

# Socio-Economic Adjustment among Retired Civil Servants of Kwara and Lagos States: A Theoretical Analysis

Christiana O. Adetunde, David Imhonopi,  
Tayo Ola George  
Department of Sociology  
Covenant University  
Ota, Nigeria  
adetundesunday@yahoo.co.uk  
davidimhonopi@gmail.com  
tayo.george@covenantuniversity.edu.ng

C. Nana Derby  
Sociology and Criminal Justice  
Virginia State University  
Virginia, USA  
CDerby@vsu.edu

**Abstract**—This presentation is the theoretical framework of a proposed dissertation on the transitional experience and adjustment of retired public servants in Kwara and Lagos. Yearly, several workers around the world retire from service voluntarily, compulsorily or mandatorily. In Nigeria public sector, workers are expected to quit service at the statutory age of 60 or 35 years of service; whichever comes first and begin to receive monthly pensions. In addition, most of these retirees are in their old ages. Usually, this transitional phase of life is characterized by several changes which include age, health, strength, income, social status, living condition and environment. However and in most cases, this phase calls for adjustments that are crucial to living a happy and fulfilling post-retirement life. Some of these changes could be difficult to easily adjust to. Using secondary data, the study explored the actual actions taken by retirees at this transitional phase for proper adjustment to post-retirement and subsequently, old age using Activity, Multiple Modes of Livelihood and Conservation of Resources perspectives. The study concluded that (i) due to Nigerian economic instability and irregularity in pension payment, several retirees seek out for alternative means of income to augment their meagre pension, (ii) retirees engage in such activities to deal with boredom and as survival strategies in the mist of economic crises.

**Keywords**— *Activity theory, Multiple Modes of Livelihood, Conservation of Resources*

## I. INTRODUCTION

### A. Background to the Study

In Nigeria, the statutory retirement age is 60 years or 35 years of unbroken active service, whichever comes first. The retirement ages for lecturers of tertiary institutions and judges are 65 and 70 respectively. Age is said to connote expertise and wealth of experience in these sectors [1], hence the extended age for retirement. Whichever form retirement takes within the Nigerian statutory requirements, the retiree is entitled to benefits including gratuity and pension as rewards for the years put into serving the nation and also for the purpose of meeting their financial needs at old age [1, 2]. With the leverage arrangement and all other things being equal, Nigerian retirees ought to look forward to quitting service with relative enthusiastic relieve and spend the rest of their lives in

leisure. However, Nigerian retirees according to Fapohunda [3] 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 decades are outrageous [1-3]. Due to these challenges, there is fear of the unknown future in the minds of workers as they perceive or witness the plights and challenges facing retirees.

Coupled with this well-known financial problem among retirees is the problem of severance from the life that the worker is used to and has lived for decades. Study have 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 [4-7]. Hence, adjusting to the live after years of service to the nation and humanity remains a core problem of the average retiree, not only in Nigeria, but some other parts of the world. How this set of people adjusts to their new status should not be overlooked. It is to this end that this paper endeavours to apply applicable theories to the transitional phase experience of civil-service retirees in Kwara and Lagos, by analysing what retirees do to adjust to their new status.

### B. Statement of the Problem

Retirement from both public and private service comes with obvious changes in lifestyles, daily routine, income, social status, age, strength, environment and most times, health. Making transition from the former to the latter could be more difficult than imagined. This was established by Adewuyi [9] who asserts that retirement is stressful. She analysed 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 envisage their retirement. In another study carried out on retirement stress and counselling in Kwara State, Oniye [10] maintains that retirees go through stress that demands pre-retirement counselling. In yet another study [9], up to seventeen percent of the participants who were retirees said they felt lonely; while fifty-five percent expressed a drop in their social life.

Studies have also shown that two-third of retirees did not seek financial advice while in service. Seventy-five percent of retired women were not satisfied with their retired status [9]. In Nigeria, many employees of federal and state governments do not have adequate understanding of the new pension scheme as enacted by the Pension Reform Act of 2004 [9]. Worse still is the irregularity and non-payment of gratuity and pension as and when due in the Nigerian civil-service. This is a negative critical factor in retirees' everyday living [1] [3]. Many retirees are therefore left at the mercy of their children and relatives, while some live as destitute [2-4]. The depth of people's immersion in their work is another crucial issue which might not readily be noticed to the worker until work ceases. Scholarship on what retirees do to adjust to their new status is sparse in Nigeria. To address this aspect of retirement in Nigeria, secondary source of data is employed. Specifically, three theories are analysed in an attempt to explain the ways civil service retirees in the study areas adjust to their new status in the postretirement years.

### C. Research Questions

This paper will attempt to answer the following research questions:

- i. What factors promote fulfilling life after retirement from public service?
- ii. What forms of challenges are retired civil servants faced with?
- iii. What steps do retirees take in their effort to adjust to the retired status?

### D. Objectives of the Study

The objectives of the paper are to:

- i. Investigate the factors that promote fulfilling life after retirement.
- ii. Examine the challenges faced by retired civil servants in the study areas.
- iii. Analyse the steps taken by retirees in adjusting to the retired life.

## II. LITERATURE REVIEW

Retirement in Nigeria is usually welcomed with a sense of uncertainty [11]. It is often associated with risk and stress, especially among the civil servants. This is occasioned by the tension and strain retirees go through during screenings before they are able to access their benefits and entitlement [12, 13]. Occasionally, media reports do have news of how pensioners collapse and die at screening venues [13], [14]. At the end of the exercise, they might not still be paid their pension for months. Under the former pension scheme, it is a well-known fact that many pensioners were not paid their gratuity for years [1], [13].

### A. Problems facing Retirees in Nigeria

Many retired civil servants in Nigeria are experiencing negative and difficult changes that come as the result of cessation of work. Citing Oniye [10], Eremie [15] highlight the challenges facing retirees to include lack of insufficient

finance, health challenge, empathy, lack of social relevance and more. In a study carried out in Rivers state by Eremie [15], 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. Lack of finance to cater for health at old age could be the bedrock of their ailing health.

According to Garba and Mamman [1], and Fapohunda [16], many retired civil servants enter retirement phase without any financial or assets savings to fall back on. Also, many workers in the country do not own personal houses as and when due for retirement because of their lack of planning, heavy family responsibilities and the meagre salaries they lived on. Paying for residence in postretirement does lead to worries. Mallum cited in Ali [2] argues that due to this challenges, several retirees experience one or more emotional trauma such as frustration, boredom, unsatisfactory life, fear of uncertainty and low social affinity. Retirement planning has been identified as one singular prerequisite to satisfying postretirement years, especially in a country like Nigeria [1, 2, 8, 9, 16].

### B. Theoretical Framework

As no one theory is capable of explaining any social scenario, this paper adopted three theories that are relevant to the subject matter of the study. These theories attempt to explain the socio economic adjustment strategies employed by civil service retirees in their bid to adjusting to their new status. The theories are:

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

### C. 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 and fulfilment when they actively engage in meaningful social interaction and activities. In this way, older people substitute new activities or roles for those lost to retirement. Activity theory is focused on the social life of older people, without emphasis on the economic aspect of life. It aims at keeping people agile, healthy and with a satisfying self-image in their later lives.

It is not surprising for instance to see a retired teacher could be seen taking up a new job in a private school as school administrator or head teacher, a retired lecturer can take up appointment in another university, a retired banker could work as a consultant to firm and so on. Some other retired individuals take to private activities like owning a poultry or fishery farm, running laundry services etc. Some run charity organizations. Such activities as these are encouraged among older folks [2, 7]. Rather than retiring to fate, 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 is not always for them to earn income only but also to remain active participants in the society. This theory is in agreement with the argument put forward by Moody and Sasser [6] that retirement should not be abrupt and

room should be given to elderly ones who desire to work longer than usual. Akpanmkpuk [8] maintains that retirees must be engaged in activities that could keep them fit and healthy. Quadagno [7] 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 most 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 retirees to remain active, relevant and satisfied as activity theory posits.

### III. CONSERVATION OF RESOURCES MODEL

Before This model was developed by Stevan Hobfoll [18] in 1989. The Conservation of Resources Model (COR) argues that human beings work towards acquiring and retaining resources. These resources refer to anything people perceive as valuable. They could be in the form of objects such as food, clothes, house and investments; conditions like employment status, reputation, good health and leadership position; personal characteristics like self-confidence, self-esteem and skills; and, energies which include money, acquired knowledge, time and so on.

The purpose for the acquisition and retention of these resources is to be able to counter threats, especially in the near future. In other words, these resources serve as leverage (Moss, 2008). These resources are valued as either avenue 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 et al. [17] identify three themes in COR for the purpose of their study on health system change in areas with limited or inadequate resources. Two of the themes are also relevant to this study. The first theme argues that resources are needed for adjustment to changes that occur in any system. This implies that the resources, as highlighted above, that are available to each retiree, 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. This theory, however, did not prioritize the resources in order of importance.

The second theme posits that perceived threat to resource loss triggers protective actions in the direction of assets. Hobfoll [18] argues that people experience stress when there is a perceived danger of resource or asset loss and when they actually experience the loss. The fear brought by either of these scenarios prompts people into effort to acquire more, thereby, shielding their resources from potential and actual loss. This premise is in line with advocacy for pre-retirement and postretirement planning and education. It also helps to buttress the efficacy of role substitution in postretirement years as advocated by Havingurt's theory. To eliminate potential or actual loss of finance (which are objects and energy resources), retirees have been advised to save as much as possible and invest in certain income-generating assets while in service [9], [19], [8], [2], [1], [7]. 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 [2], keep their spirit high at all times, join religious and social groups in their communities [1], carry out routine medical check-ups [2] and possibly opt for phased or bridged retirement and extend their services by remaining in paid employment beyond the normative retirement age, where it is allowed [6], [7].

#### A. Multiple Modes of Livelihood Approach

Multiple Modes of Livelihood as put forward by Abdul Raufu Mustapha [20] in 1991 is typically meant to explain micro-economic condition as it is today especially in Nigeria. According to Mustapha [20], multiple modes of livelihood refer to survival strategies and activities people engage in to alleviate financial insufficiency, pressure and hardship. They are means employed by people to gain additional earnings through getting involved in additional jobs or ventures.

The basic tenets of this approach are:

- i. They are means of generating additional earnings to argument for inadequate income.
- ii. The multiple modes may not all be legal; it could include criminal and quasi – illegal practices. Examples include, prostitution, drug trafficking, smuggling of goods, avoidance of taxation by business owners and others.
- iii. The pervasiveness of technological changes and economic crunch around the world has intensified the need for multiple modes of earning as people struggle for relevance and survival.

According to Mustapha [20] and Owusu [21], salaries (and by extension, pension) are grossly inadequate to offset people's bills due to low income and inflation. Thus, every avenue available to individuals and groups are harnessed to gain more earnings. Some of the opportunities available to retirees for added income according to them include farming (eg. food crops, fishery, poultry, goat farming and others), establishment of schools, vocations trainings like sewing, knitting, baking, events planning and more; consultancy services, investment in landed property, opening supermarkets or a shop, laundry services and others. Even in the United States, Quadagno [7] explains that since the elimination of the earning test for social security recipients, retirees and elderly people have been able to earn their social security benefits and at the same time, engage in some other jobs to earn more income.

### IV. CONCLUSION: POINTS OF CONGRUENCE BETWEEN THE THEORIES

As earlier pointed out, the three theories: activity, conservation of resource and multiple modes outline actions (activities) carried out by people under certain socioeconomic circumstances. They are all action-based theories. 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 eliminated threats capable of producing stress now or in the future. In the same vein, Multiple Modes of Livelihood

approach identifies economics threats and consequent losses, which people initiate means to tackle by engaging in others jobs and businesses (apart from the regular normative employment) to avoid the depletion of resources on the other hand, and restore losses on the other hand. It means therefore that the two theories are sensitive to resources loss and go all out sourcing for means to prevent it. By implication, activity theory is also sensitive to loss; this is explained in the substitution of new roles for the lost old roles by way of active involvement in other spheres of life. The three theories are therefore having the same aim and objective, which is, the sustenance of valued statuses and survival strategies.

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