

THE INFLUENCE OF SOCIO-ECONOMIC FACTORS ON
POST-RETIREMENT ADJUSTMENT OF RETIRED CIVIL SERVANTS
IN LUSAKA

BY

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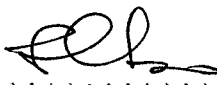
LUSAKA

1991

DECLARATION

I, Robert Tembo, solemnly declare that this dissertation has not been submitted for a degree in this or any other University.

20/05/1992

Signed:.....

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APPROVAL

This Dissertation of Robert Tembo is approved as fulfilling part of the requirements for the award of Master of Social Work.

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2. INTERNAL EXAMINER: _____
3. SUPERVISOR: _____

ABSTRACT

The study recommends the formulation of pre-retirement counselling education programmes in organisations to prepare workers for retirement. Future research is encouraged to unearth socio-economic factors influencing adjustment in retirement among civil servants in Lusaka was the focus of the study. More specifically the main concerns of the study were to investigate the relationship between financial security, occupation background, and pre-retirement attitudes towards retirement on one hand, and adjustment to retirement on the other, as well as the coping patterns of the retirees.

A survey method was employed to collect data from a randomly selected sample of 90 retired civil servants residing in Lusaka. The data have demonstrated that most retirees adjust poorly to retirement. The data confirmed the relationship between financial security and adjustment to retirement as well as that between pre-retirement attitudes towards retirement and adjustment. No significant association was found between occupational background and adjustment to retirement. The data also showed that most retirees in a quest to compensate for the loss of the job and to retain the prestige and status of a worker tried to find functional and satisfying substitutes for gainful employment such as being engaged in farming and participation in formal organisations' activities.

The study recommends the formulation of pre-retirement counselling education programme in organisations to prepare workers for retirement. Future research is encouraged to unearth information that will provide a possible framework for the understanding and eventual control of some of the problems of retirement.

ACKNOWLEDGEMENTS

Retirement is an important area in the study of human development, and it is increasingly being recognised as a critical period in the life cycle.

However, most of the available literature on retirement is founded on work done in western countries and very little is known about the implications of retirement in Zambia. It is because of this that I decided to study the post retirement adjustment of retirees in this country. This thesis is a product of that decision. I therefore wish to take this opportunity to profusely thank all those people who contributed to the completion of this study. I specifically wish to record my appreciation of the guidance and intellectual stimulation of my Supervisor, Dr. Kwaku Osei-Hwedie, together with Dr. P. Mufune, Dr. L. Mwansa and Mrs. R. Siamwiza. My good old friend, Jolly Kamwanga, currently studying in Australia deserves special thanks for his encouragement. Special thanks also to Selinah Lungu for the good company. A debt of gratitude is owed to Ms. Mufana for her meticulousness and patience in typing not only the present manuscript but others before it.

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TABLE OF CONTENTS

	PAGE
DECLARATION	i
APPROVAL RESULTS	ii
ABSTRACT	iii
ACKNOWLEDGEMENTS	iv
LIST OF TABLES	ix
1.1.2 SEX	25
1.1.3 LEVEL OF EDUCATION	26
<u>CHAPTER 1</u>	
1.1.4 INTRODUCTION	1
1.2 STATEMENT OF PROBLEM	5
1.3 OBJECTIVES OF STUDY	6
1.4 RATIONALE OF STUDY	6
1.5 THEORETICAL FRAMEWORK	7
1.6 REVIEW OF LITERATURE	9
1.7 STATEMENT OF HYPOTHESES	17
1.8 OPERATIONAL DEFINITIONS OF CONCEPTS	18
1.9 RESEARCH DESIGN	20
1.9.1 NATURE AND SOURCE OF DATA	21
1.9.3 SAMPLE SIZE AND SAMPLING TECHNIQUE	21
1.9.4 DATA ANALYSIS	22
SECURITY	

CHAPTER 2

	PAGE
2. RESULTS	24
2.1 SOCIO-ECONOMIC AND DEMOGRAPHIC ATTRIBUTES	24
2.1.1 AGE	24
2.1.2 SEX	25
2.1.3 LEVEL OF EDUCATION	26
2.1.4 OCCUPATION OF RESPONDENTS BEFORE RETIREMENT	27
2.1.5 INCOME OF RESPONDENTS	29
2.1.6 CAUSES OF RETIREMENT	30
2.2 SUCCESSFUL AND POOR ADJUSTMENT TO RETIREMENT: PREDICTORS	33
2.2.1 PATTERN OF ADJUSTMENT	33
2.2.2 ADJUSTMENT TO RETIREMENT AND OCCUPATION BEFORE RETIREMENT	34
2.2.3 ADJUSTMENT TO RETIREMENT AND CONTENTMENT WITH FORMER POSITION	35
2.2.4 ADJUSTMENT TO RETIREMENT AND FINANCIAL SECURITY	36

	PAGE
2.2.5 ADJUSTMENT TO RETIREMENT AND PRE-RETIREMENT ATTITUDES TOWARDS RETIREMENT	37
2.3 COPING STRATEGIES	40
<u>CHAPTER 3.</u>	
3. DISCUSSION OF FINDINGS	43
<u>CHAPTER 4</u>	
4. CONCLUSION	51
REFERENCES	58
Appendix - INTERVIEW SCHEDULE	61

LIST OF TABLES

TABLE		PAGE
1.	SEX OF RESPONDENTS	25
2.	EDUCATION LEVEL OF RESPONDENTS	27
3.	RESPONDENT'S OCCUPATION BEFORE RETIREMENT	28
4.	SOURCES OF INCOME	30
5.	CAUSES OF RETIREMENT	32
6.	PATTERN OF ADJUSTMENT	33
7.	ADJUSTMENT TO RETIREMENT AND OCCUPATION BEFORE RETIREMENT	34
8.	ADJUSTMENT TO RETIREMENT AND CONTENTMENT WITH FORMER POSITION	35
9.	ADJUSTMENT TO RETIREMENT AND FINANCIAL SECURITY	36
10.	ADJUSTMENT TO RETIREMENT AND PRE-RETIREMENT ATTITUDES TOWARDS RETIREMENT	38
11.	PRE-RETIREMENT PREPARATIONS AND ADJUSTMENT TO RETIREMENT	39
12.	COPING STRATEGIES ADOPTED BY RETIREES	42

CHAPTER 1

1. INTRODUCTION

Retirement is a phenomenon which is assuming importance in modern Zambian society. In order to understand the background of retirement as a phenomenon of our times it is imperative to understand a plurality of economic, social and political characteristics which greatly differentiate contemporary society from formative systems of social organisation. It is through the interaction of these characteristics that retirement has resulted. For instance, although past societies have had vast numbers of old people, these were not retired people. Simmons (1954) points out that "there was no such a thing as a retirement role in the past." The aged had remained integrated in traditional institutional orders through work and kinship roles and relationships. They were profoundly revered, and executed vital duties within the extended family system serving as spiritual and moral leaders who were frequently consulted for their experience and wisdom. In short, no permanent separation from productive work roles occurred, just a gradual change in the amount and kind of work to fit the individual's changing capabilities. Even in modern Zambia it is only in recent years that we have begun to talk about retirement as a developing pattern of social life which is encompassing an increasing number

of people, and the emergence of retired people as a distinct social category. This is so because modern society is continuously creating conditions instrumental in the development and institutionalisation of retirement. We have, for instance, in Zambia seen substantial and significant increase in some of these conditions. The application of science and technology in the medical field is one such condition which has resulted in new and effective ways of controlling disease and the environment. This in turn has made possible the prolongation of the life span through drastic reduction of mortality, especially in the formative years of life. For instance, the estimated life expectancies at birth of about 46.1 in 1969 rose to 51.5 in 1980 (CSO, 1985:9). Based on the medium variant projections of the Central Statistical office (CSO), the Crude death will decline from 13.2% in the period 1985 - 1990 to 11.7% in the period 1990-95 (CSO, 1985). Such demographic trends imply that the population of Zambia will continue to rise and may double between now and the year 2000.

The fact that there is an increase both in the life expectancy and the population demonstrates the basic framework for problems this study has been considering. The implication is that we are no longer dealing with a situation where the retired is a small population group; we are dealing with a significant and substantial social, economic and political force. The increase in life expectancy has meant a substantial rise in the number of

years available for life in retirement. Early retirement which is increasingly being encouraged by the government has heightened this situation.

Although no concrete study has been done to highlight the plight of retired old people in Zambia, sporadic concern has been expressed about the predicament of old persons in our society. One writer, for instance, had this to say: "They are the first to be fired and the last to be hired. White hair, bald heads and wrinkles are often dreaded. At times, even their demise is looked forward with glee. They are Zambia's growing hordes of madalas (old men)" (Mwangilwa, 1984).

Another deplored the wretched conditions under which old retired people live in Zambia, and called upon the "Zambian extended family to take care of our old parents rather than rejecting and encouraging them to go and spend their last days in old people's homes such as Chibolya in Mufulira, Nsaka and Nsakwe in Ndola. Creating old people's homes is an alien gesture to Zambia" (Silavwe, 1989: 35).

The government has also been troubled by the problems that people face especially after retiring from active employment. For instance, late in 1989 a new retirement package was drawn which would enable retiring leaders to receive housing loans at minimum interest to bring to an end embarrassing destitution experienced before by retired leaders (Sunday Times of Zambia, 1989:1). It has also been recommended that the government should work out a

scheme for the Social Security of leaders when they leave service to "avoid embezzlement of public funds" (GRZ, 1984: 4).

A lot of people facing retirement have no proper means of livelihood and are forced to retire to the rural areas and shanties on the periphery of cities. Thus, retirement has become one of the acute social problems of our time. Its profound manifestation is the resulting economic deprivation as the retiree tries to adjust his standard of living to a drastically reduced income. Many people in Zambia obviously try to save for their old age but usually they are able to save only a little. This is exacerbated by the fact that what they manage to save does not really grow in relation to the escalating consumer price index. As Hendricks (1981: 294) observed, "it is costly to retire these days!".

Apart from the economic repercussions that go with it, retirement also presents problems of psychological and social adjustment. Retirement is a critical period in the life process. It may undermine a person's sense of identity and personal worth. This is especially so when it is realized that the work ethic is greatly extolled in Zambia. In a society which places prime value on the work role, retirement to a non-worker role is generally to be interpreted as a movement to a lesser position, with consequent lowering of status in societal hierarchy. After all, the occupation that a person has normally defines his identity. The role exist which comes with retirement usually

signifies loss of this identity, and may constitute a stigma, a situation which is feared and dreaded.

Mwangilwa (1984) contends that for some people, retirement is often abrupt and involves moving out of the houses belonging to employers. This experience is psychologically, socially and physically traumatic. Blau (1973) argues that when a person gives up a role, he loses a part of himself. He is uncertain and has doubts about his identity depending on the significance the role had for him and also what precipitated his exit from that role. Psychologist Sigmund Freud considered the ability to work as one of the criteria of a healthy personality (Blau, 1973). The ability to work continues to be as important in old age as in the early stages of life (Blau, 1973).

1.2 STATEMENT OF THE PROBLEM

In the light of the foregoing, this study set out to find out how people adjust to the process of retirement. It is assumed that although a plurality of problems have been linked to retirement, different people react quite differently to the whole process of retirement. It is further assumed that it is not the impact of retirement alone which results in poor adjustment but retirement plus socio-economic factors such as financial security, pre-retirement attitudes towards retirement, and occupational background which are critical to adjustment and may affect adjustment in a significant fashion. More clearly stated the

question that is addressed by this study is: what is the significance of socio-economic factors such as: financial security, occupational background and pre-retirement attitudes towards retirement in adjustment to retirement? The study also addresses a subsidiary question: what coping strategies are adopted by retirees to compensate for the loss of the job?

1.3 OBJECTIVES OF STUDY

The study aimed at fulfilling the following objectives:

- (i) To find out if there is any correlation between an individual's adjustment to retirement and socio-economic factors (i.e. financial security, occupation and pre-retirement attitudes towards retirement).
- (ii) To illuminate on strategies used by retirees to cope with gaps left in their non-working life.

1.4 RATIONALE OF STUDY

The study assumes that retirement as an experience has far-reaching implications on human behaviour and social roles in society. Hence the findings presented by this study will shed new light on existing theoretical perspectives on personality and social role in the Zambia context. Since a rapidly growing number of Zambians are facing or are about to face retirement, it becomes very important to study and understand the problems of a

growing retired population. Hence this study aims at pioneering serious research on retirement in Zambia.

From a practical view point, the study is relevant to authorities concerned with gerontological issues, those in social security agencies, and employers in general. It is vital in helping the foregoing in the formulation of new policies on old age and retirement, and modifying existing ones to maximize their utility.

1.5 THEORETICAL FRAMEWORK

This study's theoretical foundation for understanding adjustment to retirement is grounded in the role theory deriving from the works of Mead (1934), Turner (1978) and Blau (1973).

Objectively, a role is said to be constituted by a collection of patterned sequences of behaviour which form a meaningful unit (Donahue et al, 1969: 332). Consequently such behaviour can be given symbolic identification through a name. For instance, we can talk about a role of lecturer, a President, a retiree etc. A role can also be defined normatively. In this sense, a role is "characterised by a set of rules or norms of behaviour which are deemed appropriate to the particular position in the social order or in interpersonal relations which its name signifies in the case of social roles" (Donahue, 1969: 332).

This normative structure provides the accepted behavioural

expectancies for the role. Thus a Lecturer is identified as having a given role to enact in terms of a position he occupies in the university. Each of the roles in society has certain elements of prestige, honour or status and obligations or responsibilities.

Mead (1934) maintains that it is on the basis of the social relations entered into through the performance of the individual's various roles that the fundamental aspects of a person's social self are derived. A Person's overall social position and status, for example, are dependent, to a large extent, on the nature of the occupational role such as the income opportunities the occupation provides. This idea is related to Turner's concept of "role-person merger" which he proposed as a way of understanding the degree to which the self has become invested in the role.

Blau (1973) introduced the concept of "role exit" which he says occurs "whenever any stable pattern of interaction and shared activities between two or more persons ceases; 'loss,' 'deprivation,' 'separation' are terms which signify exist from a social role. He further adds that although a person's primary underlying self-concept is formed during childhood within the context of his own family, it is continually modified in other contexts in which he plays roles in relation to different people. Hence, personal identity is not merely the sum of roles played but also the self-image formed which performing them. In

the light of this, it is plausible to say that self-identity is jeopardised at every role exit. In other words, when a person relinquishes a role he loses a part of himself and is uncertain and has doubts about his identity depending on what precipitated his exit from that role. Role theory is therefore important to this study as it helps us to understand that retirement constitutes a major problem for most people on the grounds that occupation roles play an important part in our total framework of social positions and that the loss of this role constitutes a traumatic shifting of position.

1.6 REVIEW OF LITERATURE

In Zambia, retirement has been experienced by large numbers of people only recently. As a result there has not been ample time to study the phenomenon of retirement and its consequences. There are, however, a plurality of studies elsewhere that have revealed information that is relevant to understanding the nature of the retirement process and to isolating factors from which predictions relating to possible adjustment in retirement may consequently be made. This study reviews some literature on three factors in relation to adjustment in retirement: financial security, pre-retirement attitudes towards retirement, and occupational background.

Some researchers have argued that when retirement comes it

confronts an individual with the problem of adjustment which change invariably implies. Retirement is said to occasion two sets of consequences. On one hand, it actually compounds existing conditions; that it has detrimental effects on associational life, morale and the self-concept of retirees; and it results in loss of routine with regard to utilisation of one's working hours, reduction of income, and loss of status as a contributor to the economy (Friedmann and Havrighurst, 1954; Blau, 1973; Thompson, 1972; Streib, 1971; Hendricks et al, 1981; Shanas, 1972; Friedlander, 1980; Reichard et al, 1962). On the other hand, retirement is said to truncate job-related frustrations and offers opportunities with room for a wider range of choices than the individual has enjoyed at any earlier point in his life. Emerson (1959) contends that once retirement has occurred the process of adjustment, more often, may be favourable than had formerly been thought. It is assumed that anxiety will subside and the individual will adjust very easily to his altered way of life.

Despite such seemingly conflicting views on post retirement adjustment most researchers appear to agree that adjustment to retirement is dependent upon the existence or non-existence of a number of factors.

(i) Financial Security

Financial considerations have been considered to have an important effect on the adjustment of the individual.

In a study carried out by Donahue and Tibbitts (1957), it was found that among both those who retired and those who continued working, dejection and dissatisfaction with life were inversely correlated with the amount of income received; the higher the income, the less the dejection and dissatisfaction. Objective income was seen to provide an approximate measure of the adequacy of the individual's financial resources.

Some researchers feel that the problem for most retirees arises from the fact that, normally, the retirement income may be or is likely to be numerically stable. This is quite apart from the initial income reduction and the actual loss of purchasing power which for most retirees represents a source of discomfort.

Jacobson (1974), for instance, argues that retirement is rejected usually because the expected retirement income is too low according to the standard some individuals have set. If adequate retirement income were available, workers who preferred retirement could be expected to retire; if adequate income were available to them before the customary retirement age many would probably retire.

Atchley (1982) found that secure income had a critical influence on post retirement adjustment. He contends that financially secure and independent individuals tend to adjust better to

retirement than those who are not. This view is also shared by Reichard and others (1962) who found a positive correlation between financial insecurity and poor adjustment to retirement. They found that there was a tendency for poorly adjusted respondents to express greater concern about their financial situations. Kutner and his colleagues (1956) also found that an individual's morale would increase with a rising level of income. A substantial income may permit a retiree the freedom and leisure that his available free time provides. Thompson (1970) however, found in his study that income (financial security) was a weak predictor of morale. In this study adjustment was measured in terms of an individual's morale. Turner (1977) also contends that financial security and adjustment are not related. He adds that for most older persons, retirement is accompanied by a retrenchment of needs, easing the adjustment of the retiree to reduced income. He is supported by Havighurst and Albrecht (1953) who found that there was only a slight tendency for those with lower income to have lower adjustment scores.

The influence of income on post retirement adjustment can perhaps be ascribed to the psychological effects of financial insecurity. Such psychological effects could be more pronounced in old age than when one is young. In Zambia, just like in many other countries, a person's financial status is a major indicator of one's success or failure which may be characterised by

feelings of hopelessness and inadequacy. This, in the last analysis, may result in poor adjustment.

(ii) Pre-retirement attitudes towards retirement

It has often been said that most people do not want to think of their retirement. Apparently, the closer workers approach retirement the more they repress the thought of retirement. Since repression is a defence against unpleasant news, it can safely be assumed that people who repress thoughts of retirement are afraid of it and expect, essentially, nothing but a deterioration of their circumstances (Crook and Heinstein, 1958). Donahue and Tibbitts (1954) contend that when retirement is considered not merely as a state of being retired but as a process which goes on over a period of time, it is clear that problems pertaining to adjustment in retirement do not necessarily arise after an employee has stopped work. They may precede retirement by a considerable period of time. "Our findings clearly point to the conclusion that attitude and behaviour prior to retirement have a definite relationship to adjustment in retirement" (p. 195). They found that a third of the persons who have an unfavourable attitude toward retirement were dissatisfied in retirement. On the other hand, among those whose pre-retirement attitude was favourable towards retirement, only 6% were dissatisfied with retirement. These findings are

congruent with those of Hendricks (1981) who found that adjusting to retirement, to a significant degree, depends on a worker's prior attitude towards the event or process of retirement. If the individual perceives retirement negatively, fears the loss of the work or friends from the job, and is uncertain for some reason about the future, adjustment may be problematic. Doherty (1983) supports these findings adding that some individuals seem to "forget" that they would one day relinquish their work role. He adds that those who acknowledged the challenges of retirement and acted early to meet them adapted better than those who did not accept these challenges.

Simpson (1976) maintains that occupational status differences play an important role in determining attitudes towards retirement. The pre-retired in high prestige occupations are less enthusiastic about retirement while those in low prestige occupations are more enthusiastic. Thus, unskilled workers are more likely to take advantage of early retirement benefits. Another study examined the relationship between planning for retirement, exposure to information about it and attitudes towards it (Busse and Pfeiffer 1977). It was found that those who had more exposure were also most likely to have some plans for retirement. However, both exposure and planning were related to the degree of favourableness of the subject's anticipation of retirement. In short, those persons who accept the retirement role also seek out more information about retirement and are thus

able to plan for it. The assumption is that those who are interested will seek out information while those who dread it will not appreciate a reminder of the future. People generally tend to seek information that is consonant with their attitudes. Donahue et al, (1960) note that some of those who hold favourable attitudes view retirement with an "anticipation of wish fulfillment and happiness which approach a mere projection of their fantasies. Unrealistic as their expectations may be they indicate two things. Firstly, they permit the conclusion that the person's pre-retirement life has left him dissatisfied in essential areas of his need structure. Second, they suggest that this person is willing to think about his retirement" p. 376). The available evidence in the literature underscores the importance of pre-retirement attitudes towards retirement in an individual's adjustment to retirement.

(iii) Occupational Background

Streib and Schneider (1971) maintain that occupational background is strongly correlated to adjustment after retirement. They contend that satisfaction in retirement is, in most cases, greater among professionals than among those in other occupations. Hendricks and others (1981) also confirmed this relationship saying that those in professional or in white collar jobs are able to anticipate fewer financial constraints. Simpson

(1976) notes that one important determinant of the person's attitude and adjustment to retirement is the nature of the work he has been doing. He argues that two different kinds of work involvement may facilitate adjustment to retirement: one is the feeling of involvement in one's work and the possession of high prestige work may confer; this gives support to the person and can carry him through the status change involved in retirement. The second is the attitude of separating one's work from one's real life and considering only the extrinsic rewards in work to be important. In this case, retirement is eased because not much had been invested in the work role to begin with.

Stockes and Maddox (1967) contend that professional men find retirement better than expected while semi-skilled workers do not find it so attractive as they thought they would. The immediate retirement experience represents more of a crisis for the professional, but he recovers over the next few years, where as the opposite pattern is true for the blue-collar worker. Neuhaus (1982) notes that while workers in high prestige occupations have a freedom of being less subjected to compulsory retirement than other workers, this freedom, however, is brought by a corresponding detrimental effect on self-image when they do retire. Professionals, therefore, have to face the fact that in retiring they are giving up a status, and this makes adaptation to retirement more difficult.

Busse and Pfeiffer (1972) however, say that retirement should be

easiest either for people in high prestigious positions (professionals and management individuals) or for those in low prestige positions. Both the high prestige and low prestige groups show good adjustment to retirement if the conditions that are appropriate for each of them are met. People in high prestige positions will be satisfied in retirement if they felt successful and contented with their former work and if they had chance to continue their former activities. Among middle class workers (white collar and skilled) successful adjustment to retirement depends on factors less related to their occupation; they were attracted to their work and miss it. They have less chance than do the high prestige workers to recapture in retirement the features of the work they liked.

In contradistinction to the high status occupations, middle class jobs depend in general on social contacts which are not available in retirement. Thompson (1972) found no correlation between occupational status and post retirement adjustment.

1.7 HYPOTHESES

It was hypothesized that:

- (i) White-collar workers adjust more successfully to retirement than Blue-collar workers.
- (ii) Those persons who perceive retirement positively before they retire tend to adjust more successfully

than those who perceive it negatively.

- (iii) Persons who are financially secure adjust successfully to retirement than those who are financially insecure.

1.8 OPERATIONAL DEFINITIONS OF CONCEPTS

(i) Adjustment

The concept 'adjustment' is rather elusive. However, in this study, the operational criteria that has been employed to judge adjustment is one that reflects an individual's feeling about himself and his life situation since he retired and has been developed through the use of the Guttman scaling technique (Streib et al, 1957). It consists of the following items:

- (a) "All in all, how much happiness would you say you find in life today?"
- (b) "In general, how would you say you feel most of the time, in good spirits or in low spirits?"
- (c) "On the whole, how satisfied would you say you are with your way of life today?"

Each of the three items is given equal weight in the final rate. Each respondent is given a score of + 1 for answering "a good deal" for item (a), "in good spirits" for item (b), and "very satisfied" for item (c). There is no score for other responses

other than the foregoing. For the final rate, the respondent's scores for each of the items is averaged.

<u>Score</u>	<u>Adjustment</u>
0 - 1	Poor adjustment
2 - 3	Successful adjustment

As indicated above a score of 0 or + 1 represents poor adjustment while a score of 2 or 3 indicates good adjustment.

(ii) Financial security

Is measured by the individual's total income in a year (i.e. income received from all sources e.g. pension, savings, property, relatives etc). Those respondents whose total income per annum is less than K25,000 are regarded as being financial insecure. While those whose total income is K25,000 or more are considered as being financially secure. K25,000 is used as a yardstick as it has been considered by the Zambian government as the "subsistence budget". This figure must however, be treated with caution as it is not sufficient even for a small family. It has been used here only because it is the only one officially considered to mark off the rich from the poor.

(iii) Retiree is an individual who has stopped formal employment and receives a pension and any other income from another source (e.g. informal business). This does not include individuals who entered formal employment again after retirement.

(iv) Pre-retirement attitudes towards retirement

Is measured in terms of whether attitudes towards retirement before actual retirement were "positive" or "negative". Those respondents who answer "Yes" in response to the question "Before you retired, did you look forward to the time you would stop working and retire?" are considered to have positive pre-retirement attitudes. Those who responded "NO" are regarded as having negative pre-retirement attitudes.

(v) Occupational background

As measured in terms of white collar occupations (administrative professional and clerical) and blue collar occupations (production, service, domestic and farm)

1.9 RESEARCH DESIGN

1.9.1 Methodology

The sampling frame for this study comprised civil servants who retired in the last five years (1985-1990) and are living in Lusaka. The setting of the study was limited to Lusaka mainly due to scarce resources available to the researcher. At the same time, Lusaka has a wide concentration of areas where some people

opt to settle after retirement. It was assumed that it would be much easier to locate the retirees in Lusaka than elsewhere.

1.9.2 NATURE AND SOURCE OF DATA

Both primary and secondary sources were utilised. Primary data was collected from the sampled retired civil servants. For secondary data, relevant documents, records and reports were consulted.

1.9.3 SAMPLE SIZE AND SAMPLING TECHNIQUE

In order to obtain the sample for the survey, the ministry of finance was approached and requested to release a list of all civil servants who retired in the last five years (1985-1990). Such a list was not readily available but after going through records one was compiled. This list was comprehensive as it grouped all retired civil servants. It was recompiled to include only those with Lusaka addresses. It enumerated all retirees in terms of name, address, year of retirement and other details. After excluding all those individuals whose addresses showed that they had settled elsewhere other than Lusaka after retirement, a final list of names and addresses of 150 retirees was produced. Each name on the list was then numbered from one to the last number. Using a table of random digits, names of 100 retirees

were randomly picked by corresponding each number assigned to each name on the list to the one on the random number table. This was read vertically.

It was this group of retirees which was contacted. A calling card with a copy of questionnaire was left at home where no one was present requesting the necessary information by mail. Out of the 100 who were drawn, only 90 were available and interviewed and hence considered subjects for the study. The other 10 were not included in the final sample because they were not at home and despite leaving a message requesting for the information to be sent by post, they did not respond. The response rate was therefore 90%.

1.9.4 DATA ANALYSIS

After the completion of all interview schedules, the researcher carefully edited them to check for consistency. The data was then coded and transferred on to three separate coding sheets. A computer file for the survey data was created. It was then analyzed using the statistical package for the Social Sciences (SPSS). The computer produced the frequency distributions, percentages and cross-tabulations of relevant variables. The Chi-square test was employed to analyse the relationship between the selected variables. The level of significance chosen for X tests used in this study is 0.05.

Outline of Chapters

The findings of the study are presented and analysed in chapters 2 to 4.

Chapter 2 presents the findings in terms of the socio-economic and demographic attributes of the respondents, the predictors of successful and poor adjustment to retirement as well as the coping strategies adopted by retirees to close the gap left after retiring.

Chapter 3 examines the findings presented in chapter two and considers their implications. Chapter 4 summarises the results of the study, makes recommendations and suggestions for further research, and conclusions about the possible contributions of the study to understanding retirement in Zambia are made.

CHAPTER TWO

2. RESULTS

The presentation of results in this chapter is organised under the following headings;

- (i) socio-economic and demographic attributes of respondents.
- (ii) successful and poor adjustment to retirement: Predictors.
- (iii) coping strategies adopted by retirees.

Under (i) the principal social economic and demographic characteristics of respondents are presented. Under (ii) an effort is made to analyse the association between adjustment to retirement and selected social and economic variables (i.e. financial security; pre-retirement attitudes towards retirement, and occupational background).

2.1 SOCIO-ECONOMIC AND DEMOGRAPHIC ATTRIBUTES OF RESPONDENTS

2.1.1 AGE

The mean age of the respondents was 56 while the mode age was 52. The oldest respondent was 74 years old while the youngest was 40 years. The mean age at retirement was 53 years with 50 being the mode age at the time of retirement. Despite the wide range between the oldest retiree at 74 years and the youngest at

40 years, we note that the ages of most of the retirees clustered around 53 years, which is closer to the official retirement ages of 60 for males and 55 for females.

2.1.2 SEX

85.6% of the respondents were male while the remaining 14.4% were female as Table 1 indicates. There was no deliberate effort to select more male respondents than females in our sample. Therefore, the preponderance of male respondents over the female respondents should be seen as an indicator of differentials in the sex of the labour population where males are normally in the majority. That there should be a difference between the retirement of men and women is to be expected since despite greater acceptability of employment for women outside the home, the primary and most acceptable role of women remains that of wife-mother.

TABLE 1 SEX OF RESPONDENTS

SEX	NO. OF RESPONDENTS	PERCENTAGE OF RESPONDENTS
MALE	77	85.6
FEMALE	13	14.4
TOTAL	90	100.0

2.1.3 LEVEL OF EDUCATION OF RESPONDENTS

Results indicated that most of the respondents had primary education (40%) (see table 2). This was followed by those who had attained secondary education (25.6%). 20% had post-secondary (college or university) education. It was interesting to note that a relatively low proportion of the respondents had never been to school (14.4%). We also note with interest the reasonably large proportion of respondents who had obtained tertiary education. This seems to conflict with the commonly held view that people with very good education are less likely to retire early. Neuhaus et al (1952) for instance maintains that education appears to be a differentiating variable related to retirement; generally the higher the degree of education is, the more likely the individual is to keep on working. Such individuals are likely to have a greater sense of commitment to the occupation having invested considerable education and training in preparation to enter it.

TABLE 2: EDUCATION LEVEL OF RESPONDENTS

LEVEL OF EDUCATION	NO. OF RESPONDENTS	PERCENTAGE OF RESPONDENTS
Primary	36	40.0
Secondary	23	25.6
Post-secondary	18	20.0
No Formal Education	13	14.4
Total	90	100.0

2.1.4 OCCUPATION OF RESPONDENTS BEFORE RETIREMENT

When asked to indicate their occupation before retirement, most of the respondents (62.2%) indicated as shown in table 3 that they had 'blue collar' occupations while 37.8% had "white collar" occupations. Although not much can be deduced from these results, they may indicate that individuals holding 'white collar' occupation are less likely to retire early than their 'blue collar' counterparts. This may be consistent with Simpson's view (1966) that workers in high prestige occupations are less subject to fixed retirement ages than other workers.

This perhaps accounts for the reason why it is difficult to find retired physicians and lawyers. At the same time, professionals, executives, and highly skilled white collar workers have the most desire as well as the best opportunity to keep on working past retirement age. Persons in these

levels, particularly in occupations where labour shortages exist such as medicine, are frequently permitted and even encouraged to stay on past the normal retirement age.

TABLE 3: RESPONDENT'S OCCUPATION BEFORE RETIREMENT

OCCUPATION	NO. OF RESPONDENTS	PERCENTAGE OF RESPONDENTS
White Collar	34	37.8
Blue Collar	56	62.2
Total	90	100.0

In order to get a clear picture, the respondents were also asked to mention their position in addition to their occupation. A decision was then made whether such a position was senior or junior in rank. The pattern that emerged was similar to that of occupation.

It was noted that there was a preponderance of respondents with junior positions (57.8%) over those who held senior positions before retirement (42.2%).

Description of the responses to the question 'were you content with your former position?' indicated that most of the retirees were content with their former positions (65%) in relation to the 34.4% who expressed dissatisfaction with their positions. We might assume in the light of this information that most respondents were actually attached to

their jobs and miss them, and their separation from the jobs as a consequence of retirement may have important implications with regard to their adjustment.

2.1.5 INCOME OF RESPONDENTS

The respondents' mean monthly income before retirement was K900. The lowest paid respondent in the sample had been receiving K300 per month before retirement while the maximum income received before retirement was K12,000. After retirement, the mean monthly income was K3669. This indicates that most respondents generally had a rise in their income after retirement. Infact 77.8% of the respondents indicated that they were getting more income after retirement in relation to the 17.8% who were receiving less than those who did not experience any change in their income (4.4%). This increase in income may be a result of the fact that in addition to retirement benefits some of the retirees were getting income from other sources such as informal sector business and property.

It was also interesting to note from our results that none of our respondents indicated that he/she had no income. This could be perhaps ascribed to the fact that we had asked them to consider all sources when determining their income. Hence considering all sources, everyone had atleast an income of some sort.

There were striking differences in the sources of income among the retirees (see table 4). Income from property constituted the principle source for most retirees (38.9%). 26.7% got their income from their children and relatives. Even though the latter was not the major source of income for the respondents, what is of interest is the fact that the family has continued to play a crucial role as a social security system to cushion the retirees. Other sources cited by the respondents were social security (12.25%), savings (11.1%), and social security and property (11.1%).

TABLE 4: SOURCES OF INCOME

SOURCE	NO. OF RESPONDENTS	PERCENTAGE OF RESPONDENTS
Income from property	36	38.9
Children and relatives	24	26.7
Social security	11	12.2
Savings	10	11.1
Social security and property	10	11.1
Total	90	100.0

2.1.6 CAUSES OF RESPONDENT'S RETIREMENT

Although poor health has been considered the major cause of retirement by some researchers (Streib and Thomsons, 1957), our data showed that only 11.1% retired on account of ill

health. This seems to confirm the view that many workers resist retirement as long as their health remains good, and they have not reached or exceeded the retirement age. This is actually evidenced by the fact that many of the respondents retired only because they reached old age (46.7%). 22.2% retired because they were "tired of working". 8.9% stopped because they were frustrated by their former employers while 11.1% were declared redundant.

The general picture painted by the foregoing results indicates that most retirees are forced to retire as evidenced by the percentages of all those who retired because of ill-health, old age, frustration and redundancies (77.8%). In spite of this, it was interesting to note that quite a reasonable number of respondents retired voluntarily (22.2%). This self-retirement indicates that despite the compulsory policies which force most people to retire against their will, there is a certain degree of individual freedom of choice to go into retirement. An interesting inference that can be drawn from this is that retirement in itself may be considered a form of adjustment to the life situation which confronts a person in the world. Generally, retirement is defined in negative terms as a time when "one is put on the shelf" but actually it may be a relief from the physical and psychological pressures that accompany work.

TABLE 5: CAUSES OF RETIREMENT

CAUSES	NO. OF RESPONDENTS	PERCENTAGE OF RESPONDENTS
Old Age	42	46.7
Tired of working	20	22.2
Declared redundant	10	11.1
Ill health	10	11.1
Frustrated by employer	8	8.9
Total	90	100.0

When the respondents were asked to rate factors which they considered important in deciding that a workers should retire, a large proportion mentioned old age (37.8%); 22.2% indicated old age and health. Health on its own was considered an important determining factor by a relatively small group (17.8%). Those who felt that an individual should retire if he loses interest in his work were 21.1%. Again, this may reflect the view that to some extent retirement should be voluntary. It also indicates perhaps that there are physical and psychological strains associated with work, and retirement is considered an outlet for such stresses. At least some respondents acknowledged that retirement is not always negative; one can retire to escape the problems that go with work.

2.2 SUCCESSFUL AND POOR ADJUSTMENT TO RETIREMENT: PREDICTORS

The remainder of the discussion is a descriptive analysis of Socio-economic factors predictive of successful versus poor adjustment to retirement. Before we analyse the relationship between these factors and adjustment, we will deal with the nature of adjustment of the respondents generally.

The results revealed a low level of adjustment by the retirees sampled. 47.8% of the retirees adjusted successfully to retirement while 52.2% adjusted poorly (see table 6).

2.2.1 TABLE 6: PATTERN OF ADJUSTMENT

ADJUSTMENT	NO. OF RESPONDENTS	PERCENTAGE OF RESPONDENTS
Successful Adjustment	43	47.8
Poor Adjustment	47	52.2
Total	90	100.0

These results however, do not tell us much. We need to know further what type of retirees adjusted successfully to retirement. We have to find answers to such questions as do retirees who had white collar occupations adjust more successfully to retirement than their blue collar counterparts? Is successful adjustment linked to financial security? Do individuals who do not look forward to retirement (who have negative attitude towards retirement) adjust poorly than those who look forward to the time they will retire?

The assumption that is being made in analysing the relationship between adjustment to retirement and the selected factors is that retirement on its own does not result in poor adjustment but retirement together with certain socio-economic factors which may impact upon adjustment to a considerable degree do.

TABLE 7: RELATIONSHIP BETWEEN ADJUSTMENT TO RETIREMENT AND OCCUPATION BEFORE RETIREMENT

ADJUSTMENT	O C C U P A T I O N		
	WHITE COLLAR	BLUE COLLAR	TOTAL
Successful Adjustment	17 (18.9)	26 (28.9)	43 (47.8)
Poor Adjustment	17 (18.9)	30 (33.3)	47 (52.2)
Total	34 (37.8)	56 (62.2)	90 (100.0)

($\chi^2 = 0.10$, $p = 0.74$)

2.2.2 RELATIONSHIP BETWEEN ADJUSTMENT TO RETIREMENT AND OCCUPATION BEFORE RETIREMENT

Our initial hypothesis that persons who occupied white collar jobs before retirement adjust more successfully than blue collar workers, is not supported by the data as shown in table 7. The association between adjustment and occupation was not significant. The proportion of retirees who had white collar jobs was equally spread between those who adjusted successfully (18.9%) and those whose adjustment was poor

(18.9%). In the 'Blue Collar' cell, the same pattern emerges. There is roughly the same proportion of those who adjusted successfully (28.9%) and those whose adjustment was poor (33.3%). This is inspite of the observation that slightly more of the "blue collar" retirees were poorly adjusted.

Even when we analyse the association between adjustment and contentment with former position, no significant relationship resulted ($\chi^2 = 1.55, p = 0.21$). 34.4% of the retirees who were content with their former positions adjusted successfully. This compares favourably with those retirees who were also content but were poorly adjusted (31.1%). It must, however, be mentioned that a slightly higher percentage (21.1%) of those retirees who were dissatisfied with their positions were poorly adjusted in comparison to the 13.3% who were not content with their positions but adjusted successfully.

2.2.3 TABLE 8: RELATIONSHIP BETWEEN ADJUSTMENT TO RETIREMENT AND CONTENTMENT WITH FORMER POSITION.

CONTENTMENT WITH POSITION			
ADJUSTMENT	YES	NO	TOTAL
Successful Adjustment	31 (34.4)	12 (13.4)	43 (47.8)
Poor Adjustment	28 (31.1)	19 (21.1)	47 (52.2)
Total	59 (65.6)	31 (34.3)	90 (100.0)

2.2.4 TABLE 9: RELATIONSHIP BETWEEN ADJUSTMENT TO RETIREMENT AND FINANCIAL SECURITY

ADJUSTMENT	FINANCIAL SECURITY		TOTAL
	FINANCIALLY INSECURE	FINANCIALLY SECURE	
Successful Adjustment	22 (24.4)	21 (23.4)	43 (47.8)
Poor Adjustment	40 (44.4)	7 (7.8)	47 (52.2)
TOTAL	62 (68.9)	28 (31.1)	90 (100.0)

($\chi^2 = 10.54$, $p = 0.001$)

In conformity with the hypothesis that persons who are financially secure adjust successfully to retirement than those who are financially insecure, we found a very strong association between adjustment to retirement and financial security ($\chi^2 = 10.54$, $P = 0.001$). A larger percentage of the retirees who were financially insecure adjusted poorly to retirement (44.4%) while only 24.4% in this group adjusted successfully. On the other hand, only 7.8% of the retirees who were secure financially adjusted poorly in relation to the larger proportion (23.4%) who adjusted successfully (see table 9). These results seem to confirm those revealed by previous studies elsewhere which underscore the importance of income in retirement (Donahue and Tibbitts, 1957; Atchley, 1982).

2.2.5 RELATIONSHIP BETWEEN ADJUSTMENT TO RETIREMENT AND
PRE-RETIREMENT ATTITUDES TOWARDS RETIREMENT

Our hypothesis that those persons who had perceived retirement positively before they retired tend to adjust more successfully than those who had perceived retirement negatively before retirement was confirmed ($X^2 = 6.25$, $P = 0.01$). Most of the retirees with favourable pre-retirement attitudes towards retirement adjusted successfully to retirement (36.7%) in relation to those who adjusted poorly (25.6%). Only 11.1% of the retirees who had negative attitudes towards retirement adjusted successfully while a relatively large percentage with the same attitude adjusted poorly (26.7%) (see table 10). These results are consonant with the generally held view that how one adjusts to retirement depends, to a large measure, on whether he looked forward to retirement (Hendricks, 1981). It is assumed that those who have positive pre-retirement attitude towards retirement tend to make preparations for it. Thus, when retirement finally comes they are ready for it. The findings of Tuckman and Lorge (1953) indicate that there was a tendency for workers who found retirement to their liking to have prepared for it to a greater extent than those who did not like retirement. Others have also confirmed this relationship (Doherty, 1983).

TABLE 10: ADJUSTMENT TO RETIREMENT AND PRE-RETIREMENT

ATTITUDES TOWARDS RETIREMENT

PRE-RETIREMENT ATTITUDES			
ADJUSTMENT	POSITIVE	NEGATIVE	TOTAL
Successful Adjustment	33 (36.7)	10 (11.1)	43 (47.8)
Poor Adjustment	23 (25.6)	24 (26.7)	47 (52.2)
Total	56 (62.2)	34 (37.8)	90 (100.0)

However, when we analysed the association between pre-retirement preparations and adjustment no significant relationship emerged ² ($X = 5.09$ $P = 0.17$). This seems to conflict with most of the previous studies which have documented the existence of a strong correlation between the two variables (Doherty, 1983; Busse and Pfeiffer, 1960).

We noted that the type of retirement preparations one makes in readiness, for retirement did not have an influence on one's adjustment (see table 11). Those retirees who bought land and farming tools in preparation for retirement and adjusted successfully (16.7%) did not differ much from the poorly adjusted who made the same preparations (11.1%). The same picture is repeated among those who started business in preparation for their retirement: 6.7% were poorly adjusted and 5.6% adjusted successfully to retirement. Amongst those who built a house in

preparation the difference between the successfully adjusted (10%) and the poorly adjusted (13.3%) was not significant. Despite the lack of significant association between pre-retirement preparations and adjustment to retirement an interesting pattern emerges from the data (see table 11). We note that most of the retirees who did not prepare for their retirement were poorly adjusted (24.4%) in relation to the few who adjusted successfully to retirement (12.2%).

TABLE 11: PRE-RETIREMENT PREPARATIONS AND ADJUSTMENT TO RETIREMENT

PREPARATIONS	A D J U S T M E N T		TOTAL
	SUCCESSFUL ADJUSTMENT	POOR ADJUSTMENT	
Bought land and farming tools	15 (16.7)	10 (11.1)	25 (27.8)
Started Business	5 (5.6)	6 (6.7)	11 (12.2)
Built House	12 (13.3)	9 (10)	21 (23.3)
No Preparations	11 (12.2)	22 (24.4)	33 (36.7)
Total	43 (47.8)	47 (52.2)	90 (100.0)

The data (see table 11) seem to suggest that an individual who did not make any preparation before retirement is more prone to poor adjustment than his counterpart who was ready for retirement. However, merely making preparations for retirement

does not necessarily result in good adjustment. It might be that there are other factors that are more crucial in determining adjustment in retirement than just making preparations. As the study has shown, it could be that an individual's attitudes towards retirement are much more important than preparations made in readiness for it.

2.3 COPING STRATEGIES ADOPTED BY RETIREES

In this study we assume that for a person to be well adjusted he must be able to cope with the complex world. To be able to cope here means to have the capacity to manage anxiety brought about by loss of role appropriately through participation in meaningful and enjoyable activities. Retirement which is basically a "roleless role" (Burgess, 1952) may occasion a number of problems for a retired person. The job gave him status and in his view others respected him for his ability to carry on his work. His job took him away from home every day for eight hours or more and now he has to spend all his time at home. How does he use all this time? For most people, this question can not easily be answered.

Loss of the job means isolation from work associates, friends, and neighbours in some cases. Kutner (1956) says that "one of the alleged benefits deriving from retirement is that it brings great freedom. For some people, it is a time for doing as one pleases, with ample, free and uncommitted hours.

For other people however, free time can signify only an over abundance of void." (P.22) After retirement, many people fail to find new things to care about and work for. They suffer from constriction of interests. To find answers to this problem, the retired person finds new things to care about in community affairs, adult friendships and new leisure activities.

In this study, we found that retirees were involved in a plurality of activities to fill the gap left by their job (table 12). 96.7% of the sample were involved in some activities to keep themselves busy. Only 3.3% indicated that they had found no alternative to their former occupation since retiring. The activities cited by the retirees ranged from attending church (31.1%), spending more time with friends (13.3%), pursuance of new hobbies (15.6%) to involvement in farming (36.7%). It is interesting that a larger proportion of the retirees were engaged in farming. This is not perhaps surprising if we realise that retirement in most cases goes with a reduction in income. Farming may therefore be looked upon as a method by which limited incomes can be stretched. It may be that farming is considered by most retirees as a substitute for the loss of the job; it is seen as a form of employment. Farming is also vital in view of the fact that the government has been promoting agriculture production for retirees. We also note that the role of producer has positive meaning in the context of the Zambian society and the occupant of such a role tends to receive social approval

(Kaunda, 1972). The above results seem to indicate that retirement may result in the belief that the retiree is not useful any more. To assert himself, to avoid a sense of uselessness, boredom or monotony, he may turn to activities that compensate for the loss of his employment.

TABLE 12: COPING ACTIVITIES ADOPTED BY RETIREES

COPING ACTIVITIES	NUMBER OF RESPONDENTS	PERCENTAGE OF RESPONDENTS
Farming	33	36.7
Attend Church Activities	28	31.1
Pursue New Hobbies	14	15.6
Spend More Time with Friends	12	13.3
No Alternative	3	3.3
Total	90	100.0

This chapter has presented the results of the study focusing on the socio-economic and demographic attributes of the retirees, the relationship between financial security, occupational status, and pre-retirement attitudes towards retirement, and adjustment to retirement. The coping activities were also described. The chapter that follows discusses the implications of these findings.

CHAPTER THREE

3. DISCUSSION OF FINDINGS

This chapter examines the results presented in the last chapter and the implications of these findings to understanding adjustment to retirement. This data has shown the low level of adjustment among retired civil servants. A majority of them expressed dissatisfaction with their life situation since retiring. In this respect, these findings are in accord with a number of other studies that have highlighted the negative ramifications of retirement (Blau, 1973; Thompson, 1972; Shanas, 1972).

Although our study has shown that quite a good number of the retired civil servants adjusted successfully to retirement, the general picture painted by the findings clearly underscores the point that for most people retirement is synonymous with a deterioration in their existing conditions (Friedmann and Havighurst, 1954). At the same time, this study has confirmed Blau's thesis that the self identity of an individual is jeopardised at every point a person relinquishes a role (Blau, 1973). If we assume that it is through the performance of the individual's role that his self-concept is formed, it is plausible, as this study has shown, that retirement which denotes a loss of role, occasions serious changes in his identity.

This obviously has important implications on how the individual adjusts to his 'roleless' position. The study has also shown that how an individual adjusts to retirement depends largely on the existence or absence of a combination of factors (financial security, occupation status, and pre-retirement attitudes).

When we examined the relationship between financial security and adjustment, a significant result emerged, it was noted that a larger proportion of the retirees who were not secure financially had low adjustment scores (44.4%) in relation to those adjusted successfully to retirement (24.4%). As expected, only a negligible percentage of retirees who were financially secure had low scores on the adjustment scale while the majority adjusted successfully. Such a finding is consistent with that of Donahue and Tibbitts (1957), Atchley (1982), and Reichard et al (1982) who found that there was a tendency for financially insecure retirees to be poorly adjusted to the process of retirement. Although the incomes of some of the retirees in this study show an improvement, they remain significantly low in relationship to the present economy. The poor adjustment of those retirees who are financially unstable is therefore not surprising.

It is evident from the data presented that despite the numerous sources of income receipts for some retirees and an increase in income after retirement, this does not seem to provide adequate income for a substantial proportion of the retired. This problem of maintaining adequate income for the retirees becomes more

acute in the face of inflationary pressures. The long-run inflationary trends which have characterised our economy and which most economists expect to continue are likely to occasion a continued decline in the real purchasing power of the retiree's income. This often has a bearing on the adequacy of housing, nutrition, clothing and even medical care of the retired.

In this study, objective income has been employed to provide an approximate measure of the retiree's financial security. Although this measurement is important in understanding adjustment because, as Donahue and Tibbitts (1957) indicated, income and feelings of deprivation are highly correlated, it is also vital that the retiree's own evaluation of the adequacy of his income be used. The mere fact that a retiree's income is below a "subsistence budget" does not itself prove that it is inadequate. One has to examine a number of other factors such as the retiree's spending patterns. In fact for some retirees, retirement also means a change in their values and needs. Hence a reduction in income may not in some cases necessarily result in economic deprivation.

Although we can talk about a sharp decline in income or increase in income, one's true or objective income must be interpreted in terms of the needs and wants of the individual. The same amount of income may be adequate for one person and be considered grossly inadequate by another. This is one of the important questions that subsequent researches should address.

Although we had postulated that persons who occupied white collar jobs before retirement adjust more successfully than those whose jobs were blue collar, no evidence was found to support this view. In this respect, the study lends support to the tenet that occupational status does not correlate with maladjustment in retirement (Thompson, 1972). There were as many retirees who had white collar jobs and adjusted successfully to retirement as there were those who had white collar jobs and adjusted poorly to retirement. At the same time, the study's findings are incongruent with those of such researchers as Streib and Schneider (1971) who found that satisfaction in retirement, in most cases is greater among professionals than among those in other professions.

The implication of this study's finding seems to be that regardless of former occupation, any retiree can successfully adjust as long as certain prerequisites are met (such as financial security which, as this study has revealed, is an important determinant of a retiree's adjustment). Perhaps the lack of significant association between occupation and adjustment to retirement in this study could be a result of the nature of population that was studied. It could be that the respondents saw themselves first and foremost as "civil servants" rather than either as white collar workers or blue collar workers. The influence of this factor could perhaps become more apparent if findings in this study are compared with those from a different

industry where differences in occupations are clearly delineated. Our results also highlighted the influence of pre-retirement attitudes towards retirement on adjustment to retirement. The data confirmed our hypothesis that those persons who had perceived retirement positively before they retired tend to adjust more successfully than those who had perceived it negatively. It was interesting to note that majority of the retirees had favourable perception of retirement. This finding departs from the commonly-accepted view that most workers try as much as possible to repress the thought of retirement (Crook and Heinstejn, 1958). It indicates that in some situations especially when the job is unrewarding or is too demanding physically or mentally, retirement may come to have a relatively high positive value. We assume, however, that the majority of the respondents with positive perceptions of retirement have something they can fall back on in being able to withdraw from active employment. This argument may be extended further to say that those individuals with favourable attitudes towards retirement are better prepared for retirement not just financially but also psychologically. These preparations mean that such people anticipate few difficulties when they retire. As Neuhaus (1982) contends when retirement income is adequate, there is a growing trend for workers to retire early. But where retirement income is inadequate, workers are more likely to delay retirement even if acute problems persist.

This study has indeed shown that individuals who make adequate preparations before their retirement are well adjusted to their retirement. A number of reasons can be given why some workers view retirement with reservations. There is for instance the fear of financial problems occasioned by a reduction or complete loss of income after retirement. This has generally been deemed the most crucial factor responsible for most workers not looking forward to retirement. For most of them, income is already inadequate. They believe that retirement would compound their financial difficulties. Such fears are however, common among those individuals who have not laid ground work for their retirement since individuals who have made enough preparations, especially those who consider themselves financially stable tend to desire retirement than the reverse. This study has also demonstrated that a desire to rest (because one is "tired of working") dominates the reasons of those looking forward to retirement. It would however, be interesting if we can have more information on the attributes of individuals who have favourable attitudes towards retirement before actual retirement occurs. In the same vein, we should have an insight into other factors responsible for worker's negative feelings towards the process of retirement. Only future research will provide us with far-fetched information in this area. Further research in the pre-retirement attitudes towards retirement is especially important and relevant at this stage when the government is

encouraging workers to retire early. Obviously, a dearth of information on how workers view retirement is detrimental to the success of the early retirement programme.

This study also postulated that retirement can be a problem even for those who are economically prepared for retirement. The sudden acquisition of time can actually create problems for most retirees. As Kutner and others (1965) have argued, this abundant time may create problems of "how to avoid a sense of uselessness, boredom, or monotony; how to compensate for the loss of responsibility in one's life endeavours, to retain the prestige and status of a worker, to find or acquire functional and satisfying substitutes for gainful employment to fill the gap created by retirement" (P81). The study has found that the majority of retirees were engaged in some "substitutes" to close the gap engendered by retirement. These activities were considered necessary in providing fulfillment and in helping the retiree assert himself. It was quite interesting to note that the majority of the retirees mentioned farming activities as a major coping mechanism. This is not surprising especially if we realise that the role of producer that goes with farming is fraught with positive meaning within the context of our Zambian society and people who occupy such a role are greatly valued. At the same time, farming is not only considered to be useful but it also brings monetary rewards which may enhance the financial status of the retiree. Neuhaus (1982) argues that participation

in hobbies and activities which are acceptable, useful, justified and economically productive in some way is satisfying. Individuals participating in such activities may feel they are a part of a larger work system that offers them a measure of status, prestige and other meaningful satisfaction.

Understanding coping problems that confront retirees is very important more so when we realise that in modern Zambian society, we find missing established roles for older people.

Thus if the retiree wants some thing other than what Burgess (1952) has referred to as the "roleless role" of the retired, it is incumbent upon the retiree to create the new roles for himself.

This can be done, as the study has shown, through engaging in activities such as farming, cultivation of informal friendships, and participation in formal associations such as a church.

As this study was exploratory, the findings in this area are superficial and limited. The issue of how retirees cope with their loss of employment therefore deserves further investigation and consideration.

adjustment. It is assumed that a more extensive study would take care of the CHAPTER FOUR

4. CONCLUSION ed in this study permits only a limited generalization because of the small number of subjects.

This research sought to provide an insight into the influence of socio-economic factors on post-retirement adjustment of civil servants in Lusaka. While it would have been interesting to survey all the relevant factors in relation to adjustment, this study has focused on only three of such variables - financial status, occupational status, and pre-retirement attitudes towards retirement. This should not be taken to mean that the other factors are not important. The researcher found it convenient to concentrate on only a few. He was also limited by time and financial resources which could not allow him to carry out a more extensive study. ^{Even} ~~in~~ ^{view} of its small sample, one can still say that the findings are crucial to providing insight.

Those with enough time and finances should take this as a challenge. They should endeavour to survey other factors including health, educational background, family size, sex, nature of retirement (i.e. whether it was mandatory or voluntary) in relation to adjustment in retirement. It is only after these factors have been studied that we can have a comprehensive understanding of retirement. This study has not indicated which of the factors has a more considerable influence on

adjustment. it is assumed that a more extensive study would take care of this limitation.

The population used in this study permits only limited generalization because of the small number of subjects and because of their non-representativeness of the total retired population in Zambia. Although the consistency of the results from this study with others done elsewhere argues for validity of some of the findings, future research should take into account the mentioned limitations. it is suggested that a larger and representative sample of retired people be selected. It would also be interesting to see whether cross-sectional and longitudinal methods with representative samples would increase the validity of findings.

Although the findings of this research should be treated with caution in view of its small sample, one can still say that the findings are crucial to providing insight into the factors that affect adjustment, the major causes of retirement as well as the coping mechanisms adopted by retirees to close the gap created by retirement. The findings have presented strong evidence that most of retirees do not adjust successfully to retirement. Although one can argue that most employers would wish their employees to be satisfied in the aftermath of their working life, the low rate of

retirees adjusting successfully to retirement implies that more needs to be done than merely showing "a token of appreciation." Otherwise, the retirement ceremony will be seen as a ritual ceremony to "shelf" the retiree. A deliberate effort should be made by employers to ensure that the aftermath of an employee's working life is as enjoyable as his working life, if not better. Experience among the retired civil servants surveyed in this study suggests that financial security is not sufficient to guarantee adjustment in retirement. There are a number of things that the government can do to enhance the financial security of retired workers.

The government should devise the right economic policies which would occasion an improvement in the national income. We assume that a rise in the national income might facilitate the provision of more adequate levels of income for the retired workers.

Secondly, the issue of financial security for retired people must be addressed not only through the income security measure like that mentioned above but also through laying greater stress on the preventive approach of understanding the causes of financial distress in retirement. Once the foregoing issues are addressed, retirement income may be able to provide a fairly adequate level of living. This would have far-

reaching implications on how retirement will be viewed. For one thing, continued employment will be sought only for its non-economic values. For another, retirement might have renewed approval with the retired being greatly respected in Zambian Society.

This study's results are in accord with other studies which have underlined the influence of pre-retirement attitudes towards retirement (Hendricks, 1981; Doherty, 1983). Hence it suggests that retirement should not be considered as an isolated event which just occurs when an employee terminates his relationship with an organisation but as a process which commences long before the worker retires, and which continues long after the retirement ceremony. This is important because if everyone (especially employers) begins to see retirement

in this light, efforts would be made to orient the workers towards the event. Although no research has been done to validate this, most employers do not look beyond the day a worker retires. As long as he is paid his retirement benefits, it is assumed all is well. The employer also needs to prepare his worker psychologically, not just financially. After all "man can not live by bread alone!" One way of doing this is through the formulation of counselling programmes in the organisation to advise employees on how to go about

retirement. This prepares him mentally so that he is not swept off his feet once the going gets tough. As Donahue et al (1960) contends participation of workers in pre-retirement counselling programs is helpful because fears of retirement are materially reduced, a positive attitude toward retirement is established and discussion (between worker and employer) stimulates the drawing up of concrete plans and the taking up of some initial steps towards realising these plans:

Consistent with the findings of Streib and Schneider (1971) the study did not find any correlation between occupational background and adjustment after retirement. More research needs to be done to gain more insight into the relationship between the two variables. It seems that there are conditions which are more important than one's occupational background. We could have suggested that perhaps adjustment is more dependent on job satisfaction rather than occupational background had this study found an association between job contentment and adjustment to retirement. The data also failed to confirm a relationship between the two variables (i.e. job contentment and adjustment to retirement).

It is hoped that the socio-economic data and interpretations presented in this thesis will help

this experience can be temporary if the retiree is encouraged to carve out a new role for himself which has meaning as his earlier role. Hence our society must develop new social patterns which will offer adequate opportunity for retired people to feel needed and wanted. One approach would be to experiment with new activities, functions and opportunities for the retired. The results of this could hasten the development of customs and practices by which retired people would feel that they have social value. Further research should therefore look into this area with a view of unearthing information that will not only help society to come up with a definition of a retiree's new role but also help the retiree to find meaning in his new role. This will also provide a possible framework for the understanding and eventually control some of the problems of retirement in the Zambian society.

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Sex: (M) male (F) female

4. Educational level:

(1) Primary

(2) Secondary School

(3) Post-secondary School

(4) No formal education

5. How did you retire?

6. When did you retire?

APPENDIX

INTERVIEW SCHEDULE

This investigation aims at finding out how people adjust after they retire from employment. Some of the questions that will be asked may appear too personal. However, every effort will be made to keep your responses in the strictest confidence. It is therefore hoped that your responses will be sincere and truthful.

I: BIO-DATA

1. Present age:
2. How old were you when you retired?
3. Sex (i) male (ii) Female
4. Educational level:
 - (i) Primary
 - (ii) Secondary School
 - (iii) Post-secondary School
 - (iv) No formal education
5. What is the size of your family?
6. When did you retire?

II. OCCUPATIONAL BACKGROUND

7. What was your last occupation before you retired?

8. What position did you hold?

9. Were you content with your former position?

(i) Yes

(ii) No.

III. FINANCIAL SECURITY

10. What was your monthly income before you retired?

11. What is your average monthly income now? _____

12. What sources do you get from present income from?

(i) Children

(ii) Relatives

(iii) Social Security

(iv) Savings

(v) Income from property

(vi) Other (Specify)

13. Considering all your sources of income how much would you say your total incomes comes to? _____

14. Is this total income more or less than you used to get before retirement?

(i) More

(ii) less

(iii) the same

15. If your total income is less than what you used to get before retirement, do you ever think of working again as a financial solution?

(i) Yes

(ii) No

(iii) Formerly but not now

IV. ATTITUDES TOWARDS RETIREMENT

16. Before you retired, did you look forward to the time you would stop working and retire?

(i) Yes

(ii) No

17. Would you say being retired turned out better or worse than expected?

(i) Better

(ii) Worse

18. Just suppose you had not retired and continued working, would you try to tell me in general how your life would be today?

19. What preparations did you make in readiness for your retirement?

20. Why did you retire?

- (i) I reached retirement age
- (ii) Because of ill-health
- (iii) I was tired of working
- (iv) Other (specify)

21. In your view what factors should be primary in deciding that a worker should retire?

- (i) old age
- (ii) Health
- (iii) Loss of interest in work
- (iv) Other (specify)

V. COPING BEHAVIOUR

22. Since you retired what do you usually do to fill the gap in your working life?

- (i) I usually attend church activities
- (ii) I have made a lot of friends and I usually spend most of my time with them
- (iii) I pursue my hobbies
- (iv) I have done nothing to fill the gap
- (v) other specify

23

If you are usually engaged in an activity to fill the gap left in your working life, during which period would you say you were engaged in this activity frequently?

(i) Before I retired

(ii) After I retired

(iii) It has always been the same

VI ADJUSTMENT

24. All in all, how much happiness would you say you find in life?

(i) A good deal

(ii) Almost none

(iii) Some

25. In general, how would you say you feel most of the time?

(i) In good spirits

(ii) In low spirits

26. On the whole, how satisfied would you say you are with your life of life today?

(i) Very satisfied

(ii) Quite satisfied

(ii) Not satisfied

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