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## RESEARCH ARTICLE

### AGEING AND ITS IMPLICATIONS FOR STAFF PERFORMANCE, PRODUCTIVITY AND RETIREMENT PLANS.

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#### ABSTRACT

The study investigated problems of ageing and retirement with special emphasis on its implication to staff performance and productivity. The study adopted a descriptive survey design in which staff (lecturers) of two (2) Colleges of Education in Lagos State (Federal College of Education (Tech), Akoka and Adeniran Ogunsanya College of Education, Ijanikin) was randomly sampled. A structured questionnaire was designed based on the objectives of the study to elicit responses on ageing and retirement issues from the selected respondents. A simple random sampling technique was adopted to select sixty (60) staff from each of the colleges to obtain a total sample size of 120. The statistical analysis of the two (2) research questions guided the conduct of the study. Findings revealed that age is very crucial to staff performance and productivity and that can jeopardize the health and financial advantages of staff (gratuity). The study later concluded that ageing and retirement are inevitable life processes and that individual's focus in life and a healthy lifestyle process and that retires. Among the recommendations made were that employers should ensure that staff data are adequately documented to prevent falsification of age by staff in their later years and that periodic workshop and seminar should be organized by the Management of the Colleges to sensitize their staff about retirement and how to prepare for it and benefit with it.

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#### INTRODUCTION

Retiring from the work force can be an exciting phase of an individual life and provides a time and opportunity for new hobbies. Like retirement, ageing is also a new phase that can be fulfilling. As people get older, they often see the world in a new way and with additional perspective. Asonib and Oniye, (2008) cited that retirement is a significant change in an individual's life style and as any change, comes with element of emotion. Retirement is not only an employment job related concept, it is one concept with several psychosocial connotations. From a vocational point of view, it is an indicator of the concluding stage of the occupational cycle at which certain material; vocational and experimental achievements are expected of the retiree (Oniyiye, 2001). Retirement, like any other life process has phases or stages. Omoresemi (1987), identified three major stages of retirement which include

- Preparation stage (36 – 45 years)
- Period of immediate retirement (45 – 55 years)
- Real retirement stage (56 – 65 years)

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It is crucial for all prospective retirees to understand the features associated with these stages; According to Adekoye (1999), the preparation is characterized by the need to educate all the children, acquire a piece of land and start building a house, having a life insurance policy and recognizing the fact of ageing. At the preretirement stage, the individual undergoes physical and psychological changes like wrinkles on the face and skin, growth of grey hair and familiarization with retirement regulation and procedures. And finally at the real retirement stage, the individual is expected to have completed all necessary arrangement on retirement and can now decide on what to do with life after retirement. Morgan and Kunkel, (2001) explained that how an individual goes through ageing can largely be determined by the type of lifestyle adopted. A healthy lifestyle can help an individual feel younger, more vital and help them to enjoy the later years. Morgan and Kunkel, (2001) equally stated that retirement and ageing have been very stressful in some individuals due to lack of adequate planning and unhealthy lifestyle. The inevitability of ageing has made retirement a natural normal phenomenon in the world of work. Ageing (British English) or aging (American English) is the accumulation of changes in a person over time. Ageing in humans refers to a multidimensional process of physical, psychological, and social change (Bowen and Atwood, 2004).

## Physical Changes that occur with ageing

**Maximum muscular strength and range of joint movement:** In general, people lose 15 to 20% of their strength from the ages of 20 to 60. However, every person is different and there is a large range between individuals. However, most jobs do not require a person to use all their strength. Older employees may be able to perform the same tasks as a younger worker, but they may be working closer to their maximum level. The musculoskeletal system weakens over time, resulting in a decreased capacity for load-bearing work. Keep in mind that, for example, highly repetitive motions -- doing the same thing, over and over again -- can cause physical problems at any age. As we age, the body loses some 'range of motion' and flexibility. People may be used to certain range of movements at one task or workstation. Being less flexible or able to reach could cause problems in some unpredictable situations that require unusual movements.

**Cardiovascular and respiratory systems:** The ability of the heart, lungs and circulatory system to carry oxygen decreases. Between the age of 30 and 65, the functional breathing capacity can reduce by 40%. These changes can affect the ability to do extended heavy physical labour, reduce the body's ability to adjust to hot and cold conditions.

**Regulation of posture and balance:** In general people may find it harder to maintain good posture and balance. When seated or standing still, this may not be a problem. However, accidents that happen because someone loses their balance do happen more often with age. Work that requires precise adjustments, strong muscular effort (including lifting and carrying), joint movements at extreme angles, or those done on a slippery or unstable surface, will be affected by poorer posture. Unexpected bumps or shocks may cause a more serious problem than with a younger worker.

**Sleep Regulation:** As we age, our body is not able to regulate sleep as well as it used to. How long a person sleeps, and how well they sleep, can additionally be disrupted by changing work hours or by light and noise. The impact on employees is especially a concern for older shift or night workers. They might need more recovery time between shifts or extended workdays. Use of shift rotations that are the least disruptive to sleep patterns are preferred.

**Thermoregulation (Body Temperature):** Our bodies are less able to maintain internal temperatures as well as less able to adjust to changes in external temperature or due to physical activity. This change means that older workers may find heat or cold more difficult to deal with than when they were younger. It also means that if they are doing hard manual labour, they may get overheated more easily.

**Vision:** Vision changes with age. We will notice we cannot see or read from certain distances as well as we used to. This reduction in the "amplitude of accommodation" (the ability to see or adjust focus in certain distance ranges) is normally corrected with prescription glasses. Changes also occur in the peripheral visual field (how well you can see in the areas to the side of you, that you're not directly looking at), visual acuity (how exact, clear, and "unfuzzy" things appear), depth perception (how far away things seem), and resistance to glare,

and light transmission. These changes are normally not noticed by a person unless there is poor lighting or there are sources of glare. Someone might also notice that they can't see as well when they're reading something when text size is small, or when there is poor contrast between the text and the background. Brighter lighting (that is suitable for the task) and well laid-out documents which avoid small print are important.

**Auditory (Hearing):** Hearing also changes. We may not be able to hear as well at higher frequencies (high pitch sounds). Most often, this change is noticed as the inability to listen to a particular voice or sound in a noisy environment. As well, people who work with a lot of background or noise may have difficulty hearing verbal instructions (Smith and Gove, 2003).

## Ageing and Productivity

Understanding age-productivity profiles is of vital importance in several areas of economic research. Given that older individuals are less productive, an aging working population can lower economic growth and decrease fiscal sustainability. If senior workers' wages exceed their productivity levels, their wages may have to be reduced to increase their employability. Thus, the removal of seniority-wage systems may be a condition that is required to allow the political attempts to increase the retirement age to be successful. The current article focuses on how individual productivity varies by age, as well as the causal factors of these productivity differentials. The weight of the different causal factors in determining individual productivity is steadily changing, where mental abilities and education have long been growing in importance, while physical abilities have become less important.

## Strategies for a Successful Retirement

McNeil, Lecca and Wright (2003) stated that much of the confusion and anxiety that are associated with retirement can be alleviated with retirement planning and personal family counselling. A person should start saving for retirement 20 to 30 years before the event, and planning for the specifics of retirement a minimum of 2 years prior to it. In general, if a retiree has adequately prepared for retirement by identifying a specific retirement date, arranging for another career or other activities, and developing a plan for the transition, the change will go more smoothly (Kaslow, 1993). Parker (1994) opined that although retirement can be an extremely stressful event, there is evidence that suggests that given proper preparation and planning, it can also provide great opportunities for individual growth.

It is important for the individual to include his/her family in the retirement plan. Retirement will probably be disruptive to the family routine and can be the source of strain on the family relationships. An unhappy family can create or intensify the difficulties of the retiree (McNeil *et al.*, 2003). It is also important for the retiree to maintain a healthy social network. This network can increase the individual's quality of life by providing a support structure during this time of transition (Parker *et al.*, 1994). Several studies identify three major areas that appear to be directly related to the success of a person's retirement: financial stability, maintenance of social interaction and activity levels, and health and fitness (McNeil, Lecca, Wright, 2003).

## Financial Stability

Retirement financial stability may be defined as the ability to adequately provide for the long-term monetary needs required in retirement. Ensuring an adequate income throughout retirement is a major concern of retirees (Fidelity Investments, 1996). Even though a majority of workers under 50 were found to have made no plans for retirement, those who developed a financial plan early in their working careers showed a higher degree of retirement satisfaction (McNeil, Lecca, Wright, 2003). Study has shown that early retirees (those who retire before the age of 65) were found to be better savers, supplemented their retirement income with investments, and planned earlier and more consistently for their retirement. In a later study it was found that early retirees suffer greater income loss and are less satisfied with their retirement than those who retire at 65 (Fidelity Investments, 1996). In order to maintain their preretirement standard of living throughout their retirement years, people need to retire with a minimum of 80 percent of their preretirement income (www.fema.gov.com, 2014).

This maintenance of a person's standard of living is important not only from a financial perspective, but from a psychological one as well. Failure to maintain a standard of living can be ego-deflating and can imply an inability to provide for one's family (McNeil *et al.*, 2003). However, income reductions generally amount to 25 to 28 percent of preretirement income, and the earlier the retirement, the greater the percentage of decrease (www.fema.gov.com, 2014). Many retirees are dependent on social security, pensions, Medicare, or other forms of income subsidy to supplement their retirement income, yet the future of those benefit programs is far from secure (www.fema.gov.com, 2014). Financial problems related to retirement are most severe for the lower and middle classes. White collar workers earning high salaries generally have a greater opportunity to accumulate savings. Lower and middle-level workers manage a much lower level of savings and their social security benefits do not approach their salary level. The concern about financial well-being takes on greater importance as the retiree gets older. As longer life expectancies, inflation, and uncertainties about the future of social security and pensions increase, the issue of financial security takes on an ever greater level of importance to the retiree (MetLife, 1996).

## Maintenance of Lifestyle Activity Levels

Lifestyle activities are "any regularized or patterned actions or pursuits which are regarded as beyond routine physical or personal maintenance"(www.fema.gov.com, 2014). A person's lifestyle is an accumulation of all his/her role activities, and the person's personality and past experiences have an effect on the development of his/her lifestyle activity. These issues of status identity, role conception and general attitude have a great significance in retirement. One general theory of retirement holds that retirees will maintain their earlier lifestyle patterns, previous levels of self-esteem, and long-standing values. Retirement occurs against a foundation of familiar attributes and activities. In general, active retirees report that they are more satisfied, and the number of activities that they are involved in is significantly related to their level of satisfaction. These activities need not be work-related, but should include a balance of leisure activities, social activities

and productive work (www.fema.gov.com, 2014). McNeil *et al.* (2003) found that one of the most significant factors related to satisfaction in retirement is the need to exhibit some evidence of achievement.

## Health and Fitness

Rabushka and Jacobs (1998) found that the overwhelming majority of old people in America are healthy and that 80 percent of all aged say their health is excellent or good. Only 20 percent claim to be in poor health. Health is defined as the state of being free of any debilitating illness(es) that significantly interferes with personal and social functioning (WHO, 2012). It is assumed that among the major and distinguished characteristics expected of staff (lecturers) in tertiary institutions are good cognitive ability, sharp memory, reading culture, continuous academic research and strong ability to work under pressure. Unfortunately, these qualities decline with ageing and as the individual lecturer prepares for retirement. Hence, performance and productivity can be greatly influenced by ageing and retirement. Retirement, whether voluntary or mandatory, is usually accompanied by a number of issues. Despite the recent improvement in the conditions of service, improved pay packages and advance health policy in public services of Nigeria, many workers still dread the issue of retirement. Consequently age falsification has been a major issue to contend with. Moreso, the fear of coping with life after retirement due to lack of proper planning have made many to retire very late and so jeopardized their health and financial advantages after retiring eventually.

## Purpose of the study

The general purpose of this study was to examine the ageing and retirement problems and retirement with special emphasis on its implication to performance and productivity among staff of selected Colleges of Education in Lagos State.

Specifically, the study sought to:

1. Find out the extent to which ageing can affect staff performance and productivity.
2. Find out the factors that influence retirement at the appointed time.

## Research Questions

The following research questions guided the conduct of the study

1. What extent does staff ageing affect performance and productivity?
2. What are the factors influencing retirement at the appointment time?

## MATERIALS AND METHODS

### Research Design

The study adopted a descriptive survey design in which a well structured questionnaire was used to elicit responses from selected respondents and the result obtained statistical analysis used to describe the entire population of the study.

## Population

The population for the study comprised of all the lecturers who were 50 years and above in two (2) indentified Colleges of Education in Lagos State.

## Sample and Sampling Technique

Simple random technique was used to select 60 lecturers from Federal College of Education (Tech), Akoka and 60 lecturers from Adeniran Ogunsanya College of Education, Ijanikin to obtain the total sample size of 120.

## Instrumentation

Questionnaire was the instrument used for collecting data in this study. It was titled "Problems of Ageing and Retirement Questionnaire" (PARQ). This was designed based on the objectives of the study. The questionnaire had two sections: A and B. Section A sought for biodata of the respondents. While section B sought for information about problems of Ageing and retirement in workforce. All items in section B consisted of 5 – point Likert–scale with ranging from Strongly Agree (SA), Agree (A), Agree (A), Undecided (UD), Disagree (D) and Strongly Disagree (SD).

## Validity of Instrument

The questionnaire was validated by 2 experts (in the study area).

## Method Data of Collection

Both the researcher and research assistants administered 150 questionnaires by hand and were retrieved immediately upon completion.

## Method of Data Analysis

The data were analyzed using simple percentage.

## RESULTS

**Research Question 1:** What extent does staff ageing affect performance and productivity?

Table 1 indicates that all the items were agreed to by the respondents. They had mean rating more than 2.50 and above which was set as a standard judgments. The respondents identified that natural occurrence, loss of memory, constant illness and diseases, reduced research drive and frequent absence from lectures are major influence of ageing on performance and productivity.

**Research question 2:** What are the factors influencing retirement at the appointment time?

Table 2 indicates that 57.9 percent of the respondents generally agreed with all the suggested reasons why staff always dreads retirement. On the other hand, 42.1 percent were decided or held an opposite view.

**Table 1. Responses on the effects of ageing on staff performance and productivity**

S/N	ITEMS	AGR (%)	DISAG (%)	$\bar{X}$	SD	DECISION
1.	Ageing is a natural occurrence in all individual	90%	10%	3.48	3.21	Agree
2.	Ageing is associated with loss of memory	81.6%	18.4%	3.33		Agree
3.	Constant illness and different types of diseases characterized ageing	37.5%	62.5%	2.57		Agree
4.	Aged lecturers can no longer be active in research work	62.5%	37.5%	2.63		Agree
5.	Ageing can result in frequent absence from lectures	25%	75%	2.84		Agree

AGR= AGREE, DISAGR= DISAGREE

**Table 2. Responses on the factors that influence retirement at the right time.**

S/N	ITEMS	AGR (%)	DISAGR (%)	$\bar{X}$	SD	DECISION
1.	Lack of enough and adequate savings	60%	40%	3.07	3.21	Agree
2.	No personal building to retire into	70%	30%	3.48		Agree
3.	Lack of adequate post – service counseling and guidance training	33.3%	66.7%	3.38		Agree
4.	Fear of loss of co – workers and social networking associated with occupations.	32%	68%	2.60		Agree
5.	Reduce the rate of brain – drain from lecturing job	78%	22%	3.16		Agree
6.	The experience of older lecturers cannot be compared to those of younger ones	89%	11%	3.20		Agree
7.	No personal business or lack of entrepreneurial mind set	58%	42%	2.85		Agree

AGR= AGREE, DISAGR= DISAGREE

They helped to eliminate all forms to errors and irrelevant items from the questionnaire and suggested areas of modification.

## Reliability of Instrument

The corrected questionnaire was administered on twenty (20) staff from the same population but who were not among those sampled for the study. The data obtained was analyzed using Spearman's Rank Order Correlation to determine the reliability Coefficients. The analysis the reliability coefficient of 0.68

## DISCUSSION OF FINDINGS

The results in Table I on the extent to which ageing affect lecturers' performance and productivity shows that ageing is generally associated with a gradual decline in their activeness in the course of performing their professional tasks. Prominent among the negative effect of ageing according to the result are: frequent absence from lectures, reduced interest in academic research and loss of memory and cognitive abilities. The findings of Morgan and Kunkel (2001) and McNeil *et al.* (2003) corroborate the result of this study. These authors

found out that performance and productivity decline with increased number of years in the life of public workers. Result in Table 2 reveals that a number of factors can pose serious threat in the life of a lecturer especially as they approach retirement. Some of these factors were identified by Smith and Gove (2003) as physical changes that are associated with ageing such as maximum muscular strength and range of joint movement, Cardiovascular and respiratory systems, regulation of posture and balance, sleep regulation, thermoregulation (Body Temperature), vision problem and auditory (Hearing) problem. Also Fidelity Investments, (1996) attested to the fact that financial stability affects retirement. It was stated early retirees suffer greater income loss and are less satisfied with their retirement than those who retire at 65 (Fidelity Investments, 1996). In general term, retirement from workforce and ageing are natural and normal situations in life, they are not supposed to constitute stress and difficulties. This is no doubt why Oniye (2001), Adeleye (1999) and Asonibare and Oniye (2008) in their separate study strongly recommend pre-retirement counseling and guidance training to public workers to help them retire without stress and age gracefully.

### Conclusion

This study has revealed that ageing has great implication on performance, productivity and retirement of staff. The only constant thing in life is "change". Retiring from workforce especially after a meritorious service years is a normal life necessity. No matter how careful or the choice of healthy lifestyle exhibited, ageing is inevitable in the life of every individual. There could be some challenges associated with ageing and retirement, though may seem difficult, stressful or put a strain in individuals' relationship. However, with proper planning and focus in life and with adequate exposure to the reality of ageing and retirement early in life an individual will retire with total fulfillment. Hence there is need to plan for early retirement in order to age gracefully.

### Recommendations

Based on the findings of this study, the following recommended were made.

- Employers should ensure that staff data are adequately documented to prevent falsification of age by staff especially as retirement and how to prepare for it and benefit with it.

- Periodic in-service workshops and seminar should be organized by the Management of the Colleges to sensitize the staff about retirement and how to prepare for it and benefit with it.
- Counseling and guidance units in all the Colleges should be well equipped and funded so as to provide help from time to time to staff who need counseling assistance towards retirement reality.

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