
SURVEY OF SOCIAL SECURITY NEEDS AND
PREPARATION FOR THEIR ATTAINMENT AMONG AGED-
ACADEMICS IN OWERRI METROPOLIS, NIGERIA

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Abstract

The research found out the Social Security needs, preparation for, commitment to and awareness of retirement facilities among aged lecturers in Owerri metropolis, Nigeria. From the population of the lecturers, cluster sampling technique was used to sample 364 respondents across three randomly selected tertiary institutions in the metropolis. Data were collected using a validated $r = 0.73$ researcher-made questionnaire titled Social Security Needs Questionnaire (SSNQ). The data were analyzed using percentages and chi-square statistics. Findings revealed that 84.89% of the respondents believed they would be having post-retirement needs, 10.16% did not and 4.94% would not know until retirement. Also, substantial percentages of the lecturers identified medicare (90.10%); finance (75.82%) and housing (33.24%) as what would be their major SS needs at retirement. Only 10.16% and 17.30% identified feeding and maintenance of children as theirs, respectively. To achieve these needs 100% depended on pension scheme. Though 75.27% of them were aware of self- saving banking facilities only

15.93% engaged in it. Also, while 79.94% knew of buying of shares, only 3.84% had bought. Further still, while 51.92% knew of Life Health Insurance Scheme, only 3.02% had the scheme. Their low engagements may be as a result of the fact that only 28.02% of the aged lecturers said they always thought of retirement; another 23.35% hardly d, and 48.62% said they never did. Thus, counseling on issues relating to retirement plans was recommended for the aged academics in the metropolis and government was advised to diversify available retirement plan facilities to meet the employees' needs.

KeyWord/Phrase: Social Security, needs, awareness, commitment, aged and civil service, retirement

Introduction

The issue of social security is of global concern and hence recognised by the United Nations. In the Adapted Article 22 of the Universal Declaration of Human Right, it was unequivocally spelt out that “everyone as a member of society has the right to social security and is entitled to the realization of this, through national effort and international co-operation... for his dignity and the free development of his personality”. The right to and need for Social Security, particularly as they relate to healthy living, are thus universal, egalitarian and reciprocal. It is universal because Social Security is sought and administered globally. It is egalitarian because for survival, either social or military, is desired by and applicable to everybody, irrespective of status. The right and needs are reciprocal because they are things of ‘give and take’ - one can only experience social security if one allows others to be socially secure. Basically, Social Security is a social phenomenon that has generated series of interests many of which manifest as policy formulation, implementations and assessment, across nations. It is a phenomenon that many have tried to clarify conceptually and developmentally. Core in the concept is the word, security, which itself means state of feeling safe, free from worries of loss and feeling of assurance that one is protected against attack or harm. On the other hand, the

word social in the concept denotes society. Social means all forms of interaction among people, particularly as it relate to offering opportunities for mutual interaction among the people living in a given community (Ayorinde, 2014). Semantically, Social Security will mean to be made safe and thereby feel safe in one's society. Invariably, Social Security can be seen at two levels: one as an input and two as an output.

As an input, Social Security connotes provision and implementation of policies and programs, in material terms, which ensure wellbeing, safety, survival and development among people. This includes provided and implemented policies and facilities that guarantee peoples' social, political, religious, military and economic well-being. As an input, Social Security can generally mean programs of government or private institutions that are made available to the employed and unemployed members of a given society, mainly to promote their welfare and safety; either before, during or after age of employment. On the other hand, as an output, Social Security can be perceived as a state of mind. It can mean people's sense of feeling secured in their own society. As an output, Social Security is the result, in term of feelings, of series of inputs made by government or personally by each benefactor to ensure safety and provision of welfare, most especially when at risk. Basically, while the output perspective of Social Security allies to psychological discourse, the input perspective allies to sociological discourse. In this study, discussion on Social Security is centered on the input perspective. The discussion is sociological. The concept of Social Security denotes socioeconomic facilities that are provided by government or engaged in by employees to provide for their welfare and security after the age of retirement. Academic employees aged 60 years and above, were involved in the study. Persons of this age were focused because of their age-related peculiarities.

Old age or adulthood can be a complex part of the life cycle of an employee. It is a stage when human capacity decreases and social needs increase (Maxwell, 2013). Psychologists provide clear categorization of the stages of human life cycle. Erik Erikson, a psychologist, categorized life cycle into childhood, adolescence and adulthood (Roediger, Capaldi, Paris, Polivy and Herman, 1996).

Daniel Levinson and his colleagues expanded Erikson's categorization with focus on adulthood. They classified persons between ages 22 and 40, to be in their early adulthood. Those between ages 40 and 60 are classified to be in their middle adulthood and those from age 60 and above are classified to be in their late adulthood (Levinson, et al., 1978). These categorizations have been put to use in series of theoretical and empirical gerontological studies (Milne et al. 1999; Krause, 1995; Payne & Hahn, 2002; Abdurasak&Fulija, 2010).

Generally, each stage of life is described as having its peculiarities and needs. Human physiological and psychosocial capacities, across age brackets, are said to vary. In a continuum, human capacity and needs tend to graduate from the state of dependence at childhood through the state of independence at adolescence and back to the state of dependence at adulthood. Human productive values are said to increase during adolescence and decrease in adulthood (Maxwell, 2013). During adolescence, humans tend to acquire skills and get certified. At adolescence through to middle adulthood, having developed agility or become powered by physiological and sociological prowess, humans are able to get employed, earn a living and survive, complementarily, for personal and societal development (Horowitz & Borden, 1995). But from late adulthood, specifically, from age 60, we tend to become weak and probably incompetent of certain economic activities and/or employment (Luthans, 2005).

No doubt, irrespective of age, human psychosocial and economic functioning often depends on having good health. Good health and promising welfare programs are key factors in human development (Payne & Hahn, 2002). They are described as the basic requirements for positive human cognitive, physiological, structural and psychosocial developments. Good health is all encompassing. It includes all forms of optimal functioning in human physical, emotional, intellectual, physiological, religious and social aspects of life. Payne & Hahn (2002) describe healthy living as what empowers our abilities to use the intrinsic and extrinsic resources available to us towards participating fully in activities leading to our individual and societal growth and development. A person that is in bad health cannot be said to be socially secured.

Researchers point to the fact that accessing good health and sustaining it after retirement is important to human life expectancy (Berkel & Borsch-Supan, 2003; Jaag & Keusnigg, 2007). Age of retirement tends to usher in a period of insecurity emanating from loneliness or sort of disconnections from prior daily activities that may have been keeping humans active and lively. No doubt, our active engagement in daily work can balance our emotional and physical health while a disconnection from such activities can be disastrous (Payne & Hahn, 2002). Anthony Giddens, a Sociologist, maintains that retired persons tend to be socially insecure as they become fragile. They can be disadvantaged, socially and health wise. Berkel and Borsch-Supan (2003) and Giddens (2001) argue that retirement brings about loss of income to the retiree. They maintain that such loss can cause a significant drop in retirees' standard of living. Retirement tends to increase retiree's dependence on family members, health aids, and social welfare opportunities. At retirement, employees also tend to lose employment benefits. No doubt, salary will stop, benefiting from health facilities, such as the National Health Insurance Scheme (NHIS) will cease and a lot more holiday and relative allowances will stop at retirement. Age of retirement is definitely an age of limited social and economic opportunities. In some countries with acute absence of welfare program for retirees, retirement can be a period when opportunities to benefit from work-related health and financial facilities will cease and a period when complicating sense of socioeconomic insecurity will set in. Consequently, employees often contemplate on how to ensure good living and survival after retirement. This often initiates engagement in retirement plans.

Embarking on retirement plan is one way of ensuring social security in retirement (Stensness & Stolen, 2007; Berkel & Borsch-Supan 2003). Retirement plans are varieties of government, employer and individual financial programs that ensure financial aid and social revitalization when a person stops working. Most often, retirement plans are categorized into three. First is the government sponsored social security facilities, the second is the employer-sponsored retirement facilities and the third is the individual employee's saving plans. The traditional form of social security in

Nigeria civil service is in form of government-mandated benefit, popularly called, pension. Others such as life, disability and health insurance; wellness programs, and what is called life-cycle benefits that are common in some Western advanced nations are almost non-existence in Nigerian civil service (Gbadeyan & Yusuf, 2013).

In Nigeria, government often takes responsibility for providing Social Security for aged retirees through policy enactment. This government's responsibility became more defined with the enactment of the 2004 Pension Reform Act. The Act anticipated end to series of malpractice that bedeviled the old system of budget-based pension funding system. Introduced by President Olusegun Obasanjo, the 2004 Pension Act was schemed to cater for both public and private retirees in the country. To ensure effectiveness, the Act established a monitoring National Pension Commission (NPC). In 2014, however, President Goodluck Jonathan made further amendments to the 2004 Pension Act by enacting yet another Act called, Pension Reform Act 2014. This new Act absolves parts of the repealed 2004 Pension Act and strengthened deterrence for pension thieves. Further still, the 2004 Act upwardly reviewed the minimum rate of Pension Contribution from 15% to 18% of the employee's monthly earnings. It particularly mandated employer with employees numbering 3 and above to ensure Social Security plans for their employees (NPC, 2014).

However, apart from this government-sponsored retirement plan, there are individual retirement plans that individual employees can embark upon and benefit from after retirement but which many Nigerian aged civil servants hardly engage in (Gbadeyan & Yusuf, 2013). Plans in this categories include when an individual save for retirement using bank saving facilities, taking mutual funds and life insurance facilities and specifically, taking annuity. Bonin (2009) identified annuities as forms of life insurance facilities that are best for retirement plans. Annuity contracts is said to guarantee a stream of income as long as an individual lives, based on the value that has accumulated in the contract. It is said that because an individual cannot outlive the stream of income from an annuity, the products have historically been used to fund various types of retirement savings plans (Bonin, 2009). One social-based retirement

plan that may not be seen by many as such is Mutual Communal Involvement (MCI). This is non-financial but can be very helpful in securing retirees from experiences of loneliness and emotional disturbances. MCI is all about getting involved in communal activities like being members of community clubs, active participation in religious activities (in church or mosque), creating mutual relevance in one's society, such as contributing financially to community projects etc. Doing these can become sorts of retirement benefits, when one is retired. An active participant in church or mosque activities, community clubs and leadership fora is very unlikely to experience disconnections and loneliness that can trigger health problems at retirement.

Unfortunately, embarking and benefiting from the array of retirement plans are hardly easy in a country like Nigeria, where there is high incidence of economic pressure and policy misadministration (Adebanjo & Olaosebikan, 2012). Apart from this, it is one thing to have the means of ensuring Social Security as policies and programs, it is another thing to have civil servants engage in and benefit from such policies and programs. Definitely, ensuring Social Security requires information and commitment. Many of the available information in this regard tend to emphasize what government has done or is doing regarding provision of Social Security for employees, hardly are there known research efforts that sought understanding of what aged-civil servants would actually need as Social Security when retired and how prepared they are to achieve these when retired. Presence of such research is very likely to be poor, at least those relating to Owerri metropolis, Nigeria.

This research work is therefore designed to find out the social security needs, awareness of Social Security facilities in Nigeria, and the commitment of aged academic civil servants in Owerri metropolis, Imo State, towards ensuring their own Social Security when retired. By academic civil servants, the researchers mean employees of education sector with focus on those employed as academic staff of tertiary institutions. The word aged as used here refers to persons above age 60 and who were in the employment of the public education sector. From the findings, the researchers inferred specific conclusions and recommendations on the subject of the study.

Theoretical Issues

In this study, our theoretical assumptions are anchored in the Need Theory of Motivation. The theory is credited to Abraham Maslow, an American psychologist (Horowitz & Borden, 1995). The theory posits that certain human needs are basic and are capable of motivating humans to persistently engage voluntarily in the activities aimed at meeting the needs (Horowitz & Borden, 1995). Maslow maintains that motivation is the result of a person's attempt at fulfilling some five basic needs, namely: physiological needs, safety needs, social needs, esteem needs and self-actualization needs. According to Maslow, these needs tend to create internal pressures that often influence human behaviours.

Among the five categories of needs, safety needs and social needs are complementary and core to this study. They are also health-based. Safety needs include needs that when met provide a person with a sense of security and well-being. Safety needs encompass personal security, financial security, good health and protection from accidents, harm and their adverse affects (Payne & Hahn, 2002). On the other hand, Social needs refer to human basic needs that when met can give one a sense of belonging and acceptance. Social needs are important to humans. Meeting the needs guarantees that humans will not feel alone, isolated or depressed (Roediger, et. al., 1996). Invariably, needs such as safety and social needs are basic to all categories of human beings, including those in the category of retirement.

No doubt, as human beings, retirees will want to ensure their own well-being, particularly in the aspect of personal security, financial security and good health. They won't want to feel lonely, isolated or cut away from daily activities. They will definitely not want to be depressed even after retirement. If all these are true to retirees in any society, then it can be assumed that aged-academic civil servants in Owerri, Nigeria would have these needs and the needs could extend to the period when they retire.

Basically, the Need Theory of Motivation suggests that when there is a need, there is always a drive or motivation to meet the need (Horowitz & Borden, 1995). Needs motivate and determine human behaviour. Based on these assertions, it can be hypothetically said

that the desire of the aged-academic civil servants to meet their needs for personal security, financial security, good health and protection from accidents, harm couple with the desire to feel sense of belonging and acceptance when retired will motivate them to have retirement plans and work towards achieving the plans ahead of their retirement. It was assumed that irrespective of gender, the subjects (respondents) will have retirement needs, will be aware of the available Social Security facilities in the country with which to meet their needs and will be committed towards meeting the needs.

Research Questions

- RQ 1: Do aged-academic civil servants in Owerri metropolis believe they would be having Social Security needs when they retire?
- RQ 2: What would be the social security needs of aged-academic civil servants in Owerri metropolis by the time they retire?
- RQ 3: What retirement plans are the aged-academic civil servants in Owerri metropolis aware of and engaged in ahead of their retirement?
- RQ 4: How committed are the aged-academic civil servants in Owerri metropolis to ensure they are socially secured in retirement?

Research Hypotheses:

- HO₁: There will not be significant difference in what male and female aged academic civil servants in Owerri metropolis expressed as what would be their Social Security needs at retirement in the aspect of medicare, dependant maintenance, housing, finances, feeding and social interaction.
- HO₂: There will not be significant difference in the commitment that male and female aged-academic civil servants in Owerri metropolis would have towards ensuring their own social security when they retire

Research Method

The research was a survey. The population for the study comprised every aged-academic civil servants in Owerri metropolis. The target populations for the study were persons above age 60 and who were academic staff of public tertiary institutions located in the metropolis. From the population, cluster sampling technique was used to sample a total of 364 respondents consisting of 191 aged female academic staff and 173 aged male academic staff of three randomly selected tertiary institutions in the metropolis. The samples were actually contacted at their various offices on campus, after due permission had been sought and got from relevant school authorities of the institutions.

Data were collected personally by the researchers using a researcher-made questionnaire, titled, Social Security Needs Questionnaire (SSNQ). The questionnaire has two sections. Section A consisted of various items eliciting respondents' biographical data such as age, employer and place of work. The Section B consisted of items eliciting responses from the respondents about their Social Security needs; their awareness of Social Security facilities in the country, their engagement or participation in any of the facilities and their commitment towards them. The questionnaire (SSNQ) was validated using content validity approach which involved giving the copies of the questionnaire to two experts in Measurement and Evaluation at Imo State University, Nigeria. They were requested to assess the relevance of the items in sourcing the needed data from respondents. They adjudged the items as valid. Using test-retest approach, reliability co-efficient of $r= 0.73$ was found for the instrument and adjudged strong enough for the study. Data were analyzed using percentages and chi-square statistics.

Data Analysis and Findings

RQ 1: Do aged-academic civil servants in Owerri metropolis believe they would be having Social Security needs when they retire?

Table 1: Aged academic civil servants’ forecast of their Social Security needs at age of retirement

Response options	Respondents’ Responses					
	Female CS		Male CS		Total	
	n	%	n	%	n	%
Will have needs	167	87.43	142	82.08	309	84.89
Will not have needs	11	5.75	26	15.02	37	10.16
Can’t decide now	13	6.80	5	2.89	18	4.94

CS = Civil Servants

As indicated above, a total of 84.89% of the aged academic civil servants (gender-specific: 87.43% of female and 82.08% of male respondents) believed they would be having Social Security needs when retired. Also, a total of 10.16% of the respondents (gender-specific: 5.75% of female and 15.02% of male respondents) believed they would not be having Social Security needs at retirement. In all, only 4.94% of aged academic civil servants in the metropolis could not decide yet whether they would or would not be having Social Security needs.

RQ 2: What would be the social security needs of the aged-academic civil servants in Owerri metropolis by the time they retire?

Table 2: Expressed Social Security needs of aged academic civil servants in Owerri metropolis

Categories of needs	Respondents’ Responses					
	Female CS		Male CS		Total	
	n	%	n	%	n	%
Medicare	182	95.2	146	84.39	328	90.10
Dependants’ (Children) maintenance	24	12.56	39	22.54	63	17.30
Financial needs	108	56.54	168	97.10	276	75.82
Housing (Shelter) need	69	36.12	52	30.05	121	33.24
Feeding	21	10.99	16	9.24	37	10.16
Social (interactional) needs	6	3.14	9	5.20	15	4.12

As shown on Table 2, out of the sampled respondents, 95.2% of female and 84.39% of male respondents said they would be having Medicare needs when retired. 56.54% of female and 97% of male respondents believed they would be having financial needs at retirement. While 36.12% of female respondents indicated they would be having housing needs only 30.05% of male respondents signified they would be having such needs. Just 12.56% of female respondents and 22.54% of male respondents indicated that at retirement they would still be having dependent children. Also, 10.99% of female respondents and 9.24% of male respondents said they would be having feeding needs. In addition to these, 3.14% of female and 5.20% of aged male academic civil servants indicated they would be having relational needs; i.e. they would need presence of people around so as not to feel lonely at retirement.

RQ 3: What retirement plans are the aged-academic civil servants in Owerri metropolis were aware of and engaged in ahead of their retirement?

Table 3: Awareness and engagement in retirement plans among aged academics in Owerri metropolis

Categories of retirement plans	Dynamics of knowledge of and involvement in			
	AWARE		ENGAGE IN	
	n	%	n	%
Pension scheme	364	100	364	100
Health Insurance Scheme	189	51.92	11	3.02
Banking (Retirement Saving Facilities)	274	75.27	58	15.93
Investment (Annuity or buying shares)	291	79.94	14	3.84
Dependant saving schemes	311	85.43	66	18.13
Mutual Communal Involvement	63	17.30	29	7.96

As indicated on Table 3, substantial percentages of the sampled were aware of series of government-sponsored and individual sponsored or initiated retirement plans; however, very low percentages of them actually got engaged in many of such plans. Except in the case of Pension Scheme where 100% of the sampled

respondents said they were aware and engaged in, only 3.02% of the respondents engaged in Health Insurance Schemes even when 51.92% said they were aware of the scheme. Also, 75.27% said they were aware of retirement banking facilities but only 15.93% engaged in it. A good 79.94% of respondents were aware of investment such as buying shares but only 3.84% may have bought such share. Also, 85.43% said they knew they could save money specifically to cater for their dependants such as wives and children when they retire but only 18.13% did that. It is only in the case of Mutual Communal Involvement (MCI) as social security plan that the awareness of the respondents is low (17.30%). Consequently, only 7.96% of the sample said they got engaged in activities relating to MCI.

RQ 4: How committed are the aged-academic civil servants in Owerri metropolis to ensure they are socially secured in retirement?

Table 4: Expressed commitment of aged academics in Owerri metropolis towards Social Security

Categories of commitment	Respondents' Responses		Male		Total	
	Female	CS	CS	Total		
	n	%	n	%	n	%
Always think of retirement experience	34	17.80	68	39.30	102	28.02
Hardly think of retirement experiences	11	5.75	74	42.77	85	23.35
Never think of retirement experiences	146	76.4	31	17.91	177	48.62

Data on Table 4 show that only 28.02% of the sampled aged academic employees in Owerri metropolis (specifically, 17.80% of female and 39.30% of male respondents) always considered what their experiences would be at retirement. Among the sampled respondents, 23.35% (specifically, 5.75% of female and 42.77% of male respondents) said they hardly thought of this and 48.62%

(specifically, 76.4% of female and 17.91% of male respondents) said such thought never occurred to them.

Hypotheses Testing

HO₁: There will not be significant differences in what male and female aged academic civil servants in Owerri metropolis expressed as what would be their Social Security needs at retirement in the aspect of Medicare, dependant maintenance, housing, financial, feeding and social interaction.

Table 5: Chi-square test of the significant of the difference in respondents' social security needs

Categories of Needs	Female Observed/ Expected	Male Observed/ Expected	Total
Medicare Needs	182 (121.3)	146 (218.7)	328
Dependant Maintenance	24 (21.0)	39 (42.0)	63
Financial Needs	108 (92.0)	168 (184.0)	276
Housing Needs	69 (40.3)	52 (80.7)	121
Feeding Needs	21 (12.3)	16 (24.7)	37
Social Relational Needs	6 (5.0)	9 (10.0)	15

Table 5.1 Chi-square test of the significant of the difference in respondents' social security needs

Test Statistics

	MC	DM	FN	HN	FDN	SN
Chi-Square	72.445 ^a	.643 ^b	4.174 ^c	30.562 ^d	9.135 ^e	.300 ^f
Df	1	1	1	1	1	1
Asymp. Sig.	.000	.423	.041	.000	.003	.584
Exact Sig.	.000	.504	.048	.000	.003	.786
Point Probability	.000	.155	.013	.000	.002	.373

Data on Table 5.1 show variance of the significance of differences in the tested variables. In the aspect of Social Interactional Needs (SN) the expressed needs of the sampled respondents were found not to significantly differ because Chi-square Calculated Value/ CCV

(0.300) is less than tabulated Asymptotic Significant Values/ ASV (0.584). However, the respondents' expressed that Social Security needs did significantly vary on the basis of their gender in the aspect of the other five tested variables, namely: Medicare (CCV = 72.445 > ASV = .000); Dependant Maintenance Needs (CCV = 0.643 > ASV = 0.423); Financial Needs (CCV = 4.174 > ASV = 0.41); Housing Needs (CCV = 30.562 > ASV = .000); and Feeding Needs (CCV = 9.135 > ASV = 0.003). Thus, it was concluded that except in the case of Social Interactional needs, significant differences were found in the expressed Medicare, dependant maintenance, and financial, housing, and feeding needs of aged academic civil servants in Owerri metropolis.

HO₂: There will not be significant difference in the commitment that male and female aged-academic civil servants in Owerri metropolis would have towards ensuring their own social security when they retire

Table 6: Chi-square test of difference in respondents' commitment towards meeting their Social Security needs

Gender	Expression of Commitment			Total	Df.	X ² Cal. V	X ² tab. V
	Always	Hardly	Never				
Male	68 (68.0)	74 (56.7)	31(118.0)	173	2	17.33	3.84
Female	34(34.0)	11(28.3)	146 (54.0)	191			

As indicated on Table 6, the Chi-square calculated value (17.33) is higher than the tabulated significant value (3.84) thus hypothesis 2 was rejected and it was concluded that there was significant difference in the levels of commitment that aged academic civil servants put towards ensuring their own Social Security needs at retirement on the basis of gender.

Discussion

Economists described the period between age 18 and age 60 as human period of productivity (Luthans, 2005). Specifically, Bonin, (2009) describes this period as a period when human gives to and takes from society. It is a period when we become resources to

society. Between ages 18 and 60, or a little above this, we work and age. We learn, marry, procreate and in situation of socioeconomic stresses, we become weak and possibly retire from social and economic active services. During this period, human beings are believed to be at their best, mentally, physically and professionally (Reodiger, et al. 1996). However, some have argued that persons above age 65 are very likely to have reduced economic or employment worth (Giddens, 2001; Luthans, 2005). The reason for their conclusion cannot be far from the fact that mental and physical capabilities that we need for employment productivities tend to decline as we aged (Luthans, 2005, Reodiger, et al. 1996). The awareness that human employment-worth tends to decline with age may have informed why nations around the world often peg age of retirement at 60 years or a little above this. One way to avert consequences of one's dwindled economic capabilities as a retiree is to plan ahead for the age of retirement and thereafter. Much of the available plans are often termed Social Security.

Social security is, on one hand, a set of facilities or benefits provided to persons who are retired, unemployed or unable to work. On the other hand, social security is a state of mind. It is a feeling of being adequately taken care of and protected from emotional breakdown, social disconnections and strains that emanate as social inadequacies, poverty and isolation, particularly in retirement. Social security encompasses social safety and adequacies. It includes a state of wellbeing that manifests as good health and balanced emotion. Payne & Hahn (2002) argued that a socially secured individual is very likely to enjoy good health and longer life expectancy than someone who is socially insecure. Benefiting from Social Security, however, requires planning and commitment. Further still, effective planning and commitment will definitely depend on how well one is aware of one's need for Social Security. Findings of this study confirm that substantial percentage (84.89%) of the sampled aged-academic civil servant in Owerri metropolis were aware that they would be having social security needs, when they retired. In fact, only 10.16% of them believed they would not need social security. The 84.89% level of awareness is good enough to motivate planning and commitment towards embarking on

retirement plans. Horowitz & Borden (1995) maintain that human behaviour can be reinforced by prior knowledge. Invariably, the retirees' prior knowledge of their needs could make them have planning behaviour. It is logical to assume that when one knows one's needs one will naturally strive to find means of meeting the needs. Unfortunately, this study discovered otherwise.

An aspect of the study revealed that despite the academic staff's knowledge of availability of some retirement facilities or plans such as pension scheme, health insurance scheme, banking facilities, annuity and host of others; only very few engaged in the schemes. For example, apart from the pension scheme where civil servants were mandatorily enrolled by government policies, only 3.02% of the sampled respondents had health insurance schemes even when 51.92% of them were aware of the availability of such scheme. Similarly, only 3.84% of the aged lecturers may have bought share (annuity) while only 15.93% had retirement saving accounts they operated in preparation for their retirement. This low engagements in or poor attitudes towards retirement plans could make the aged-academics find it difficult to meet their Social Security needs at retirement.

The possibility of this is high. Binuomoyo (2014) asserts that Nigerian civil servants do have difficulties coping with welfare and health demands because their planning for retirement often falls short of their needs when they retire. No doubt, Nigerian civil servants, including academics, do have Social Security needs at retirement. Most of such needs can be in the area of health and finances. Out of the sampled academics, 90.10% said their needs would be medical, 75.82% said theirs would be finances and 33.24% said securing shelter would likely be their problem at retirement. Just 17.30% and 10.16% said the needs they would have to meet would be in the areas of catering for their dependants and feeding themselves. These identified needs are major; they form the basic needs of human beings. Without good health, shelter and financial power, human beings cannot survive socioeconomic pressure anywhere in the world (Yoris & George, 2014).

These needs are not peculiar to any gender of aged-academics in the studied environment. Though significant differences were

found in the rate of needs expressed by male and female academics, the fact that they would all have the needs irrespective of gender remained constant. However, slight difference, $17.33 > 3.84$, was found in the commitment of male and female academics towards retirement plans. Going by the data presented descriptively on Table 6, male aged academics are very likely to always think of retirement than their female counterparts (39.30% of male $>$ 17.80%). In fact, while 76.4% said they never thought of retirement, only 17.91% of male said they never did. This low consideration from female civil servants may be as a result of cultural expectations and role assignment peculiar to African society. African societies are known to be more patriarchal. It is cultural in Africa for males to take more responsibility for the provision of welfare needs in the family than females do (Ogboku, 2007). Invariably, an African man is very likely to consider life after retirement than an African woman.

Conclusion

Based on the findings in this study, it can be concluded that aged academic civil servants would have some Social Security needs when they retire. Their needs would vary from Medical needs to housing needs. Unfortunately, many of them have poor commitment towards planning for their retirement.

Recommendations

The following are recommended based on the findings in the study:

1. Appropriate authorities should intensify counseling opportunities for aged academic civil servants in Owerri metropolis on the need to be committed to ensuring their own social security at retirement.
2. Government should develop Social Security needs in line with the specific needs of civil servants; much of what is developed in Nigeria is aimed at providing financial security to the detriment of other needs such as health and shelter for retirees.

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