



Influence of Religion and Attitude of University Workers towards Preparation for Retirement

Ayodeji OLATUNDE

Department of Guidance and Counselling, Faculty of Education, Ekiti State University, Ado-Ekiti, P.M.B. 5363, Ado-Ekiti, Nigeria

E-mail: olatundeayodeji@yahoo.co.uk, Telephone: +2348038477586

Abstract Retirement as viewed by Oduaran [1] is a transitional period with trepidation and despair and little is known of what people should do to prepare for it. Data for this study were collected from primary and secondary sources. A total number of two thousand and two hundred (2,200) questionnaires were administered in this research work, out of which two thousand and one hundred (2,100) questionnaires were returned. The questionnaires were administered using multi-stage random sampling techniques. Frequency counts, percentages ranking and mean were used to answer the general questions, while correlation analysis, t-test, Analysis of Variance (ANOVA) and Multiple Regression analyses were used to test the stated hypotheses. Results from the study revealed that religion of university workers has significant influence on their attitude towards preparation for retirement and that, university workers have positive attitude towards preparation for retirement.

Keywords Attitude, Influence of Religion, Preparation, Retirement, University Workers

Introduction

Retirement is an age long practice in both the private and public service [2]. He stressed that it is a major stage in adult development and it essentially marks the split from middle years to old age. He further noted that at 65 years of age, our mental and physical exuberance dwindles; it however becomes rationale to relieve the person of some strenuous and excruciating duties that may weigh him down and consequently threaten his health. This, therefore, results to the retirement age of 65 in developed and economically buoyant countries. But in Nigeria, due to economic crunch and high rate of unemployment, the minimum legal age for mandatory retirement was put at 55 until recently when the Federal Government of Nigeria pegged it to 60 years.

It is also pertinent to find out whether religion has influence on attitude of workers towards preparation for retirement. Faith is the basis of religion; consequently, the faith of the workers may have impact on their attitude. Some religious groups have preparation for a better life as part of their tenets. Devotees to such faith could have prepared their minds for change and could as well see retirement as opportunity to engage fully in the work of God which they have not been fully committed to. Others who are not committed to any religion might be inconsistent in their ways leading to unfaithfulness, inconsistent in the sense that they are not guided by any moral principle which of course could lead to maladjusted behaviour. This might impact negatively on their decisions or attitudes towards preparation for retirement. Contentment obviously would be a very good predictor of adjustment. The three major religions in Nigeria that is Christianity, Islam and traditional religions preach contentment and a contented worker would see retirement as the grace of God which some people never attain due to death or dismissal from service. It would be of importance if religion is explored as an influencing factor in workers' attitude towards preparation for retirement.



Relationship between attitude to retirement planning and retirement anxiety among teachers in four local government areas of Lagos metropolis, the result showed that 65% of the teachers indicated willingness to continue teaching after retirement if given the chance. Many workers do not really know what to do with their time during retirement. Knowing what they do not want may be the first step but does not answer the question “What will my life look like in retirement?”

Retirement is so serious that from the day an individual engages himself or herself in any private or public service, one thing that should remain constant in his or her mind is possible retirement, which must come in a day. The moment retirement is approaching it comes with challenges and expectations. Some people consider their period of retirement with enthusiasm; while others mourn and grief the day they will retire and even hate to discuss it due to failure to face the reality of retirement.

Statement of the Problem

The experience of retirement from paid labour has been found to differ substantially for women and men since research on this topic began over 30 years ago [3]. Although many studies have documented differences between women’s and men’s retirement attitudes and expectations, they do not provide a clear understanding of why such differences exist [4].

Early writers who focused on the presumed effects of gender-role socialization such as a differential commitment to work [5-6] assumed that women and men would differ in their orientation towards retirement regardless of occupational or other circumstances. Men’s presumed greater commitment to labour force, participation was thought to be the source of their resistance to retirement. However, empirical studies have failed to document gender differences in commitment to paid labour [7-8].

Although some writers have reported findings consistent with the early predictions [9-10], often have reported that women, not men are unfavourably disposed towards retirement [11].

Structural conditions such as social resources, health, income or length of labour force participation rather than greater differences per se have been involved ex.post facts to explain the observed differences with occupational circumstances cited most often. Compared to men, women often have short and less continuous patterns of labour force participation. As consequence, women may have fewer opportunities to attain personal career goals and therefore may look less favourably on retirement [12]. Because of their patterns of labour force involvement, women may also be particularly vulnerable to economic losses associated with retirement [13].

In the view of Campbell [12]; O’Rand and Henretta [14], the gap between men’s and women’s average incomes may be even greater in retirement because retirement income is based on length of time on the job as well as the level of preretirement income. Furthermore, many women are employed in jobs offering few retirement benefits. The view of Campbell [12] is in congruence with the perspective of Noone, Alpass and Stephens [15] based on the research conducted on some workers in New Zealand with respect to gender pathways to retirement preparation, they found out that women were economically disadvantaged compared to men on financial preparation towards retirement.

Purpose of the Study

The main purpose of the study includes the following:

To investigate the attitude of university workers towards the influence of religion and attitude of University workers towards preparation for retirement

It also aims at finding out whether university workers seek counselling in terms of how to effectively prepare for life after retirement.

Research Questions

The following research questions were raised:

1. What is the attitude of university workers towards preparation for retirement?
2. What are the levels of attitude of university workers towards preparation for retirement?
3. What are the forms of preparation university workers make towards preparation for retirement?
4. What are the proposed activities of university workers after retirement?



Research Hypotheses

The following hypotheses were tested at 0.05 level of significance.

1. Gender will not significantly influence university workers' attitude towards preparation for retirement.
2. Income of university workers will not significantly influence workers' attitude towards preparation for retirement.
3. Status of university workers will not significantly influence workers' attitude towards preparation for retirement.
4. Age of university workers will not significantly influence workers' attitude towards preparation for retirement.
5. Religion of university workers will not significantly influence workers' attitude towards preparation for retirement.
6. Marital status of university workers will not significantly influence workers' attitude towards preparation for retirement.
7. Length of service will not significantly influence attitude of university workers towards preparation for retirement.
8. There is no significant difference between teaching and non-teaching university workers' attitude towards preparation for retirement
9. None of the variables will significantly predict university workers' attitude towards preparation for retirement.

Significance of the Study

The outcome of this study could be beneficial to school administrators, lecturers, workers, prospective researchers, retirees, pension administrators and students (particularly postgraduate students) to have knowledge on attitude towards preparation for retirement. It will also help institutions, government agencies and pension administrators for better management of workers and retirees entitlements. The workers and the retirees could be assisted to develop positive attitude towards preparation for retirement and consequent proper adjustment in retirement.

It is anticipated that managers of the universities and other organizations would take a challenge from the study and provide adequate preretirement education for their workers. The people at various levels of management would take a cue in ensuring effective monitoring of pension administrators.

The study would provide information to Guidance Counsellors and Curriculum Planners of the urgent need for pre retirement education in higher institutions and retirement counselling and programmes to workers in the universities.

Theoretical Framework/Literature Review

Abraham Maslow Needs theory of (1954) is applicable to this study. Maslow [16] stated that people are motivated to achieve certain needs, and that some needs take precedence over others. The most basic need is physical survival, and this will be the first thing that motivates people's behaviour. Once that level is fulfilled the next level up is what motivates people. The five stage model can be divided into deficiency needs and growth needs. The first four levels are often referred to as deficiency needs (D – needs) and the top level is known as growth or being needs (B – needs). The deficiency needs are said to motivate people when they are unmet. The need to fulfill such needs will become stronger the longer the duration they are denied. For example the longer a person goes without food the more hungry he will become.

Maslow [16] on the other hand, postulates that human beings have two basic sets of needs. These are the basic needs and self-actualization needs. Maslow structured needs in a seven segment pyramid with physiological needs at the base and self-actualization needs at the apex. The next needs from the base are safety, love and affection, achievement, self esteem and self actualization in that order. Despite flaws in the ranking of the needs as perceived by different people, the hierarchy is versatile particularly from the concept of the stages of human life ranging from birth to death.



Clark and Byrne [17] identified three sources of doubt about the possibility of producing a satisfactory definition of religion. They related to (1) conflicts and unclarities in the ordinary use of the term, (2) the confused meaning left to the term from its history; (3) the obvious divergence in scholarly purposes and approaches to the definition of religion among the many kinds of definition. Religion has been defined as “systems of symbols which act to establish powerful pervasive and long-lasting mode and motivations in men by formulating conceptions of a general order of existence and clothing these conceptions with such an aura of factuality that the mode and motivations seem uniquely realistic.

A belief in and accompanied by a commitment to follow principles believed to be set forth by and Mc Daniel and Burnett [18]. “An organized system of beliefs practices rituals and symbols designed (a) to facilitate closeness to the sacred or transcendent (God higher power, or ultimate truth (reality) and (b) to foster an understanding of ones.

The importance of religion in determination of attitude was stated by Sheerwood [19] that if you think religion belongs to the past and we live in a new age of reason, you need to check your facts: 84% of the world’s population identifies with religious group. Members of this demographic are generally younger and produce more children than those who have no religious affiliation so that the world is getting more religious, not less – although there are significant geographical variations. To enjoy retirement, it is important for older adults to be able to cope with adversity in the face of the decline in physical and mental faculties that occur with age. Workers’ preparation towards this important phase of life should, therefore, prepare for this crucial period, for some people, meaning in life is related to their religious faith. However, it is necessary to distinguish religion, generally taken religion is assumed to mean adherence to the beliefs, practices and rituals of a traditional doctrine [20].

Methodology

This section presents the research design, population, and sample, sampling techniques, research instrument, validity of the instrument and reliability of the instrument, administration of the instrument and data analyses.

Research Design

Descriptive research design of the survey type was used in the study. The method was adopted for the study because it involved a large population of university workers. The design presents a description of events as they are, and facilitates easy collection of factual information about the research problem. The plan of the study described and interpreted the data that were collected on influence of variables such as gender, status of workers, age, religion, marital status, length of service and financial preparation on attitude towards preparation for retirement.

Population

The population of the study consisted of federal and state university workers in Southwest, Nigeria. The age bracket of the workers ranges from 18 years to 70 years. The total number of workers in universities in the Southwest Nigeria from records in the universities as at the time of this study was 31,114. From the total number 9,634 are teaching staff while 21,480 are non-teaching staff (Information collected by the Researcher from the universities in Southwest, Nigeria, 2017). These categories of staff are from the fourteen (14) federal and state universities in the Southwest, Nigeria.

Sample and Sampling Techniques

The sample was 2,200 university workers in Southwest, Nigeria consisting of 690 academic and 1,510 non-teaching staff using multistage sampling technique. The first stage involved simple random sampling of three out of six states in the Southwest Nigeria. The second stage involved the use of purposive sampling techniques to select one federal university and one state university based on year of existence of the university. However, respondents were selected based on proportional sampling because there are variations in the number of academic and non teaching staff in the various universities. Also a stratified sampling technique was used to select respondents based on gender, income level, status, age, religion, marital status and length of service.



Finally, 2,200 university workers were selected from the various institutions based on the proportion of each staff in the university selected.

Research Instrument

The research instrument used was a questionnaire titled “Attitude of University Workers towards Preparation for Retirement” (AUWPR) designed by the researcher. The instrument consisted of three sections: Sections A, B and C. Section A asks for personal data of the respondents on certain variables such as gender, marital status, town, local government area, educational qualifications, duration in service, type of institution, pension scheme adopted by the institution, position on assumption of duty, date of assumption of duty, present position, years to retirement, family size, number of children in school, and monthly salary. Section A also asks questions on the activity the worker intend to do after retirement. Section B sought information on preparation for retirement while section C sought information on attitude towards preparation for retirement. Section C has five subsections that is I to V. Subsection I was on attitude towards social preparation for retirement, subsection II was on knowledge of pre-retirement education, sub section III was on attitude towards reliability of Pension Scheme, subsection IV was on attitude towards proposed activities after retirement, subsection V was on attitude towards financial preparation towards retirement. A four point Likert-type scale of strongly agree, agree, disagree and strongly disagree was adopted in each of the subsections I to V. The responses were scored as follows: 4 points for strongly agree, 3 points for agree, 2 points for disagree and 1 point for strongly disagree. The high point was indicative of positive attitude towards preparation for retirement while the low point was negative attitude towards preparation for retirement.

Validity of the Instrument

Face and content validity procedures were ensured by the Researcher’s Supervisor and experts in Guidance Counselling, Educational Psychology and Tests, and Measurement. The face and content validity procedures were ensured through experts looking through the instrument to make sure the instrument actually elicit intended responses on attitude of university workers towards preparation for retirement. Experts looked at the adequacy of the items, grammatical ambiguous items were expunged and corrections were adequately made. The experts and the researcher’s supervisor thereafter adjudged the instrument valid.

The construct validity was further ensured by using convergent validity which involves correlating the present instrument with the one already constructed and validated by WataLilian in 2015. Scores of the administration were correlated using Pearson Product Moment Correlation. A coefficient of 0.79 was obtained. This was considered positive and high. It indicates that the AUWPR measured approximately the same construct with Attitude towards Preparation for Retirement Rating Scale and therefore seen as measuring the proposed construct.

Reliability of the Instrument

The instrument was subjected to spilt half procedure to ensure its internal consistency. Thirty copies of the questionnaire were administered on 30 university workers at the University of Ibadan in Oyo State. Oyo State was chosen because it is not one of the sampled states. Scores on odd and even items were correlated using Pearson Product Moment Correlation. The value after the correlation was 0.86. To obtain the length of the instrument Spearman Brown Prophecy formula was used and a reliability coefficient of 0.81 was obtained. It shows that the coefficient is positive and high which implies that the instrument is reliable.

Administration of the Instrument

The copies of the questionnaire were administered on workers in public universities in the three selected states in southwest Nigeria namely Ekiti, Ondo, and Osun states.

The researcher trained three research assistants, one for each state, for the administration of the questionnaire. The copies of the questionnaire were administered on teaching and non- teaching staff in the selected universities. Out of the 2,200 copies of questionnaire administered only 2,100 copies were retrieved because some were not properly filled and some were not returned.



Data Analysis

Frequency counts, percentages ranking and mean were used to answer the general questions while correlation analysis, t-test, Analysis of Variance (ANOVA) and Multiple regression analyses were used to test the hypotheses.

t-test was used to test hypothesis 1 and 8 which compared the mean scores of two groups. Hypotheses 2, 3, 4, 5, 6 and 7 compared the mean scores of more than two groups and were tested using one way ANOVA, while multiple regression analysis was used to test hypothesis 9. All hypotheses were tested at 0.05 level of significance.

Findings and Discussions

Question 2: What are the levels of preparation of university workers towards retirement?

In answering the question, scores relating to university workers' preparation towards retirement were computed using items in Section C of the questionnaire on "Attitude of University Workers towards Preparation For Retirement(AUWPR)". The mean score on university workers' attitude towards preparation for retirement was used to categorize the respondents' scores into "Low" and "High" level of preparation. Respondents whose scores on attitude towards preparation for retirement fell below the mean score were categorized into "Low" level of preparation for retirement while those whose scores equal to or above then mean were categorized into "High" level of preparation. The result is presented in Table 2.

Table 1: University Workers' Preparation for Retirement

Range of Scores	N	%	Classification
45.00 -152.89	986	47.0	Low
152.90-180.0	1114	53.0	High
Total	2100	100	

Table 1 presents university workers' preparation towards retirement. The result reveals that that 986 respondents representing 47% of the total sample had low level of preparation while 1114 (53%) had high level of preparation towards retirement. This implies that university workers make high preparation towards retirement.

Hypothesis 5

Religion of university workers has no significant influence on their attitude towards preparation for retirement. Scores on university workers' attitudes towards preparation for retirement were computed and subsequently compared for statistical significance using Analysis of Variance (ANOVA) at 0.05 level of significance based on their religion. The result is presented in Table 2.

Table 2: ANOVA of Religion and University Workers Attitude towards Preparation for Retirement

Variable Source	SS	Df	MS	F	P
Between Groups	2835.431	2	1417.716	10.533*	.000
Within Groups	282261.557	2097	134.603		
Total	285096.988	2099			

* $p < 0.05$

The result in Table 10 indicates that F calculated is 10.533 while the P value is .000 which is less than 0.05; therefore the null hypothesis is rejected. Religion of university workers has significant influence on their attitude towards preparation for retirement ($F_{2, 2097} = 10.533, p < 0.05$). The result of ScheffePosthoc analysis of university workers attitudes towards preparation for retirement based on religion is presented in Table 3.

Table 3: ScheffePosthoc Analysis of Religion and University Workers' towards preparation for retirement

Variable	Religion	1	2	3	N	Mean
Christianity			*		1617	152.28
Islamic					460	155.09
Islamic					23	152.48

* $p < 0.05$

Table 3 reveals that there is significant difference between the attitudes of Christians and Muslim towards: preparation for retirement.



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Table 4: ANOVA of Religion and University Workers Attitude towards Preparation for Retirement

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The finding of the study also revealed that religion of workers has influence on their attitude towards retirement. This could be significant because religion has to do with the totality of the individual according to Koenig et al. [21], he cited previous findings that religious behaviours and beliefs assisted elders' coping with stressful life changes and that there was a positive association between religion and well-being. Further evidence stems from Hood, Spilka, Hunsberger, and Gorsuch's [22] suggestion that seniors frequently use religious coping mechanisms and that turning to God in prayer may help to combat loneliness and depression. The attitude towards retirement would therefore be influenced by the religious point of view of the workers which is the reflection of the finding of this study. Wilde (2010) described a similar finding in her dissertation, the football players she interviewed reported turning to their religion and spiritual identity as a way to still feel important in life and avoid the downward spiral of turning to drugs and alcohol to cope with the difficulties of life and retirement. In the same study of 199 retired professional athletes referenced earlier, 36% responded that they use spiritual means for the physical and mental health issues which ultimately help their retirement decisions. There is also similarity with the findings that retirement are positively correlated. They stated that people retire from service to go into full apostolic ministry. They found church ministry and prayer houses as great influence towards retirement.

Discussions

The study also revealed that university workers make high level of preparation towards retirement. This could be due to the level of awareness among workers with respect to the untold hardship being experienced by retirees particularly in the university setting. Some of the staff in the universities made sacrifices of saving towards retirement through exit scheme and investment in treasury bill and shares. This is different from the finding of Greenwald *et al* [23] that many workers lack retirement confidence and feel stress about retirement preparation. It was reported in their work that 3 out of 10 workers reported that preparing for retirement causes them to feel mentally or emotionally stressed. The level of preparation of the workers in their work was low compared with the high level of preparation from university workers in Southwest, Nigeria. This however does not mean there should not be area of improvement. The finding of this study is also incongruous with the work of Iyortsuun and Akpusugh [24] about preparation of workers towards retirement they discovered that most



employees do not invest towards retirement as a result of the inadequate pay package given to them by their employers. In this study some workers stated that they still engage in savings out of their meager income towards retirement. However, in another submission from their work they stated that if every worker receives his entitlements as and when due it will enable them make investments that will supplement their income at retirement. This view is shared by the finding of this study; many freely commented that long delay in the payment of salaries cannot make for effective savings towards retirement. The contribution to cooperative society and exit scheme by many workers in the universities in the Southwest has contributed to the high level of preparation towards retirement. It was also revealed in their responses that many of them have built houses while they are still in service, this will remove the burden of building houses with their retirement entitlement. The study showed that the forms of preparation university workers make towards preparation for retirement include: regular savings, awareness of retirement entitlements, plan on post retirement activities and training of children. The philosophy of Osborne [25] that a deeper understanding of one's past history can lead to increase self-understanding of the present situation. The observable experiences of existing retirees would have guided the workers in being proactive about their plans towards retirement by having regular savings, seeking information and counselling on retirement and training of children. The understanding of the area of needs have guided the workers in the forms of preparation. Many of the workers have personal buildings in which they can retire especially the older workers. They equally showed interest in training their children and ensure they have graduated before retirement. The finding of this study also differs from the finding of Omoniwa and Yemi-Peters [26] that Nigerian workers/ employee in public or private sectors of the economy have a very poor attitude to saving/investment. The general feeling or attitude is that one must earn "enough" to be able to save or invest. It was further stressed that Nigeria workers hardly have savings or investment, the case of university workers does not follow this pattern. The university workers' attitude towards retirement has been clearly demonstrated in certain areas that can make life comfortable for them in retirement. The findings of Hira, Rock and Loibl 2009; Joo and Pauwees, [27] indicated that for those who are younger and have higher level of education reported a higher retirement confidence. This submission is in consonance with the finding of this study. The level of enlightenment in university setting would have contributed to the forms of preparation the workers are making towards retirement.

Conclusion and Recommendations

It can be concluded from the findings of the study that religion of university workers has significant influence on their attitude towards preparation for retirement. While University workers have positive attitude towards preparation for retirement.

Based on the findings of this study, the following recommendations were made:

1. Government and management of universities should make adequate preparation and commitment towards immediate payment of workers entitlements after retirement
2. University workers should continue to make sacrifice for personal savings towards retirement
3. University workers should endeavour to safe in mutual fund and exit scheme for easy access to immediate fund after retirement
4. The relevant university workers should embrace the contributive pension scheme as the available method of getting their entitlements after retirement.
5. The various unions in the universities should embrace the contributive pension scheme which can ameliorate delay in the payment of their final entitlements after retirement.
6. The workers in the universities should endeavour a stable marital relationship in order to enhance positive attitude towards preparation for retirement.
7. It was also recommended that university workers should commence preparation for retirement as soon as they are employed and the university management and unions should organize sensitization seminars towards the idea.



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