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# **Sustainability, Livelihoods, and Quality of life of Older Retirees in Lagos State, Nigeria**

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## **Abstract**

Later life is celebrated in Africa because it is seen as a blessing from God. Therefore, older people are generally treated with dignity. But with modernization, African senior citizens suffer diverse challenges and experience difficulty in meeting their basic needs. Hence, the need for sustainable livelihoods that will address life deprivations and improve the quality of life of Nigerian elders. This article examines the sustainability of retirement livelihoods and its impact on quality of life of formal sector retirees in Nigeria. It argues that beyond the conventional survival mechanisms, Nigerian retirees require resilient and sustainable livelihoods in order to enhance their quality of life. Life course perspective and activity theory are adopted as explanatory tools. With the aid of a multi-stage systematic sampling method, 1,321 Nigerian retirees in Lagos State were studied to examine their livelihoods and quality of life. Empirical data reveal that access to multiple sources of income promotes sustainability of retirement livelihoods and quality of life with private sector retirees being more empowered and adequately protected against life vicissitudes. This culminates in vulnerability and precarious living conditions of public sector retirees. The article concludes with the need to strengthen formal and informal social supports in order to improve retirement livelihoods and promote quality of life of retirees.

## **Introduction**

Retirement involves withdrawal from occupational roles or positions after reaching a particular age. Thus, it is an important stage in the occupational life cycle of every worker but it is often characterized by low income and/or reduced opportunities for income-generating activities. Although adequate livelihood is necessary at all stages of life, later life stands out because of its peculiarities and challenges. It is a critical stage when adequate livelihood is required because of dwindling resources and opportunities (UNFPA & HAI, 2012). In Nigeria, retirement livelihoods

include gratuity, public or private pensions, income from current employment or transfers from assets, and income remittances, among others.

The quantum and quality of livelihoods are found to be key predictors of quality of life in retirement (Akeredolu-Ale & Aribiah, 2001; Moody, 2012; Moen, 2001), hence the importance of income security and well-being in later life. Literature in developed countries indicates that livelihoods don't only influence access to material resources but also affect every aspect of a retiree's life (Moody, 2012; Novak, 2012). In Nigeria, older people without adequate livelihood tend to be poor, vulnerable, and dissatisfied with life (Amaike, 2009; Obashoro, 2010; Togonu-Bickersteth, 2014). Therefore, inadequate retirement livelihoods undermine quality of life and make retirees susceptible to life vicissitudes. The situations of Nigerian retirees are further exacerbated by grossly inadequate formal social supports required to address their unique challenges and improve their quality of life (Ajala, 2006; Togonu-Bickersteth, 2014). Despite this challenge, the Nigerian government is complacent about old age support based on the erroneous assumption that adult children and extended family will provide old age care and support (Amaike & Bammeké, 2014; Obashoro, 2010; Togonu-Bickersteth, 2014). Research in recent years indicate that the notion of filial obligations (filial piety) is waning largely due to tremendous strains on the informal social supports with abundant cases of abandonment, destitution, and untimely deaths (Amaike, 2009). Similarly, the traditional African support systems are not only weak but they are incapable of meeting the increasing demands of retirees for care and support (Akeredolu-Ale & Aribiah, 2001). Within this social context, retirement livelihoods of older Nigerians suffer.

Livelihoods comprise socially approved means adopted by retirees to meet their basic needs and sustain their living conditions in retirement (Amaike, 2009). Essentially, the quantum of retirees' livelihood is influenced by gender, socio-economic status, previous work history, and employment category (either in the public or private sector), among others (Amaike, 2009; Amaike & Olurode, 2014; Togonu-Bickersteth, 2014). Retirement livelihoods also cover all legitimate and socially approved means of gaining access to material and non-material resources and sustenance required for sustainable living (Amaike, 2009). Sustainability connotes self-sufficiency and self-reliance of resources to maintain current living standards without undermining the life chances and quality of life in the future. In relation to livelihoods, sustainability entails the ability to maintain and improve livelihoods while enhancing assets and capabilities on which livelihood depends in retirement (UNFPA & HAI, 2012). Sustainable livelihood enables the retirees to cope with challenges associated with work-role transition by being empowered to successfully adjust to shocks and stresses without compromising their current living standards in the future. Sustainable retirement livelihood also ensures that retirees have adequate resources (both material and non-material) to cope with retirement challenges and maintain their quality of life without compromising their future prospects and quality of life.

Quality of life is the overall socio-economic well-being of older persons based on selected indicators. In this article, it covers retirees' subjective assessment of

well-being using their health status, consumption patterns, and household facilities. Quality of life is used interchangeably with living conditions and is measured in terms of material resources, household facilities, and health status of retirees. This suggests that retirement livelihoods and quality of life are intricately linked, in that access to sustainable livelihoods enhances living conditions and vice-versa. Therefore, retirees are actively and consciously making decisions on how best to maximize their assets and resources as well as minimize their shocks and risks in order to improve their living conditions in retirement (Adelowo, 2000; Akeredolu-Ale & Aribiah, 2001; Ogunbameru, 2000). This article examines Nigerian retirees' access to multiple livelihoods which promotes sustainability of livelihoods as well as the effects of sustainable livelihood on the quality of life in retirement.

### **Problematic**

Unpaid pensions and poor pension administration are major problems confronting Nigerian retirees, with millions living in abject poverty. This is further exacerbated by weak informal social support systems. Ideally, retirement should be a period of rest after years of meritorious service, which is in tandem with the motto of Nigeria Union of Pensioners which states that, "Rest is sweet after labour." However, the Nigerian government has consistently failed to meet its social obligations to its teeming citizens thus compounding the precarious situations of retirees, especially those without alternative sources of livelihoods (Amaike, 2009). Hence, retirees without sustainable livelihoods are often vulnerable and unable to meet their basic needs in retirement. In Nigeria, many retirees are not paid their retirement benefits several months after leaving paid employment, so only a few retirees have "alternative" sources of income to cope with the challenges of retirement and maintain their quality of life. This article argues that workers' dream of "rest" (which connotes peace of mind and good quality of life) after paid employment can only be achieved if retirees have access to sustainable livelihoods, through fully funded and indexed pension schemes that ensure prompt and regular payment of benefits. But many public sector retirees in Nigeria groan under unpaid and irregular pensions that make most older adults vulnerable to abject poverty and livelihood deficits (Akeredolu-Ale & Aribiah, 2001; Amaike, 2009; Ogunbameru, 1999). Many public sector pensioners are hungry and frustrated with some engaging in protests against pension arrears across Nigeria. Unfortunately, no tier of government is spared this embarrassing debacle. Without doubt, the quality of life of retirees is compromised if they do not have sustainable livelihoods in retirement (Amaike, 2009; Calasanti, 1999; Moen, 2001; Price, 2002). Similarly, lack of sustainable livelihood does not only undermine retirees' abilities to meet their basic needs but compromises their living conditions and frustrates their dream of maintaining their pre-retirement living conditions in retirement (Szinovacz, 1996; Togonu-Bickersteth, 2014).

Therefore, without sustainable livelihoods, the living conditions of retirees will be very precarious. Consequently, retirees without sustainable livelihoods will be deprived of basic necessities of life and report poor quality of life (Adelowo, 2000;

Amaike & Olurode, 2014; Atchley, 1976; Novak, 2012; Ogunbameru, 1999; Smith, 2006). In most cases, challenges associated with retirement are easily overcome by a few healthy and active retirees while retirees living in poverty or those who are physically challenged are mostly vulnerable and likely to depend on irregular public pensions, weak informal support, or alms solicitation to meet their basic needs in retirement (Amaike, 2009; Togonu-Biskersteth et al., 1997; Togonu-Bickersteth, 2014). The need to examine the sustainability of retirement livelihoods and its impact on quality of life of formal sector retirees in Lagos State, Nigeria, motivated this study. This becomes compelling when the impact of livelihood on living conditions of private sector retirees is compared with their public sector counterparts. Organized private sector retirees earned higher income and had contributory pension schemes which ensured prompt and regular payment of retirement benefits. This invariably enhanced livelihoods and living conditions. The reverse was the case with the public sector who depended on poor salaries and irregular pensions which culminated in weak livelihoods and precarious living conditions. Without doubt, retirees without access to sustainable livelihoods are likely to report frustration and deprivation. Secondly, retirees' employment category (either in the public or private sector) does not only influence quantum of livelihoods but also quality of life in retirement (Akeredolu-Ale & Aribiah, 2001; Amaike, 2013; Mokomane, 2013; Price, 2002; Russell, 2007; Szinovacz, 1980). Therefore, disadvantages in these critical areas make Nigerian retirees most vulnerable to poverty and multiple deprivations than their counterparts in developed countries (Amaike & Olurode, 2014; Kim & Moen, 2001; UNFPA & HAI, 2012).

Considering the foregoing, it is erroneous to assume the same retirement experiences (livelihoods and quality of life) for public sector and organized private sector retirees in Nigeria. This is because Nigerian retirees without sustainable livelihoods will not be able to meet their basic needs and report better living conditions. This underscores the importance of this study which examined retirees' access to sustainable livelihood and its effects on their quality of life in Lagos State, Nigeria.

## **Objectives**

The main objective of this article is to examine access to sustainable livelihoods and its effects on quality of life of retirees in Lagos State, Nigeria. Specifically, the study seeks to:

1. Examine the relationship between sustainable livelihoods and quality of life of formal sector retirees in Lagos State;
2. Examine the relationship between employment category (either in the public sector or private sector) and access to sustainable livelihoods in retirement; and
3. Discuss the general living conditions of formal sector retirees in Lagos State.

## Review of the Literature

### Retirement and Sustainable Livelihood in Nigeria

At the end of the World War II, retirement became widespread with more workers becoming eligible for public pensions which were geared towards encouraging disengagement (Novak, 2012). But it was not until the early part of the 19th century that Prussian Chancellor Otto von Bismarck introduced 65 years as the age of eligibility for state pensions. By the early part of the 20th century, many European countries institutionalized retirement through the payment of government pensions. By 1935, the United States also followed with the introduction of Social Security which made early retirement attractive to workers (Moody, 2012; Novak, 2012). In Nigeria, retirement evolved over three major epochs, namely, pre-colonial, colonial, and post-colonial periods. In the pre-colonial period, the economy was primarily characterized by self-employment due to lack of formal retirement policies (Amaike, 2009). The period was characterized as “no retirement” period. Historically, retirement in Nigeria emerged as a social phenomenon during the colonial era. The colonial government established the civil service and conditions of service through which the British government consolidated its rule in Nigeria and other commonwealth countries. Most civil servants in Nigeria were then British nationals because of limited manpower among Nigerians. The period was marked by “normal retirement.” After independence in 1960, the management of the civil service passed into the hands of Nigerian elites and the period witnessed major changes especially in the hands of military juntas. In recent times, retirement has evolved as a final phase in the occupational cycle with appropriate compensations given to workers for services rendered depending on the conditions of service and occupational status (Amaike, 2009).

Livelihood has been variously conceptualized (Carney, 1998; Davies, 1996; Rennie & Singh, 1996). For instance, Carney (1998) defined livelihood as comprising “the capabilities, assets (including both material and social resources) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resources base” (p. 4). Rennie and Singh (1996) opined that livelihood “is a more tangible concept than ‘development’ because it is easier to discuss, observe, describe and even quantify” (p. 6). Livelihoods involve people’s means of gaining access to adequate stocks and flows of resources (food, cash, and opportunities) to meet their basic needs while sustainable livelihood as an integrated concept means enhancement of resources and productivity on a long-term basis. Sustainability of livelihood entails how assets and capabilities are utilized, enhanced, and maintained over time so as to preserve livelihoods. This is because livelihoods and survival mechanisms of retirees are vulnerable to stresses and shocks, which affect their ability to avoid, withstand, resist, and/or recover from such stresses and shocks. In other words, sustainability of livelihood is the ability of livelihoods to be resilient and bounce back after shocks and stresses. Livelihood security is therefore a basic

component of livelihood sustainability. Hence, development agents attempt to reduce livelihood vulnerability by restraining external stresses, minimizing shocks, and providing safety nets so that people living in poverty don't necessarily become poorer. This is because assets and capabilities can be vulnerable to destruction or deterioration which can comprise the resilience of retirement livelihoods. In essence, livelihoods comprise how retirees seek access to both tangible and intangible resources through which they gain assets to offset stresses, ease shocks, and meet contingencies in retirement.

### **Sustainability, Retirement Livelihoods, and Living Conditions of Retirees**

Retirement livelihoods cover means of earning a living or ways of supporting life and meeting basic needs (necessities) after paid employment (Amaike, 2009; Asong et al., 2000; Help Age International, 2006). These also involve socially approved and legitimate means of earning a living which has great implications for quality of life in retirement. Poverty and livelihood are related because livelihood is one of the safety nets in alleviating poverty and addressing old age challenges (Amaike & Olurode, 2014; Asong et al., 2000). Livelihoods have been a source of extensive debate among scholars and development experts because of its effect on the living conditions of individuals and groups (Carney, 1998; Ellis, 1998; Francis, 2000). Ellis (1998) defines livelihood as comprising the various activities, assets, and resources that jointly determine the living gained by an individual or household. Specifically, I adopt the definition of livelihood by Chambers and Conway (1992) that livelihood includes “the capabilities, assets, (stores, resources, claims, and access) and activities required for a means of living” (pp. 7-8). Retirees' livelihoods play a significant role in determining their quality of life (Amaike, 2013; Novak, 2012; UNFPA & HAI, 2012). This means that inadequate retirement livelihoods (usually public pensions) may not sustain retirees' living conditions and thus undermine their quality of life. In the United States, there are at least three main sources of retirement income, often described as the “three legged stool” (Moody, 2002). These sources are Social Security, private pensions, and individual savings as well as other assets capable of yielding income in retirement (U.S. Social Security Administration, 1994, cited in Moody, 2002). In the literature, the amount and quality of retirees' livelihoods are dependent on socio-economic status, gender, age, access to alternative resources, property ownership or assets, and retirement age (Amaike, 2009; Novak, 2012; Ogunbameru, 2000; UNFPA & HAI, 2012). For example, men tend to have greater access to sustainable livelihoods (income, employment, and assets) than women. This edge often translates into better quality of life for men in retirement. Women, on the other hand, are more likely to be without such access, opportunities, and valuable assets in retirement because of poor socio-economic status, disrupted work trajectories, and cultural constraints (Amaike, 2006, 2009; Amaike & Bammeke, 2014; Togonu-Bickersteth, 2014).

Similarly, active engagement in productive activities in retirement, which favors men more than women, is also a determinant of sustainable livelihoods and

well-being. This was found to be true for black older men in the United States (Hooyman & Kiyak, 2010; Moody, 2012). In essence, men are likely to continue their jobs after retirement while women are more likely to provide social care and support to relations in retirement. This gender difference is critical in understanding retirees' life situations because people are significantly worse off in retirement in terms of spending and other necessities than they are before retirement. For instance, 40% of American men who retired before 65 years felt they were forced to do so because of ill-health or redundancy (Smith, 2006). This, they claimed, also affected their levels of preparedness and livelihoods. In other words, the nature of retirement (either voluntary or mandatory) affects the prospects of sustaining livelihoods and improving living conditions. The experiences of statutory and compulsory retirees (many of whom depend on inadequate public pensions) are in sharp contrast to that of voluntary retirees whose pre-retirement levels of food spending and standard of living were maintained in retirement (Smith, 2006). It is also pertinent to note that livelihood strategies of retirees are greatly dependent on a variety of activities, income, and social networks outside the formal sector of the economy. This is evidenced by the World Bank's 1994 estimate that over 70% of older population in developing countries relies on "informal" social security to meet their basic needs (Heslop, 1999, p. 26). More than 80% of Nigerian retirees depend on informal supports for their livelihoods and sustenance in old age, largely due to absence of comprehensive national old age income and social security (Amaike, 2009).

With the advent of modernization and urbanization, the role of the extended family system in meeting the basic needs of its members is seriously threatened. This is without prejudice to African families and countries which still care and support older members. For instance, South Africa and Botswana have institutionalized old age pensions for their older citizens irrespective of previous employment status. Generally, most African elders are without public social support (Help Age International, 2006; UNFPA & HAI, 2012). Where old age pension is provided, it has been found to have positive impact on the lives of older people and their families, serving as a major source of livelihood for households and development. This social protection also fosters developmental initiatives such as the education of grandchildren and development of business enterprises among older beneficiaries (le Roux, 1995). Socio-economic characteristics of retirees also influence the sustainability of livelihoods in retirement. With high socio-economic status, retirees are likely to have adequate material resources and opportunities to engage in income-generating activities that will reduce the impact of the strains, shocks, and stresses associated with retirement (Novak, 2012). Therefore, retirees without access to sustainable livelihood will likely live in precarious states and report poor quality of life.



## Theoretical Underpinnings

### Activity Theory of Aging

The theory attempts to explain factors responsible for successful adjustment in retirement. American Sociologist E. W. Burgess (1950) proposed that old age should be viewed as a stage “without role” and that the individuals should be challenged to replace lost roles with new ones in order to adapt to role transition (Kim & Moen, 2001; Novak, 2012). The theory proposes that active retirees, especially those involved in meaningful social and economic activities, are likely to have sustainable livelihoods and better quality of life, and be more satisfied in retirement. Studies have shown that retirees who are successful at substituting lost roles with new roles report better living conditions in retirement than retirees who are fully disengaged (Lemon, Bengtson, & Peterson, 1972). The theory submits that an active life will lead to a greater chance of gaining access to sustainable livelihoods, which promotes well-being and improves quality of life of retirees (Kim & Moen, 2001; Novak, 2012). It further suggests that the best way to ensure optimal well-being is to encourage retirees to remain active as much as possible after paid employment (Atchley, 1976). The only exception when reduced social interaction is considered functional for the individual is when the elderly is sick or physically challenged (Atchley, 1985; Novak, 2012). Likewise, engagement in income-earning activities, social integration, and moderate exercise positively influences health status, livelihoods, and quality of life of retirees (Atchley, 1985; Lemon et al., 1972; Moody, 2012). On the other hand, Longino and Kart (1982) in Szinovacz (1996) observed that informal activities as well as attitudes and expectations about activities are more important determinants of quality of life in retirement than mere engagement in activities. This theory fails to explain the motivating factors behind retirees’ engagement in new or substituted roles. What activities constitute relevant activities to retirees? This depends largely on retirees’ perceptions and interpretations of their everyday life situations. Expecting continued and active engagement of retired workers while youths are without jobs in Nigeria is a daunting task. It is also doubtful if there are indeed widespread economic, social, and political activities in Nigeria to replace lost roles in retirement.

### Life Course Theory of Aging

This theory emphasizes the importance of historical contexts to properly understand issues of aging. This perspective also stresses how social contexts impinge on the life chances and quality of life of retirees (Elder, 1998; Moen, 2001). It argues that people’s life experiences are different because of differences in life cycles, gender, work history, occupational status, and employment category (Elder, 1998). Therefore, the experiences of retirees are not necessarily the results of a fixed stage in life (retirement) but a reflection of their accumulated life experiences (Amaike, 2009; Markson & Hollis-Sawyer, 2000; Moen, 2001). Therefore, access to sustainable livelihoods that positively influences quality of life are results of

previous life events and experiences gained prior to retirement (Elder, 1998; Hayward, Hardy, & Grady, 1990; Price, 2002). These life events also set boundaries and constraints that influence the meanings, experiences, and opportunities of men and women in retirement. For instance, public sector retirees with poor education and low occupational status are likely to have poor retirement benefits, which undermine their livelihoods and quality of life. This theory also suggests that the problems, constraints, and deprivations associated with retirement are mostly by-products of previous experiences of retirees rather than strictly the results of retirement alone (Novak, 2012). Inequality in life chances and socio-economic status, accumulated over time, also translates into major differences in livelihoods and quality of life in retirement. In other words, life course advantages and disadvantages are factors that influence livelihoods and living conditions of retirees (Bengtson et al., 1997; Moody, 2012). With this theory, we can infer that differences in sustainable livelihoods and living conditions can be linked to retirees' previous life experiences. One major criticism against this theory is that it is broad and it may be difficult to incorporate into a single analysis of the diverse variables associated with retirement adjustment (Bengtson et al., 1997).

## **Research Methods**

Both qualitative and quantitative methods were used to gather data. Quantitative data were collected by survey research through the use of a questionnaire. The instrument was administered on retirees of the three tiers of government and the organized private sector in Lagos State who retired between 1990 and 2005. Retirees from the organized private sector were purposely sampled based on the list provided by the Nigerian Employers Consultative Association, Lagos State, complemented by the snowball approach. For the qualitative segment of the research, in-depth interviews, and focus group discussions were used. In-depth interviews were conducted for two sets of respondents—pension staff/managers and executive officers of retirees under the aegis of Nigeria Union of Pensioners in Lagos State. The formal sector was chosen because of its structure, which eased identification and administration. The situations and challenges of older persons in the informal sector are more complex and difficult to study.

## **Sample Size and Technique**

The data presented in this article were collected as parts of a larger empirical study conducted in Lagos State. Lagos state is one of the 36 states in Nigeria. It is situated in the southwest of the country with about 10 million people (NPC, 2006). The state is the commercial nerve center of Nigeria and it is popularly nicknamed “mini-Nigeria” because of its cultural and ethnic diversity. A sample of 1,321 older retirees participated in the research. The sample included 419 federal retirees (31.7%), 748 state retirees (56.6%), 41 local government retirees (3.1%), and 113 retirees from the organized private sector (8.6%). The sample included full-time retired employees who had worked for at least 10 years before retirement. The

respondents were selected through a multi-stage sampling method. At the first stage, the formal sector was divided into two groups: the public sector and the organized private sector. Secondly, the public sector was further divided into three levels: federal, state, and local government areas. Thirdly, the retirees were stratified on the basis of their socio-economic and demographic characteristics before selecting the sample, which was at least 10% of each of the sub-populations. Fourthly, the respondents (units of analysis) were selected from the list of pensioners (through pension payment schedules) with the aid of systematic random sampling method starting from a randomly selected point (every fifth retiree) on the schedule until the last element was chosen. The sampling technique ensured representativeness and fairness. Purposive sampling method was used to select two retirees each from two federal institutions (University of Lagos and Federal Radio Corporation of Nigeria), two state institutions (civil service and teaching commission), two local government areas (Ojo and Shomolu), and some private companies in Lagos State. Qualitative research included 20 in-depth interviews and eight focus group discussion sessions with six participants in each session. Non-probability method (purposive sampling) was used to select respondents for in-depth interviews and focus group discussion (FGD) sessions based on the researcher's knowledge about the study population. Members of FGD groups were fairly homogeneous in terms of gender, marital status, age, social class, and educational status.

## **Measure**

This study assessed the effects of sustainable livelihoods on quality of life of formal sector retirees. The study adopted a questionnaire as its survey instrument, after reliability and validity tests, to measure respondents' quality of life using selected indicators such as health status, household facilities, social supports, and relationship as well as the adequacy of livelihoods in meeting basic needs in retirement. For instance, retirees were asked to assess their health by rating their health status from very poor/poor (1) to very good or excellent (3). Self-reported health status was also assessed by asking respondents the last time they visited the hospital for treatment or admitted in the hospital in the last 12 months as well as their current ailments and levels of independence in discharging activities of daily living (ADLs). The respondents were asked to rate their satisfaction in relation to adequacy of retirement livelihoods in meeting their basic needs on a three-point scale ranging from low satisfaction (1) to high satisfaction (3). The study used both univariate and bivariate analyses to describe Nigerians retirees' socio-economic and demographic characteristics as well as measure quality of life in retirement. The statistical significance level was set at less than 0.05 and the data were tested using chi-square analysis in the Statistical Package for Social Sciences (SPSS).

## **Discussion of Major Findings**

This section discusses the major findings of the study in order to shed light on the socio-economic and demographic characteristics of the respondents thus

establishing the social contexts of the study population. A majority of respondents was married (86.5%) and was at least 60 years old. Only 20.7% of the population was aged 60-64 years with 159 male (18.8%) and 115 female retirees (24.3%). Majority of the respondents (87.6%) had formal education. A quarter (23.5%) had primary education while 30.7% had secondary education. Only 10.1% had no formal education but had prerequisite qualifications for clerical or security work. In terms of marital status, a higher proportion among males 763 (90%) was married compared to females 380 (80.4%). A significant majority—997 (87.2%)—was monogamously married with a higher proportion among female retirees (90.3%) than male retirees (85.7%).

**Test of Hypotheses**

**Multiple (Sustainable) Livelihoods and Quality of Life of Formal Sector Retirees**

It is argued that access to multiple livelihoods enhances sustainability of livelihoods and promotes quality of life of retirees.

**Multiple (Sustainable) Livelihoods and Quality of Life of Retirees (Accommodation)**

H<sub>1</sub>: Retirees with multiple (sustainable) livelihoods are likely to have better quality of life (accommodation) than retirees with single livelihood.

**Table 1: Percentage Distributions of Respondents by Retirement Livelihoods and Accommodation**

Retirement Livelihoods	Duplex	Two to Three Bedroom Apartment	One Room Apartment	Group House	No Response	Total
<b>Single Livelihood</b>	63 (11.6%)	107 (19.7%)	282 (51.8%)	85 (15.6%)	7 (1.3%)	544 (100.0%)
<b>Two Livelihoods</b>	108 (16.8%)	157 (24.5%)	314 (48.9%)	58 (9.0%)	5 (0.8%)	642 (100.0%)
<b>Three to Four Livelihoods</b>	46 (49.5%)	31 (33.3%)	15 (16.1%)	1 (1.1%)	0 (0.0%)	93 (100.0%)
<b>Five Livelihoods and Above</b>	4 (66.7%)	1 (16.7%)	0 (0.0%)	1 (16.7%)	0 (0.0%)	6 (100.0%)
<b>No Response</b>	10 (27.8%)	8 (22.2%)	9 (25.0%)	6 (16.7%)	3 (8.3%)	36 (100.0%)

X<sup>2</sup>c=151.850, df=16, p<0.001\*\*\*

From table above, retirees with multiple (sustainable) livelihoods lived in better accommodations. For example, 49.5% of retirees with three and four livelihoods lived in a duplex with more than three rooms equipped with modern household facilities. Household facilities indicate the quality of apartment which has implications for well-being. The chi-square test also established a statistically significant relationship between retirement livelihoods and quality of life in terms of accommodation. This shows that retirees with multiple livelihoods had more finances, lived in better accommodations, and reported improved quality of life in retirement. Participants also reported rents as a source of livelihood in retirement. Data from focus group discussions also corroborated the statistical findings that retirees with multiple livelihoods maintained their pre-retirement living conditions and didn't depend on meager monthly pensions. Hence, they had better quality of life than their counterparts who needed to wait "patiently" for irregular public pensions. Participants also pointed out that people with multiple livelihoods had additional resources from assets and investments that enhanced their living conditions before and after retirement.

### **Multiple Sources of Retirement Livelihood and Quality of life of Retirees (Self-reported Health)**

H<sub>2</sub>: Retirees with multiple (sustainable) livelihoods are likely to have better quality of life (self-reported health) than retirees with single livelihood.

**Table 2: Percentage distributions of respondents by retirement livelihood and quality of life (self-reported health)**

Livelihoods	Self-Reported Health			Total
	Excellent/ Good	Fair/Just Okay	Poor/Very Poor	
Single livelihood	350 (64.3%)	177 (32.5%)	17 (3.2%)	544 (100.0%)
Two livelihoods	394 (61.4%)	225 (35.0%)	23 (3.6%)	642 (100.0%)
Three livelihoods and above	78 (78.8%)	21 (21.2%)	0 (0.0%)	93 (100.0%)
No response	18 (50.0%)	14 (38.9%)	4 (11.1%)	36 (100.0%)
Total	840 (63.6%)	437 (33.1%)	44 (3.3%)	1,321 (100.0%)

$\chi^2_c=21.669$ ,  $df=9$ ,  $P < 0.001$ \*\*\*

The table above indicates a statistically significant relationship between sustainable livelihoods and quality of life in terms of self-reported health. A higher proportion among retirees with at least three retirement livelihoods (78.8%)

assessed their physical health as excellent or good compared to 64.3% among retirees with only single retirement livelihood. Since the majority of retirees with multiple livelihoods assessed their physical health as excellent or good, this invariably indicates enhanced living conditions in retirement. Self-reported physical health was evaluated against retirees' pre-retirement health status in terms of history of hospital admission and ailments. This indicates that retirees with multiple livelihoods reported that they had more finances with which they accessed better health care services and improved their life situations (self-reported health) in retirement.

**Multiple Livelihood Strategies and Quality of Life (adequacy of livelihood to meet basic needs)**

H<sub>3</sub>: Retirees with multiple livelihood strategies are likely to have adequate livelihood to meet basic needs.

**Table 3: Percentage Distributions of Respondents by Livelihood and Adequacy of Livelihood to Meet Basic Needs**

Retirement Livelihoods	Inadequate	Adequate	Total
Single livelihood	485 (92.0%)	42 (8.0%)	527 (100.0%)
Two livelihoods	537 (85.6%)	90 (14.4%)	627 (100.0%)
Three livelihoods and above	46 (47.4%)	51 (52.6%)	97 (100.0%)
No response	27 (81.8%)	6 (18.2%)	33 (100.0%)
Total	1,095 (85.3%)	189 (14.7%)	1,284 (100.0%)

$\chi^2 = 130.257, df = 3, P < 0.001***$

The table above indicates that a statistically significant relationship exists between retirement livelihoods and quality of life using perceived adequacy of livelihoods in meeting basic needs. Adequacy of livelihoods was assessed by the retirees in terms of access to income (pensions) to meet basic needs, regularity of pensions, and the purchasing power of pensions. A significant majority among retirees with only single livelihood (92%) assessed their retirement livelihood as inadequate to meet their basic needs. Thus, they had little or no resources to address some life threatening situations such as ill-health and low calorie intake which undermined their quality of life. Similar relationship was established between retirement livelihoods and living conditions in terms of participation in community activities. A significant majority (71.7%) among retirees with the highest livelihoods participated in community activities which reduced social isolation and depression. This enhanced also their living conditions compared to 50.4% among retirees with only single livelihood. Retirees generally compared their physical health in retirement with their pre-retirement health status. Significant

relationships were established between sustainable livelihoods and other indicators of quality of life among retirees.

### **Employment Category and Multiple (Sustainable) Livelihoods of Formal Sector Retirees**

Retirees' employment category is a critical determinant of access to sustainable livelihood in retirement.

H<sub>4</sub>: Organized private sector retirees are likely to have multiple (sustainable) livelihoods than public sector retirees.

**Table 4: Percentage Distributions of Respondents by Employment Category (Sector) and Livelihood**

<b>Employment Category</b>	<b>Single Livelihood</b>	<b>Two Livelihoods</b>	<b>Three Livelihoods and Above</b>	<b>No Response</b>	<b>Total</b>
Public sector	529 (43.8%)	580 (48.0%)	65 (5.4%)	34 (2.8%)	1,208 (100.0%)
Private sector	15 (13.3%)	62 (54.9%)	34 (30.1%)	2 (1.8%)	113 (100.0%)
Total	544 (41.2%)	642 (48.6%)	99 (7.5%)	36 (2.7%)	1,321 (100.0%)

$$X^2 = 108.955, df=3, P<0.001***$$

The table above shows a statistically significant relationship between employment category (either in the public or private sector) and multiple (sustainable) livelihoods among formal sector retirees in Lagos State. In other words, organized private sector retirees had access to multiple (sustainable) retirement livelihoods which significantly improved their quality of life in retirement. Among organized private sector retirees, 84% had at least two livelihoods compared to 53.4% among public sector retirees. Even in the category with the highest numbers of retirement livelihoods, organized private sector retirees had 30% compared to 5% among public sector retirees. Therefore, we can conclude that organized private sector retirees are likely to have access to multiple (sustainable) livelihoods than public sector retirees which invariably improves the quality of life of the former group.

### **Employment Category (Sector) and Quality of Life of Formal Sector Retirees**

Many factors affect quality of life in retirement. The study used house ownership as an indicator of quality of life of retirees. The question on ownership was to

ascertain the residence and occupancy status of Nigerian retirees. A higher proportion among public sector retirees lived in rented apartments (49.6%) compared to their counterparts in the organized private sector (17.7%). This indicates that with multiple livelihoods, organized private sector retirees had more financial resources and opportunities to invest in real estate. More than two-thirds (70.8%) among organized private sector retirees lived in their own houses compared to a quarter (25.2%) among public sector retirees. A negligible minority (1.2%) among public sector retirees lived with their children while no organized private sector retirees indicated living with their children as their current occupancy status. In terms of type of accommodation, a higher proportion among organized private sector retirees lived in a duplex (34.5%) with at least three rooms while a large proportion (50.2%) among public retirees lived in a “room and parlor” (one room apartment) and 57.0% lived in a group apartment without privacy and adequate household facilities. In essence, higher percentages of organized private sector retirees lived in bigger houses with more than five rooms (18.6%) compared to public sector retirees (8.1%). In terms of cooking energy, a higher proportion among organized private sector retirees reported better living conditions through the use of gas cookers (59.3%) in their households compared to public sector retirees who relied more on unhygienic and pollution-prone cooking energy-kerosene (75.6%). The implication of this is that organized private sector retirees are less likely to report stresses and strains associated with cooking with kerosene which enhanced their self-reported health status and quality of life. Only 15.4% among public sector retirees used gas cookers as their main cooking energy compared to about one-third (37.2%) among private sector retirees who used kerosene to cook.

**Employment Category (Sector) and Quality of Life (adequacy of livelihood to meet basic needs in retirement)**

H<sub>5</sub>: Organized private sector retirees are likely to have adequate (sustainable) livelihoods to meet basic needs in retirement than public sector retirees.

**Table 5: Percentage Distribution of Respondents by Employment Category and Adequacy of Livelihoods to Meet Basic Needs in Retirement**

<b>Employment Category</b>	<b>Very Adequate</b>	<b>Partially Adequate</b>	<b>Inadequate</b>	<b>Can't Say</b>	<b>Total</b>
Public sector	87 (7.2%)	862 (71.4%)	230 (19.0%)	29 (2.4%)	1,208 (100.0%)
Private sector	100 (88.5%)	0 (0.0%)	11 (9.7%)	2 (1.8%)	113 (100.0%)
Total	140 (10.6%)	909 (68. %)	241 (18.2%)	31 (2.3%)	1,321 (100.0%)

$X^2=172.062, df = 3, P <0.001***$



The table above shows that there is a statistically significant relationship between employment category (sector) and adequacy of livelihoods to meet basic needs in retirement. Most public sector retirees (71.4%) without sustainable livelihoods claimed their livelihoods were not adequate in meeting their basic needs in retirement. The private sector retirees (88.5%) on the other hand, with sustainable livelihoods considered their livelihoods adequate to meet their basic needs. The chi-square test indicates a significant relationship, which means that a higher proportion among private sector retirees had adequate livelihoods required to sustain their living conditions in retirement compared to public sector retirees. Even the public sector retirees in focus group discussion sessions also agreed that organized private sector retirees had better working conditions and multiple livelihoods in retirement than public sector retirees. They opined that private sector retirees had more material resources than public sector retirees which often translated into adequate livelihoods. Most participants cited cases of unpaid pensions, pensioners' protests, deprivation, and untimely deaths among public sector retirees.

### **Employment Category (Sector) and Quality of life of formal sector retirees (life satisfaction)**

H<sub>6</sub>: Organized private sector retirees are likely to be more satisfied in life than public sector retirees in retirement.

**Table 6: Distribution of Respondents by Employment Category (Sector) and Level of Life Satisfaction.**

<b>Employment Category</b>	<b>Satisfied</b>	<b>Partly Satisfied</b>	<b>Dissatisfied</b>	<b>Can't Say</b>	<b>Total</b>
Public sector	233 (19.3%)	211 (17.5%)	748 (61.9%)	16 (1.3%)	1,208 (100.0%)
Private sector	73 (64.6%)	20 (17.7%)	19 (16.8%)	1 (0.9%)	113 (100.0%)
Total	306 (23.1%)	231 (17.5%)	767 (58.1%)	17 (1.3%)	1,321 (100.0%)

$$X^2 = 138.977, df = 5, P < 0.001***$$

Table above shows the relationship between employment category of retirees and their life satisfaction in retirement. The percentage distribution shows that 19.3% among public sector retirees was satisfied with life after retirement compared to 64.6% among organized private sector retirees. In other words, a higher proportion among public sector retirees (61.9%) was dissatisfied with life in retirement compared to 16.8% among organized private sector retirees. Qualitative data also buttressed the statistical findings that organized private sector retirees had access to multiple livelihoods and material resources. A participant said:

In fact, there are lots of differences, those in the private sector, they enjoy better benefits, they build houses with their salaries, and their benefits are so handsome (“fat”) that they build houses, they have so many incentives that can widen the span of their lives, because frustration kills pensioners easily. For those in the public sector, the gratuities are so ridiculous (small) in such a way that you can hardly train your children or build a house with your gratuity.

Another key informant buttressed this by saying, “for example, I have a friend who retired from the oil company, before he retired he was given part of his gratuity, he bought a house in our area and then he is living on the rent from that house.”

Thus, with alternative sources of income, livelihood, and quality of life of organized private sector retirees are sustained over time.

### **Employment Category (Sector) and Quality of Life (self-reported health) of Formal Sector Retirees**

H<sub>7</sub>: Organized private sector retirees are more likely to have better health status than public sector retirees.

**Table 7: Percentage Distributions of Respondents by Employment Category and Health Status**

<b>Employment Category</b>	<b>Excellent</b>	<b>Good</b>	<b>Fair or Okay</b>	<b>Poor/Very Poor</b>	<b>No Response</b>	<b>Total</b>
Public sector	290 (24.0%)	474 (39.2%)	403 (33.4%)	33 (2.7%)	8 (0.7%)	1,208 (100%)
Private sector	17 (15.0%)	59 (52.2%)	34 (30.1%)	3 (2.7%)	0 (0.0%)	113 (100%)
Total	307 (23.2%)	533 (40.4%)	437 (33.1%)	36 (2.7%)	8 (0.6%)	1,321 (100%)

**X<sup>2</sup>c = 20.016, df=5, P<0.001\*\***

The table above shows that there is a statistically significant relationship between employment category and quality of life in terms of self-reported physical health. A higher proportion among organized private sector retirees (52.2%) assessed their health status to be good compared to 39.2% among public sector retirees.

Similar relationship was established between employment category and quality of life in terms of retirees’ participation in community activities and other indicators of quality of life. About two-thirds of organized private sector retirees (67.3%) participated in community activities compared to 45% among public sector retirees. Specifically, the quality of life of retirees will be greatly enhanced by engagement in social roles or community activities in retirement. Thus, retirees’ engagement in community activities reduced the likelihood of boredom and loneliness associated with loss of roles in retirement.

## **Conclusion**

Retirement is a critical life cycle event with concomitant effects on life chances, livelihoods, and quality of life of retirees. The article established an important relationship between sustainable livelihoods and quality of life of retirees thus confirming earlier studies that adequate livelihoods enhance quality of life of retirees (Akeredolu-Ale & Aribiah, 2001; Amaike, 2009; Bickersteth, 2014; Moen, 2001; Obashoro, 2010). The study also established that retirees with multiple livelihoods reported significant improvements in all indicators of quality of life than their counterparts with single livelihood in retirement, usually public pensions. Multiple livelihoods also ensured resilience and sustainability of livelihoods in meeting basic needs over time. Secondly, private sector retirees had sustainable livelihoods and reported better indicators of quality of life in retirement. This is because multiple livelihoods enhanced quality of life of private sector retirees while retirees with single livelihood assessed life in retirement as de-humanizing. Thirdly, there was a statistically significant relationship between employment category (either in the public or organized private sector) and quality of life of formal sector retirees in Lagos State which was linked to better conditions of service and regular payment of retirement benefits in the organized private sector.

## **Recommendations and Policy Suggestions**

### **Recommendations**

The following are recommendations:

- All employers of labor must ensure total commitment to consistent and regular counter-part contributions into workers' retirement saving accounts as stipulated in the Pension Act 2004 in order to ensure regular and prompt payment of pensions in retirement.
- Minimum universal old age pensions (social security) should be introduced to improve the living conditions of Nigerian elders with a view to ameliorating their precarious living conditions.
- Traditional African value system (filial piety) should be revived to address the challenges of care and support of retirees in the society. This becomes compelling in the face of economic crises and failure of the Nigerian governments and institutions to meet statutory obligations to retirees.
- The study findings provide empirical basis to challenge workers to be more proactive and disciplined, and develop life skills that can promote sustainable livelihoods and quality of life in retirement.
- Workers should embrace proactive retirement planning and strategies with a view to promoting sustainable livelihoods and improving quality of life in retirement.

## Suggestions

The following contributions to policy formulation are suggested:

- Since most public sector retirees indicated pensions as their single livelihood, there is need for stringent measures to guide efficient management of workers' contributions. This will ensure prompt and regular payment of pensions.
- All tiers of government in Nigeria should design policies and programs that will enhance the sustainability of public pensions as a critical source of livelihood in the country.
- Research institutes and universities in Nigeria should encourage extensive research into retirement and other life course events as parts of its corporate social responsibility. Its findings should inform policy thrust and program development in the country.

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