

AUTHORIZATION TO COPY

OBAFEMI AWOLOWO UNIVERSITY, ILE-IFE, NIGERIA

HEZEKIAH OLUWASANMI LIBRARY

POST GRADUATE THESIS

AUTHOR: AKINPELU TEMTAYO OLUWAKEM

TITLE: INFLUENCE OF SOCIAL AND WORK RELATED FACTORS ON DELAYED  
RETIREMENT INTENTION AMONG UNIVERSITY EMPLOYEES IN OSUN STATE,  
NIGERIA

DEGREE: MASTER OF SCIENCE IN SOCIOLOGY AND ANTHROPOLOGY

YEAR: 2016

I, AKINPELU Temitayo Oluwakem, do hereby authorize Hezekiah Oluwasanmi Library to  
copy my thesis, in whole or in part, in response to requests from individual researchers and  
organizations for the purpose of private study or research.

Date .....

Signature .....

**CERTIFICATE**

This is to certify that this work was carried out by **AKINPELU Temitayo Oluwakemi** of the Department of Sociology and Anthropology, Faculty of Social Sciences, in partial fulfilment of the requirements for the award of the Degree of Master of Science (MSc) in Sociology and Anthropology, Obafemi Awolowo University, Ile-Ife, Oun State, Nigeria.

.....  
Dr. C O Mroghalu  
Supervisor

.....  
Dr. J. O. Aransiola  
Head, Department of Sociology and Anthropology

### **DEDICATION**

This thesis is dedicated to my absolutely, totally awesome parents, Mr. Ojuba Akinpelu & Mrs. Moradeke Akinpelu. Thank you for loving me every day, for urging me on, for nurturing me, and for believing in me. You two are my greatest mentors; I appreciate you so very much.

OBAFEMI AWOLOWO UNIVERSITY

## ACKNOWLEDGEMENTS

Foremost, my deepest gratitude goes to the Almighty, for His abiding love, unending mercies, and immeasurable grace towards me.

Though only my name appears on the cover of this dissertation, a great many people have contributed in its production. I owe my gratitude to all those who have made this dissertation possible and because of whom my graduate experience has been worthwhile.

I would like to acknowledge my supervisor, Dr. (Ms.) CO Mioghalu of the Department of Sociology and Anthropology, Obafemi Awolowo University, whose insightful comments and constructive criticisms at different stages of my research were thought-provoking and they helped me focus my ideas. Her motherly love helped me get through every hurdle during the time I wrote this thesis. I am greatly indebted to Dr. AL Adisa of the same department, for always being there to listen and give advice. I am grateful for the long discussions that helped me sort out the technical details of my work and thankful to him for encouraging the use of correct grammar in my writings and for carefully reading and commenting on countless revisions of this manuscript.

Without the help of Dr. Ousina Bamiwuye of the Department of Demography and Social Statistics, Obafemi Awolowo University, my methodology and data analysis chapter would have been fraught with more flaws than there are in this thesis. His kind and constant support was of immeasurable worth through the course of writing this thesis.

I am immensely grateful to Dr. Go Melvin Agunbiade of the Sociology and Anthropology department, one of the best teachers I have had in my life, and a true friend, whose expertise, understanding, patience and continuous support helped me so very much through my post-graduate program. Besides setting high standards for me and ensuring that I met those standards at every stage of the thesis writing through his guidance and encouragements, he provided me with an excellent atmosphere for doing my research. I doubt I will ever be able to convey my appreciation fully, but I owe him my eternal gratitude.

Very special thanks to my lecturers who have, in a lot of appreciable ways, added to my knowledge, especially Dr. O.A. Ajani, Mr. O.I. Owoeye, Prof. O.A. Ogunbaneru, and other members of staff of the Sociology and Anthropology Department, Obafemi Awolowo University. A special appreciation goes to my friends and colleagues who acted as pillars of support through this journey. I would like to particularly thank Eric Ayorinde, Ijeoma Nwa-wene, Oaze Emokpae, Vivian Agunbiade and Mrs. Aayinde for always willing to help and giving me their best suggestions.

Most importantly, none of this would have been possible without the love of my family, all of whom have been a constant source of love, concern, support, and strength through all these years. Many thanks to Busayo, Mtunrayo, Odayo, Ruth, my ever amazing sisters. I love you all beyond words. My heart-felt gratitude goes to Prof. & Dr. (Mrs) Iyida Akindele. I greatly value their support for accommodating me throughout this endeavour and appreciate their parental guidance and prayers.

## TABLE OF CONTENTS

AUTHORIZATION TO COPY . . . . .	i
CERTIFICATION . . . . .	ii
DEDICATION . . . . .	iii
ACKNOWLEDGEMENTS . . . . .	iv
TABLE OF CONTENTS . . . . .	vi
LIST OF TABLES . . . . .	ix
LIST OF FIGURES . . . . .	x
ABSTRACT . . . . .	xi
CHAPTER ONE . . . . .	1
INTRODUCTION . . . . .	1
1.1 Background to the Study . . . . .	1
1.2 Statement of the Problem . . . . .	Error! Book mark not defined
1.3 Research Questions . . . . .	Error! Book mark not defined
1.4 Research Objectives . . . . .	Error! Book mark not defined
1.5 Significance of the Study . . . . .	Error! Book mark not defined
1.6 Scope of the Study . . . . .	Error! Book mark not defined
1.7 Operational Definition of Terms . . . . .	Error! Book mark not defined
CHAPTER TWO . . . . .	Error! Book mark not defined

LITERATURE REVIEW . . . . .	Error! Book mark not defi ned
2.1 Definition of Retirement . . . . .	Error! Book mark not defi ned
2.2 Retirement in Nigeria: A historical overview. . . . .	Error! Book mark not defi ned
2.3 Types of Retirement in Nigeria. . . . .	Error! Book mark not defi ned
2.4 Individual-level factors and Retirement Intention . . . . .	Error! Book mark not defi ned
2.5 Features of work environment as predictors of retirement intention	Error! Book mark not defi ned
2.5.1 Job Satisfaction. . . . .	Error! Book mark not defi ned
2.5.2 Job demands and Job Control . . . . .	Error! Book mark not defi ned
2.5.3 Interpersonal work context . . . . .	Error! Book mark not defi ned
2.6 Features of the social environment as predictors of Retirement Intention	Error! Book mark not defi ned
2.6.1 Social Security . . . . .	Error! Book mark not defi ned
2.6.2 Availability of external employment opportunities. . . . .	Error! Book mark not defi ned
2.6.3 Re-employment of Retirees. . . . .	Error! Book mark not defi ned
2.7 Delayed Retirement in Nigeria: The Present Situation . . . . .	Error! Book mark not defi ned
2.8 Summary . . . . .	Error! Book mark not defi ned
2.9 Gaps in Knowledge. . . . .	Error! Book mark not defi ned
CHAPTER THREE . . . . .	Error! Book mark not defi ned
THEORETICAL FRAMEWORK. . . . .	Error! Book mark not defi ned
3.1 The Gisis Theory of Retirement . . . . .	Error! Book mark not defi ned
3.2 Application of Gisis Theory to this study . . . . .	Error! Book mark not defi ned
3.3 The Political Economy Theory . . . . .	Error! Book mark not defi ned
3.4 Application of the Political Economy theory to this study . . . . .	Error! Book mark not defi ned
3.5 Conceptual Framework. . . . .	Error! Book mark not defi ned
3.6 Study Hypotheses . . . . .	Error! Book mark not defi ned
CHAPTER FOUR . . . . .	Error! Book mark not defi ned
METHODOLOGY. . . . .	Error! Book mark not defi ned
4.1 Research Design. . . . .	Error! Book mark not defi ned
4.2 Study Location. . . . .	Error! Book mark not defi ned
4.3 Study Population . . . . .	Error! Book mark not defi ned
4.4 Sample Size and Sampling Procedure . . . . .	Error! Book mark not defi ned
4.5 Research Instruments. . . . .	Error! Book mark not defi ned

4.6	Method of Data Collection. . . . .	Error! Book mark not defi ned
4.7	Validity and Reliability . . . . .	Error! Book mark not defi ned
4.8	Data Analysis . . . . .	Error! Book mark not defi ned
4.9	Ethical Consideration. . . . .	Error! Book mark not defi ned
CHAPTER FIVE. . . . .		Error! Book mark not defi ned
DATA PRESENTATION, INTERPRETATION AND DISCUSSION OF FINDINGS		Error! Book mark not defi ned
5.1	Socio-demographic profile of respondents . . . . .	Error! Book mark not defi ned
5.2	Socio-demographic profile of interviewees . . . . .	Error! Book mark not defi ned
5.3	Meanings Attached to Retirement . . . . .	Error! Book mark not defi ned
5.4	Individual-level factors influencing Retirement Intention . . . . .	Error! Book mark not defi ned
5.5	Psycho-Social work related factors influencing Retirement Intention . . . . .	Error! Book mark not defi ned
5.6	Socio-Cultural Factors Influencing Delayed Retirement Intention	Error! Book mark not defi ned
5.7	Discussion of Findings . . . . .	Error! Book mark not defi ned
5.8	Strengths and Limitations of the Study . . . . .	Error! Book mark not defi ned
CHAPTER SIX. . . . .		Error! Book mark not defi ned
SUMMARY, CONCLUSION AND RECOMMENDATIONS . . . . .		Error! Book mark not defi ned
6.1	Summary . . . . .	Error! Book mark not defi ned
6.2	Conclusion . . . . .	Error! Book mark not defi ned
6.3	Recommendations for Practice . . . . .	Error! Book mark not defi ned
6.4	Policy Implications . . . . .	Error! Book mark not defi ned
6.5	Frontiers for future Research . . . . .	Error! Book mark not defi ned
References. . . . .		Error! Book mark not defi ned
Appendices . . . . .		Error! Book mark not defi ned
Appendix I. . . . .		Error! Book mark not defi ned
Appendix II . . . . .		Error! Book mark not defi ned
Appendix III. . . . .		Error! Book mark not defi ned



## LIST OF TABLES

Table 4.1: Sample Distribution across the Institutions . . . . .	<b>Error! Book mark not defined</b>
Table 5.1: Socio- Demographic characteristics of the Respondents	<b>Error! Book mark not defined</b>
Table 5.2: Socio- Demographic Characteristics of Employees Interviewed (II)	<b>Error! Book mark not defined</b>
Table 5.3: Frequency distribution of respondents' preferred retirement ages	<b>Error! Book mark not defined</b>
Table 5.4: Cross-tabulation of individual-level factors and retirement intention of respondents . . . . .	<b>Error! Book mark not defined</b>
Table 5.4.1: Respondents' perception of the relationship between retirement savings and retirement intention . . . . .	<b>Error! Book mark not defined</b>
Table 5.5: Binary logistic regression showing relationship between work variables and retirement intention . . . . .	128
Table 5.6.1: Respondents' Perception of socio-economic environment and retirement intention . . . . .	<b>Error! Book mark not defined</b>
Table 5.6.2: Cross-tabulation of socio-cultural factors and retirement intention	<b>Error! Book mark not defined</b>
Table 5.6.3: Respondents' perceptions of re-employability of retirees as a determinant of retirement intention . . . . .	<b>Error! Book mark not defined</b>

## **LIST OF FIGURES**

- Figure 1: Distribution of monthly income of respondents. . . . **Error! Book mark not defined**
- Figure 2: Respondents' retirement intention by income . . . . . **Error! Book mark not defined**
- Figure 3: Respondents' retirement intent by number of dependents **Error! Book mark not defined**
- Figure 4: Employees' retirement intention by job demand . . . **Error! Book mark not defined**
- Figure 5: Employees' retirement intention by job satisfaction . **Error! Book mark not defined**

OBAFEMI AWOLOWO UNIVERSITY

## **ABSTRACT**

Delayed retirement is gaining momentum in Nigeria, and the preference for longer working careers is expected to continue. Emerging evidence indicates that delayed retirement could increase unemployment, reduce productivity and create a structural imbalance in the labour force. Nonetheless, marginal research attention exists on how social and work-related factors influence retirement intent. With a view to providing plausible explanations as to why retirement delays are becoming more widespread in Nigeria, this study explored the meanings attached to retirement among university employees in Osun State; examined the socio-demographic factors that provide likely explanations for individuals' propensity to delay retirement; investigated the elements of work that exert some influence on retirement intention; and examined the social and cultural factors that might account for the trend of delayed retirement in Nigeria.

The study was conducted among academic and non-academic staff of two public owned universities (Obafemi Awolowo University and Osun State University). The study used primary data generated by quantitative and qualitative methods. The quantitative data was collected through the administration of questionnaire. The qualitative data was from in-depth interviews with key union leaders of the academic and non-academic staff unions of the two universities. Proportionate Stratified Random Sampling design was adopted. One-tenth of the total academic and non-academic staff from both universities was targeted, to ensure a relative representation of respondents from the two groups targeted for the study. In total, 380 employees within both categories were selected. Recruitment of interviewees for the qualitative phase was purposive. At this level, 10 in-depth interviews were conducted, which consisted of two union executives (for ASUU and SSANU), 4 Heads of Departments and 4 members of staff whose ages were above 55 years.

The study revealed that retirement behaviour is a multifactorial phenomenon. The quantitative results showed that retirement intention was not statistically associated with individual variables like age ( $p>0.05$ ), income ( $p>0.05$ ), gender ( $p>0.05$ ), marital status and number of dependents ( $p>0.05$ ) and level of education ( $p>0.05$ ). In the work domain, job satisfaction ( $p<0.05$ ), job demands ( $p<0.05$ ), and interpersonal relationship ( $p<0.05$ ) at work were salient predictors of retirement timing. At the macro level, the strongest predictor of retirement intention was the availability of alternate employment opportunities ( $p<0.05$ ). Respondents also linked retirement intent to social security coverage and re-employment opportunities for retirees. The view was further corroborated with the qualitative findings.

The study concluded that some level of correspondence exists between work and non-work predictors of retirement intention and the retirement timing of employees. In the work domain, study results project that extended work careers are more likely to be found among employees with high levels of job satisfaction and job attachment, low levels of job demands, strong occupational identity, and finally, among individuals with strong social networks at work. Outside the work context, there are indications that financial adequacy concerns and individuals' feelings about inadequate social support in retirement could explain workers' proclivity for delayed retirement.

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Background to the Study**

Retirement is an important stage in the occupational life cycle of every worker. Indeed, it is inevitable for virtually every worker in the labour force, be it in the private or public sector. Feldman (1994) defines retirement as the phase that marks an exit from an organizational position or career path of considerable duration, taken by individuals often after middle age, with the intention of reduced psychological commitment to work thereafter. Retirement as a lexicon and social reality has a long history in developed countries, but its origin in Africa can be traced to colonialism and the growth of cash economies (Alo, Faruna & Suleiman, 2008). In Nigeria for instance, retirement did not feature in labour relations during the pre-colonial era. Pre-colonial Nigeria was largely agrarian, where families lived on subsistence farming, and, except for a few feudal lords who owned slaves that worked for them. The notion of master-servant relationship hardly existed; most workers were self-employed. People remained functional on their lands and other crafts until failing health forced them to withdraw from most, if not all their activities (Ogunbaneru, 2000; Mohammed, 2001; Akinade, 2006). With colonialism came industrialization, which consequently led to an emergence of bureaucratic, civil service structures, which mandated the existence of some conditions of service, of which retirement benefits was inclusive. These developments marked the advent of retirement as a social institution in Nigeria (Ogunbaneru, 2000).

Available literature on retirement reveals that retirement is undergoing change worldwide (Schulz, 2002; Wang & Shultz, 2011). With developments and advancements in different spheres in the economy, corresponding developments have taken place in the work environment as well, thereby opening up changes in work conditions and retirement options. The job market in which more and more people are changing jobs has disrupted the traditional view that retirement was consequent upon old age or ill health. In recent times, spades of workers are retired as a result of such occurrences as redundancy, misconduct of workers, poor state of the economy, political instability, mergers and acquisitions, among others (Adisa, 2008). In this study, the focus on retirement applies only to workers with a cohesive work pattern that covers a sustained period.

Retirement patterns are changing in Nigeria and in many other countries as well. Increasing numbers of employees are choosing to postpone retirement. The trend towards delayed retirement has been gaining momentum in recent times, and, according to Towers Watson's 2013/2014 Global Benefit Attitudes Survey, this trend is expected to continue. For many an employee, transiting from work to retirement is often a complex process, reflecting variables such as individual characteristics and values attached to work, subjective state of mind and health, in relation to (mis)match of job requirements, household circumstances like number of dependents being catered for, spousal influences on retirement planning, work contexts, prevailing labour market conditions and wider economic and sociological forces (Phillipson, 2012). All of these factors coalesce and subsequently shape the retirement attitudes of individuals.

According to Post, Schneer, Reitman and O'Gilvie (2013), retirement attitudes are cognitive evaluations of retirement shaped by factors such as social background, self-concept (Mitran, Reitzes, & Fernandez, 1997), work conditions (Sutinen, Kivimäki, Hovainio & Forma, 2005), social networks (Barnes-Farrell, 2003; Heckhausen & Schulz, 1995), and pension expectations

(Mitran *et al.*, 1997) These cognitive evaluations reflect a general orientation towards retirement and help predict expected retirement age independently of material or health circumstances (Morrow 1982). For many Nigerian employees, life after retirement is conceived as a period that comes with unavoidable challenges, feelings of trepidation and anxiety. Retirement is seen by workers as a transition that could lead to psychological, physiological and economic problems (Ogunbameru & Baniwuye, 2004). The provoking thoughts of facing an uncertain future after retirement by workers has been linked mostly with bureaucratic corruption, and could also be responsible for low commitment to work by employees and service ineffectiveness of vital institutions in Nigeria (Nkeji, Nwosu, Agbah & Ogaboh, 2011).

For the older workers, especially in many developed countries, retirement presumably marks the beginning of leisure, freedom from deadlines imposed by call of duty and gratification of desire to have endless vacations, spend more time with friends and family, venture into other spheres of endeavours that their pre-retirement work commitment did not permit them to engage in. This is why it does not come as a surprise that the recent shift in policy of trying to extend retirement ages in countries with high life expectancies and declining demographic structures did not meet with wide-spread acceptance with future retirees (Howard, Leah & Iaroslav, 2009). The mass strikes and protests that erupted in France, Spain, Greece, and the more subtle forms of resistance that ensued in countries like Germany and Sweden following the disclosure of Governments to extend retirement ages, all point at the displeasure of older workers to stay at work till late in their lifetime.

In the Nigerian labour scene however, quite the contrast of what obtains in many other countries across the globe plays out. The clamour and drift has been towards that of extension of retirement ages from different professional bodies, despite high population growth rate, favourable demographic structure of young and middle-aged working group, an upward spiralling

unemployment rate growing roughly at 16% per year, and an average life expectancy rate at birth of about 52.62 years (WHO, 2014).

For more information, please contact **ir-help@auife.edu.ng**

OBAFEMI AWOLOWO UNIVERSITY