overcome the constraints?
34. Are you into any vocation now? Why?
35. What other coping strategies have you seen or observed among fellow retired civil servants in this State?
36. Critically assess the current pension scheme in comparison to the former pension scheme.
37. What roles do the immediate family members of retirees play in issues surrounding the retirement of one of them?

38. What factors are necessary for fulfilment during the post-retirement years? What roles do these factors play?

39. Please, describe the post-retirement experiences of your friends/relatives who worked in other states in Nigeria.

40. In what ways are they different from retired civil servants in this state?

41. In what way(s) can the government of the state help retirees towards living fulfilling lives after retirement?

42. What would you have done differently if you were still working? Why?

43. What advice do you have for intending retirees?

44. Given another chance, would you retire when you did? Why?

APPENDIX II

FOCUS GROUP DISCUSSION GUIDE

1. What does retirement mean/represent to an average civil servant in this state?
2. Please, explain the benefits of retirement.
3. Kindly discuss the grey areas of retirement in Nigeria.
4. What were your experiences in the first year after retirement?
5. What challenges did you face after quitting service?
6. What aspects of retirement experience do you enjoy the most?
7. Describe the gender differences in retirement experiences in this state, (b)
Nigeria
8. Describe the experiences of other retired civil servants in the state.
9. What is the importance of retirees' screening exercises in the state?
10. Is retirement stressful? Please explain
11. Will you say you are enjoying your retired status? How and in what ways?
12. What adjustments are important after retirement to live a fulfilled life?
13. Describe the adjustments you made at retirements
14. What coping strategies did you apply as a retiree?
15. When is the best time to start preparing for retirement? why?
16. What factors can positively influence the life of a retiree?
17. Evaluate the current pension scheme in the light of the former
18. What would you have done differently if you were still in service?

APPENDIX III

INTERVIEW GUIDE FOR OFFICIALS

1. What is the approximate figure of retired civil servants in this State?
2. What does retirement mean to you?
3. What age would you have liked to retire if there were no mandatory retirement age in Nigeria?
4. What are the problems facing civil service retirees in this state?
5. Please, how will you describe the experiences of retired civil servants in this state?
6. What could be done to eliminate the problems?
7. Compare the present pension scheme with the former scheme.
8. What are the reasons behind the screening of retirees in the state?
9. What planning is crucial for all civil servants in preparation for retirement?
10. When should employees begin planning for retirement?

APPENDIX IV

SNAPSHOTS FRAGMENT FROM KWARA STATE



The executive members of the retired Local Government employees in a meeting in Ilorin, Kwara State capital



A cross section of retired primary school teachers across Kwara State in their regular monthly meeting at the State capital, Ilorin



The executive members of Kwara State Pensioners' Union listening to the researcher at their secretariat in Ilorin, Kwara State



A focus group discussion session at the Kwara State Pensioners' Union's office in Ilorin

APPENDIX V

SNAPSHOTS FRAGMENT FROM LAGOS STATE INTERVIEWS



An in-depth interview session with one of the female participants in Ifako-Ijaiye Local Government Area of Lagos State



An In-depth Interview with one of the participants in Alimosho Local Government Area of Lagos State



The researcher introducing herself at the beginning of a female Focus Group Discussion session in Ifako-Ijaiye LGA, Lagos State



A female focus group discussion participant came with her grandchild to the interview venue