

**RELATIONSHIP BETWEEN LIFE STYLE AND HEALTH STATUS OF RETIRED  
CIVIL SERVANT IN KATSINA STATE, NIGERIA**

**BY**

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ZARIA**

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**DEPARTMENT OF VOCATIONAL AND TECHNICAL EDUCATION  
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ZARIA**

**OCTOBER, 2016**

## **DECLARATION**

I, **IBRAHIM, Maimuna** hereby declare that the work in this Dissertation has been carried out by me in the Department of Vocational and Technical Education, Faculty of Education, Ahmadu Bello University, Zaria under the supervision of Prof. (Mrs.) A.Z. Muhammed and Prof. (Mrs.) T.O. Ojo. The information derived from the literature have been duly acknowledged in the text and a list of references provided. No part of this Thesis have been previously presented for another degree or diploma at any university.

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IBRAHIM Maimuna

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Date

## **CERTIFICATION**

This dissertation titled, “**RELATIONSHIP BETWEEN LIFE STYLE AND HEALTH STATUS OF RETIRED CIVIL SERVANT IN KATSINA STATE, NIGERIA**”, written by Ibrahim Maimuna, meets the regulations governing the award of degree of Masters in Education (M.Ed) Home Economics, Department of Vocational and Technical Education, Faculty of Education, Ahmadu Bello University, Zaria and is approved for its contributions to knowledge and literacy presentation.

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## **DEDICATION**

This work is dedicated to my beloved daughters Zainab and Farida Kabir Sada, my mother Fatima (Binta) Gwanda for their patience, love and prayers.

## **ACKNOWLEDGEMENT**

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## OPERATIONAL DEFINITION OF TERMS

**Lifestyle:** This has to do with how someone lives his/her life.

**Health Status:** refers to the health condition of retired civil servant.

**Retired Civil Servant:** A person who has served the civil-service (public Service) for a specified period (35 years or have attain the age of 60 in Nigeria) and is made to leave the service i.e. to take a rest. He/she is paid gratuity and pension.

**Consumption pattern:** ways that retired civil servant used up their incomes.

**Social network:** refers to the level of social activity of retired civil servants.

**Care:** feeling affection or love and concern shown to the retired civil servant.

## **LIST OF ABBREVIATIONS**

FIFARS	-	Federal Interagency Forum on Retired Related Statistics
HRLQ	-	Health Related lifestyle Questionnaire
MDGs	-	Millennium Development Goals
NGOs	-	Non Governmental Organizations
PPMC	-	Pearson Product Moment Correlation Coefficient
QOL	-	Quantity of Life
WHO	-	World Health Organization
WHOQOL	-	World Health Organization Quantity of Life

## **ABSTRACT**

This study examine the relationship between life style and health status of retired civil servant in Katsina State, Nigeria. Survey research design was adopted. Four objectives, research questions and hypotheses were raised in the study and answers were provided. One hundred and fifty 150 retired civil servants was used as a sample. Simple percentage was used to analyze the demographic data of the respondents, descriptive analysis was used to answer the research questions. All hypotheses was tested using Pearson Product Moment Coefficient Correlation at a level of tolerance of 0.05. The result of the analyses indicated that there is significant relationship between the consumption pattern and health status of retired civil servants in Katsina State, there is significant relationship between lifestyle and income of retired civil servants in Katsina State, there is significant relationship between social network that exists for enhancing lifestyle and health status of the retired civil servant in Katsina State and there is significant relationship between the care given by the relations of the retired civil servants and his/her lifestyle in Katsina State. From the findings, it can be concluded that, retired civil servants consumption pattern positively influenced by amount of pocket money, high cost and lower income may limit the quality and quantity of foods available and that hypertension, diabetic, joint pain, ulcer are some of the illnesses that effect retired civil servants due to poor consumption of food. From the findings of this study, the following recommendations were put forward. Government and the authority concerned should pay the retirees their pensions and gratuity as when due. Government and other philanthropists should make efforts to improve the lifestyle and income retirees. Government and authority concerned should provide and maintain the social network that significantly enhance lifestyle and health status of retired civil servants to enable them have the opportunity for social interaction. Relations of retirees should intensify the care given in order to avoid them being depressed.

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Background to the Study**

Retirement is the total withdraw of a worker's services from an organization after putting in some specified number of years or having attained the specified retirement age (Yantumaki, 2005). Akinde, (2003) defines retirement as a final stage of life when one leaves an occupation which are had to been involved in for a considerable length of individual's working life. The individual's service years are significantly related to his health status. Health status according (WHO, 2012) is the level of functional or metabolic efficiency of a living organism. It is the ability of individuals to adapt and self manage when facing physical, mental or social challenges or health in its broader sense. Health status of the retired can be said to be fragile due to their advanced age. There are a lot of diseases which manifest with the setting of old age such as hypertension, diabetes, rheumatism, sight failure etc. Mostly people of advanced age who enjoy these conditions are the educated or literate persons who may have regular income on retirement whose children are gainfully engaged in income generating ventures and are taking proper care of them.

Retirement is life course transition in late adult life that marked by major changes that may affect healthy lifestyle (Lahti, 2011). The absence of work activities and restrictions affect daily routine and time availability. Moreover, retirement is often accompanied by changes in identity and changes in social contacts and social activities. Also retirement may lead to a decrease income. Due to all these changes, retirees, priorities, way of life and healthy lifestyles are likely to change as well. Chung (2009) retirement may affect healthy lifestyle changes through several mechanisms, as increase leisure time and loss of restrictions, changing social

contacts, stress, and reorientation on health. The circumstances surrounding the retirement may influence these changes, especially if retirees frame their retirement as voluntary or not. Adopting a healthy lifestyle is by no means easy at older age. Supporting the adoption of a healthy lifestyle at the right moment is therefore an important public health issue.

Lifestyle and consumption pattern could be said to be direct although consumption pattern depict lifestyle functionally, one's lifestyle determines his/her consumption pattern are down sealed to become commensurate with her/his reduce income. If a retired persons assumes life of reduce perhaps afflicted by disability and restrictive disease, his/her resources are geared more to drugs, special diet, clothing and home conditioning. Definitely the pattern of feeding and home living of middle age (adult) differs from those of elderly persons of 60 years above in terms of exclusion of hobbies, energetic sports, maintenance of active sexual roles.

An individual's health depends alot on their lifestyle. Maintaining physical and mental health is crucial to an individual's longevity. The more time spent on hygiene, physical fitness, and diet regulation, the healthier lifestyle they have. Those who choose to participate in any kind of physical activity on weekly basis are generally healthier than those who don't. Mental illness may occur through various ways for example, depression may promote mental illness through stress and anxiety, poor habit eating not promoting good physical health. Poor habits may eventually lead to a poor or even dangerous life style. More interestingly, a healthy or unhealthy lifestyle will most likely be transmitted across generations.

United States (Administration on aging and retirement, 2005), changes in body composition, reduction in physical activity, and physiological factors affect the dietary requirements of retired Bozetti (2003). As people age, body fat increase and lean body mass decreases, which reduces protein reserves in the body. The predisposition of older individuals to

chronic pain or unless also may limit physical activity reduced physical activity and decrease in lean body, mass lower energy needs older adult. Consume fewer calories than young adults to obtain adequate protein and micro nutrients reduced energy needs, Bozette (2003) retired especially those in low income groups, are at a high risk for nutritional deficiencies due to poor diet and low nutrients intake.

The life of the retired civil servant determined by part of their health status, because how active is any particular way a retired person depends on the extent to which he/she is healthy or affected with degenerative disease or is disabled. (Peter, 2009). Lifestyle of rigorous activation or continuous productivity or employment is relatively continuous to socialize extensively or not is determined by disability, and his/her movements and constraints. And if the retired person is affected with a socially disapproved ailment such as HIV and AIDS, tuberculosis she/he will be variously eliminated. A retired person can be observed in the sense that lifestyle is determined by health status, can also be determined by the lifestyle. This can be so, where a retired person persist in life of gambling, drug, influence or drunkenness (what Hausa traditionally call "Tsohon bariki") generally gallivanting and there are chances that his health status will be exposed to risk or sexually transmitted disease (STDS) hypertension, diabetes (Kempman, 1990).

The lack of provision of retired civil servants care in Nigeria requires the family to provide the need for the survival of the retired people family members provide food, shelter, clothing drugs and other basic necessities. Children now play the most important role of providing economic security in old age older parents lives in their adult children homes and receive care. On the other hand they support their children in taking care of their grandchildren. When they live in their own homes, grandchildren or other relatives often live with them to give support such as washing clothes, running errands, cooking meals and taking general care of the



retired civil servant people environments the decline in the economy, gradual disintegration of the extended family system, unemployment, his or her autonomy the nature and type institutional for the retired civil servants varies from place to place. The following are globally identified, family care homes the small group homes and Medicare nursing support home (Cotton and Bassey, 2008).

Awiosika (2009), had observed that, the extended family system, the lack of adequate social welfare programme for the retired civil servants, huge financial deficit, resulting from poor administration of retirement benefits informed the Reform Act of 2004 by the Obasanjo led administration (Aderinokun & Adoba, 2004, National Pension Commission, 2008). The reform is with the intent of ensuring that every person who has worked in either the public or private sectors receives his or her retirement benefit as in when due, so as to be able to continue life with ease, maintaining good health status and better lifestyle. Alas, this is not always the case. Retirement in most cases is always met with varying degree of difficulty, resulting in adverse degradation in lifestyle and health status. Bozzetti (2003), retirees especially those in low income groups, are at a high risk for nutritional deficiencies due to poor diet quality and low nutrient intake. Cole and Fox (2004), most individual's working class or non-working class are financially dependent upon their siblings or retirement savings, pension or social security. These funds are often limited or not at all for the non-working class retired people and cannot afford to purchase healthy foods, which are often more costly than unhealthy options. Consequently, many retirees are forced to purchase cheaper foods which often are higher in fat, cholesterol, and sugar.

In Nigeria today, social security policies for retired are yet to be formulated. But there is an increasing need in the wake of the apparent decline in the adequacy of material family support that has occurred in recent times and the rising deprivation and poverty of which growing

number of retired people are exposed. Aboderin (2006), the lack of social security system for retired people accelerate the process of aging. The nation that interment in one's children serves as social security in old age is now disputed as adult find it difficult securing employment and receiving an income sufficient to meet their immediate needs. The contributory pension scheme (insurance) that was recently reformed does not cover many retired people. The pension scheme is mainly designed for those who work(ed) in the formal sector, the scheme bedeviled with a lot of problems is yet to make appreciable impact on the lives of retired people. Old age brings with it reduced capacity for work as well as difficulties in accessing health care and other essential services, increasing the like hold of old persons becoming and remaining poor (Ajomale 2004). The lack of social persons has serious consequences on the well- being of the retired people who cannot earn an income and are not covered by the contributory pension scheme are left at the mercy of the vagaries of life social pensions reduce old age poverty and support households. Social pension development aid to the poorest and contribute significantly to achieving the Millennium Development Goals (MDGS).

Consequently, workers often ask whether they would ever have financial security after retirement. What is the fate of their children and other household after retirement? Does life after retirement means signing bond with poverty? These questions among others occupied the minds of workers in Nigeria (Katsina state inclusive) and could be responsible for workers negative attitude towards retirement, low commitment to work as well as high labour turnover. This study is therefore set to investigate the relationship between life style and health status of retired civil servant in Katsina state, Nigeria.

## 1.2 Statement of the Problem

The problem of the retired civil servants in the society is supposed to be a tropical issue, especially in Katsina state, Nigeria. This is so because in the problems of poverty, illiteracy, ignorance and corruption, afflicts almost all segments of the society, but most biting to the retired population (Kasim, 2007).

In any given society the retirees is referred to, or perceived as 'senior citizen' previewed experience in life on which the younger population are supposed to draw for aspiration, motivation and orientation. Yet this is very important segment of the population could be said to be among the weak and vulnerable population in our society almost in the same category with children, orphans and the disabled. This is because of the various problems that the retirees face and in the society particularly with regards to lifestyle.

- Socioeconomic status affects overall human functioning, including their physical and mental health e.g. when retired. Income and access to resources mitigate a social problem that ultimately affects retirees, retired people in Nigeria this category remain among to most economically vulnerable groups, the majority of retired do not work or have fewer options for continued income in Katsina state. They are at risk for rising costs of living, which may place them at an economic disadvantage (social security administration, 2006).
- Recent studies indicated that the quality of care afforded to retired adults with medicate condition is substandard in Katsina state (Adamu, 2004). Furthermore, older people who work are less likely to maintain employment as their health declines.
- Psychological health and wellbeing of the retired in Katsina state, the researcher observed that poverty is the risk factor for declines in mental health among the retirees. Those at

the lower levels of socioeconomic status are often most afflicted with psychological disorder.

- Poverty affects the health of the retired in significant ways. Some of the retired in Katsina were simply unable to afford. The basics of minimal health care and prescription drugs e.g. the urban retirees. It is not unusual to find this group skipping on their prescriptions, skipping days or cutting the dosage. They may even share prescription drugs with others or take medication that is out of date and therefore ineffective or potentially dangerous. All this amount to drug abuse which is dangerous to their failing health.
- Social activities of the retirees are somehow affected when they are unable to afford simple care, e.g. eyeglasses or hearing aids. They are unable to afford simple care, e.g. eyeglasses or hearing aids. They begin to isolate themselves and feel cutoff from the life around them. Many cannot afford simple nutritious food/ three square meal in aday. They prepare to buy the cheapest. Many retirees died of heat exhaustion had no access to air conditioning and were too afraid to open their windows fearing intruders. They died in their sealed apartments; they heat their rooms often using dangerous methods such as firewood and charcoal.

Some retired in Katsina cannot afford even the simple pleasures of social interaction or entertainment. Combine this with physical limitation, health problems like hypertension, diabetes, body pains, arthritis etc. and unsafe community or neighborhoods.

Kamala (2007) indicates that the retired people in the society suffered from ill health and are not properly taking care of by their children or the society. Also within Katsina state the retired are mostly seen by the researcher begging for assistance on the streets, places where they

work before. This prompted the researcher to look into the type of care and welfare given to the retired in Katsina state.

Thus majority of the retiree's population do not get their benefits on time. Most of them rely on the active members of the family for support, particularly their children if they have any. Where income earning children of this group could not meet their demands they depend on good will of relatives and good samaritans in the community/society. This is why a lot of them are compelled to live a life of begging in one form or the other. In this situation the mode of their life style changes and involves them in socially disapproved behaviours. Similarly, retired health status can also be determined by the lifestyle where there is change in health status there is possibility of being unhealthy, disability due to disease like hypertension and depression. Most of the retired were facing problem with their general health due to lack of good nutritional food intake, especially those who reside in rural areas. The retired people experience financial hardships following retirement, therefore finding it difficult to care for themselves, eat good food and healthy life, from there the situation worsened (Salim, 2002). It is as a result of the above disturbing issues that the researcher was worried to investigate the relationship between life style and health status of retired civil servants in Katsina State, Nigeria

### **1.3 Objectives of the Study**

The major objective of the study is to examine the relationship between lifestyle and health status of retired civil servants in Katsina State.

The Specific Objectives of the Study are to;

- i. determine the relationship between the health status and food consumption patterns of retired civil servants in Katsina State.

- ii. determine the relationship between the lifestyle and income of retired civil servants in Katsina State.
- iii. identify the social network that exists for enhancing lifestyle and health status of the retired civil servant in Katsina State.
- iv. determine the care given by the relations of the retired civil servants and his/her lifestyle in Katsina State.

#### **1.4 Research Questions**

- i. What is the relationship between health status and food consumption patterns of retired civil servants in Katsina State?
- ii. What is the relationship between lifestyle and income of retired civil servants in Katsina State?
- iii. What is the relationship between social network that exists for enhancing lifestyle and health status of the retired civil servant in Katsina State.
- iv. What is the relationship between the care given by the relations of the retired civil servants and his/her lifestyle in Katsina State?

#### **1.5 Hypotheses**

- i. There is no significant relationship between the health status and food consumption patterns of retired civil servants in Katsina State.
- ii. There is no significant relationship between lifestyle and income of retired civil servants in Katsina State.
- iii. There is no significant relationship between social network that exists for enhancing lifestyle and health status of the retired civil servant in Katsina State.

- iv. There is no significant relationship between the care given by the relations of the retired civil servants and his/her lifestyle in Katsina State.

### **1.3 Significance of the study**

This study is going to be of benefit to policy makers, civil society, general public, scholar, academicians and Home economist.

The study will enlighten policy makers, based on facts and what need to be done with regards to retired civil servants lifestyle and health status in Katsina State and this could be achieved publications and seminars. For civil society the study will help and provide information on how to save judiciously and prepare for their retirement and this could be achieved through awareness campaign during and after their services.

To the general public, the study would provide general information on how retired civil servants strive to make ends meet and such information that would facilitate information sharing and discharge, and the general public would have access to this findings through radio and other media publicities. For Scholars, academicians and Home economist, this study would serve as an avenue or source of information which would aid further studies and it would be available for the academicians and scholars in school libraries.

### **1.6 Basic Assumption**

There are several assumptions underlying this study, it was assumed that unobservable concepts such as individual expectations of lifestyle, and health status of retired civil servants would be qualified and measured by the instrument. It is assumed that the retired civil servants have expectations for good lifestyle and good health status. The researcher assumed that the individual retired civil servants would provide truthful and accurate answer to the questions measuring the concepts of interest in this study.

## **1.7 Delimitation**

The research work was delimited to lifestyle (nutrition) and health status (depression, diabetes, hypertension and cancer) of the retired civil servants population in Katsina State. The study was also delimited to food consumption patterns of retirees in Katsina state. The study was also delimited to the three senatorial zones of Katsina States. The study was be delimited to both male and female retired civil servants.



## CHAPTER TWO

### REVIEW OF RELATED LITERATURE

#### 2.0 Introduction

The literature review for this study is reported under the following sub-headings.

- 2.1 Theoretical Framework
- 2.2 Conceptual Framework
- 2.3 Consumption patterns of retired civil servants and their health status  
in Katsina State
- 2.4 Lifestyle and Income of the Retired Civil Servant
- 2.5 Economic and Health Status
- 2.6 Social Network that Exist for the Retired Civil Servants
- 2.7 Source of Clothing for the Retired Civil Servants
- 2.8 Care and Welfare for the Retired Civil Servants
- 2.9 Reviewed Empirical Studies
- 2.10 Summary

#### 2.1 Theoretical Framework

This research study was hinged on Maslow's Theory of Human Motivation (Maslow, 1943). The theory explained that satisfaction of basic needs constitutes lifestyle, which is related to health. Theory further posited that there are five basic interrelated needs model, which has been applied to variety of economic and social situations. When applied to the needs of the retired civil servant, it shows areas that contribute to lifestyle for the retired civil servants. The following are the basic interrelated needs which are common with the retired civil servants in Katsina state.

### **Physiological Needs of Retired Civil Servants**

The theory emphasized that all people no matter their age, start with the most basic of requirements, food, drink, shelter, sleep and treatment of illness and injury, are fundamental to survival. When providing care for the retired civil servants, this is the area that most caregivers focus on. Providing these basics, especially with the focus on health for the frail and disabled, take the bulk of a caregiver's time and energy. Psychological needs are more about survival.

### **Security needs of retired civil servants**

The theory stressed that once physical survival is safeguarded the next rung up the ladder is security. This is an issue that many adult, children of aging parents worry about and often the source of conflicts between the generations. The retired, especially those who feel vulnerable due to injury or illness, desire a sense of security, especially from their offspring.

Sensitivity is needed when discussing security concerns such as driving, maintaining the house or being alone at home. When intervention is taken for safety sake, retiree can strongly react to the loss of their independence; it is wise to replace the loss through transportation service and in-home care. (Lukas 2005).

### **Social needs of retired civil servants**

Being connected socially is very important to all people, but for the retired civil servants it becomes a key lifestyle concern. Due to health issues or lack of ability to get out, the retirees find their social opportunities shrinking and they spend more of their time alone. The retiree needs opportunities to become involved socially with family, friends and the community. Attending functions at the local senior centers, volunteering or connecting through social media can help the retired feel like a contributing member of society. (Oliver 2003).

### **Self-esteem of the retired**

The theory further lamented that retired civil servant, like all people, wants to feel reorganized and appreciated for their ideas, abilities and talents; the retired lose their sense of worth when illness, disability or fragility limits them. The loss of self-worth is devastating to retired well-being and can be linked to depression and increase mortality caregivers need to add to their loved ones lifestyle by working together on project that boost self-esteem.

### **Self-actualization needs of the retired civil servant**

According to Maslow the highest rank of the hierarchy is the need for self-actualization. This status is reached by relatively few people and those who do share some common traits. They tend to concentrate on the reality of life rather than wishful thinking. They are problem solvers and not complainers. They also have a view point that their life's journey is just as important as their final destination, the retired should be prime candidates to reach self-actualization yet the process of aging often strips our retirees of the higher level of the self-actualization, self-esteem and social connection, living today retired are hanging on to the lower levels of survival.

Positive psychology is defined as “the scientific study of positive human functioning and flourishing on multiple levels that include the biological, personal relational, institutional, cultural and logical dimension of life.

Retired civil servant is often associated with many rewarding experiences. It is however also a time when significant changes might occur. For example, some people experience changes in physical functioning, social networks, employments and bereavement can become more common. Keeping a positive attitude toward retired person is particularly important as it allows you to continue to feel good and have a sense of control as you face another part of the life cycle.

As people age it is natural for them to move in and out of periods of positive ageing. Those who retired positively live longer and healthier lives, and enjoy good lifestyle.

### **Maintaining a Positive Attitude**

The way you feel about yourself and the retired process can affect how you are involved in activities and the opportunities life offers as stressed by Oliver, (2003). If you can make choices and have control over important aspects of your life, and take part in and enjoy activities you are more likely to feel good about yourself and get more of life.

### **Staying Connected**

Social interaction and relationship with others are associated with positive retired and feeling optimistic about life. Maintaining social network through membership of clubs, engaging in voluntary work and keeping in touch with family encourages interaction with others prevent isolation and promotes good mental health and physical activity (Oliver 2003).

### **Keeping the Brain Active**

Keeping the brain active, alert and flexible can promote good mental health and positive ageing throughout the life span. Having an active mind can be as simple as reading a book, learning a new hobby or problem solving, learning new skills is exercise of the brain and make it work a little harder.

### **Managing Stress**

Stress is a natural part of life, while a little stress can be beneficial, when things becomes too much and usual methods of coping fail, stress may become unhealthy. The symptoms of stress vary greatly among different individuals. High level of stress can produce emotional, behavioral, and even physical systems. In addition to affecting general well-being, stress can also impair the immune system and increase the risk of physical and mental health problems.

Significant changes associated with ageing retiree can cause both short term and chronic stress. Stress can be caused by everyday hassles or be a result of difficult relationships, adjusting to retirement, financial concerns or chronic illness. Keeping as free from stress as possible, and learning how to effectively cope with unavoidable stress, can promote positive ageing in all areas of your life (Oliver 2003).

### **Engaging in Physical Activity**

Regular physical activity is vital for improved health and well-being; it is never too late to get moving the human body responds to exercise regardless of age. Exercise is a great way to maintain good health, helps your thinking positively, recover from illness and reduce the risk of disease. It has been demonstrated that physical fitness is more important than weight loss. Strength training is especially beneficial. It can help to build and maintain healthy bones, muscles and joint which in turn will increase physical strength and improve balance and mobility.

Taking part in leisure activities that you find interesting and suitable for your level of physical functioning is an effective way of becoming more active. People should undertake at least 30 minutes of moderate exercise, such as walking, everyday physical activity can also provide social interaction through being outdoors, engaging with others or by becoming a member of an activity program or club. It is important to remember that as you age, your physical capabilities are likely to change (Oliver 2003).

### **Having Regular Medical Checkups**

Retired people who have fewer medical conditions have a better lifestyle, better mental health and wellbeing are less restricted in their daily activities. By having regular medical checkups, engaging in illness prevention e.g not smoking or drinking alcohol in moderation and

having regular tests or checkups (blood pressure, dental) you can help to reduce the possible on set of chronic conditions.

### **Eat a Healthy Diet**

Eating a healthy diet is important to maintaining a healthy weight, which will help to reduce the likelihood of developing conditions such as diabetes. A healthy weight will also improve energy level and make it easier to participate in daily activities (African Commission on Human and Peoples Rights 1981).

However, there is a lot of criticism against Maslow’s hierarchy of needs, since the needs do not necessarily proceed hierarchically. (Dunderfelt, Laakso, Peltola, Vidjeskog and Niemi 1996, 105 – 107) Allardt’s (1993) having loving and being approach focuses both material and non-material basic needs of human beings. The basic needs form the bases of the lifestyle of individuals. These needs are central for every man and necessary of human development and existence. Having loving and being in objective and subjective indicators of quality of the life (Allardt, 1993).

**Table 2.1 Lifestyle and its three dimensions.**

	<b>Objective Indicator</b>	<b>Subjective Indicator</b>
Having (material and impersonal needs)	1. Objective measure of the level of living and environment condition	Subjective feelings of dissatisfaction/satisfaction with living condition
Loving (social needs)	2. Objective measures of relationships to other people	Unhappiness/happiness subjective feelings about social relations
Being (needs for personal growth)	3. Objective measures of people relation to a. Society b. Nature	Subjective feelings of alienation/personal growth.

Source: Kainukunen (1998)

Nevertheless, external factors account, for well-being (Kainukunen, 1998).

Having (material and impersonal needs) refers to material conditions that are indispensable for survival and in order to avoid misery. These needs are nutrition, air, water, material resources, housing, education, health, protection against climate, environment and diseases etc. Loving (social needs) refers to a person needs in relation to other people. These include among other things attachments and contacts in the local community, family and kin and friendship. Being refers to needs of having part of society and living in harmony with nature. With this indicator, one can measure a person's participation in decision and activities that affects his or her own life, political activities, and opportunities for work, recreation and nature.

Obviously, the style of life is multi-dimensional and its different aspects from everyday life of all human being all over the world. Even if people have the same basic needs, living conditions and perception of one's lifestyle vary from country to country. From one culture to another. Also people in different ages think differently about good life. Still, all people are striving for a positive life in their cultural context (Suh and Oishi 2004) objective aspects well-being are important but according to our own experience from several countries in Africa and Asia, people in poor countries seem to be many times quite satisfied with their lives, sometimes even more satisfied, than people in wealthier countries. Consequently, well-being is always a subjective perception of person and therefore, objective aspects are never in themselves.

## **2.2 Conceptual framework**

Lifestyle is a multi-dimensional concept that refers to the behavioral competence, subjective evaluation of behavioral functioning and psychological well-being.

The term lifestyle can denote the interests, opinion, behaviors, and behavioral orientation of an individual, group, or culture. The term was originally used by Austrian psychologist Alfred Adler (1870 – 1937). The term was introduced in the 1950 as derivative of that of style in

modernist art. A lifestyle typically reflects individual attitudes, values or world view, therefore, a lifestyle is a means of forging a sense of self and to create cultural symbols that resonate with personal identity. Not all aspect of a lifestyle is voluntary. Surrounding social and technical systems can constrain the lifestyle choice available to the individual and the symbols she/he is able to project to others and self. Lifestyle may include views on politics, religion, health, intimacy and more. All of these aspects play a role in shaping someone's lifestyle. In the magazine and television industries, "lifestyle" is used to describe a category of programs.

Fisher (1995) distinguished these two concepts that is, life satisfaction heavily emphasized the present and the basic needs where as successful retired civil servant considered higher level needs of self-actualization. Life satisfaction is the product of both social and psychological resources Larson (1978) suggested that majority of the retired are satisfied with their life and this tendency is stable across colour and time. Many researchers used some components of lifestyle such as health status, income level and social interaction as the predictors of lifestyle.

Ko, (1995) emphasized that the factors exerting the greatest influence on the lifestyle improvement model for the retiree were physical health, mental health and social health. Lifestyle refers to the qualitative life, the availability and abundance of good things of life. These good things of life according to Isaac (2001) included food, shelter, clothing and other necessities. However, Deborah (2005) defined lifestyle as a relative condition, society to society and from one individual to another for instance what is perceived to be a condition of lifestyle in poor developing nations such as Nigeria may not be in advanced economics such as USA, Britain, Canada where they have higher per capital income and low level of unemployment, illiteracy and poverty.



Mika'il (2002) defined lifestyle as a condition of good health, proper feeding conducive shelter and the availability of other consumables and non-consumables with the ability to enjoy such and even share with others. In this view, what constitutes qualitative life of the individual level includes good health psychological, physical and mental, financial stability, good and adequate leisure, recreation and rest, freedom from stress, worries and anxiety to enjoy the good things of life.

### **2.3 Consumption pattern of retired civil servants in Katsina State and their health status**

The health status of the retired civil servant can be fragile due to their advanced age. There are a lot of diseases which manifest with the setting of old age such as hypertension, diabetes, rheumatism, sight failure etc.

However, the physical health, mental and psychological stability, absence of disease, infirmity and stress can be said to be a good health condition for the retired people. Mostly people of advanced age who enjoy, these conditions are the educated or literate persons who may have regular income on retirement or whose children are gainfully retired civil servants in income generating ventures and are taking proper care of them.

The key factor related to well-being of the retired population in house hold income Federal Interagency Forum on Retired Related Statistics (FIFARS 2004). The median house holds income for people retired civil servants sixty five years and above was 23.152 in 2002 with 10 percent of older American living below the poverty level. The improved financial position of the retired people largely results from the increase of older women who participated in the work force during their life time. Improved health care and overall health have improved well-being among adults (FIFARS 2004).

Changes in body composition, reduction in physical activity, and psychological factors after the dietary requirements of adults. Bozzetti, (2003) revealed that as people age, body fat increase and lean body mass decreases, which reduces protein reserves in the body. The predisposition of older individuals to chronic pain or unless also may limit physical activity. Reduced physical activity and decrease in lean body mass lower energy needs so adults consume fewer calories than younger adults to obtain adequate protein and micro nutrients with reduced energy needs, retired peoples must consume nutrients dense diets.

Bozzetti (2003) retirees especially those in low income groups, are at a high risk for nutritional deficiencies due to poor diet quality and low nutrient intake. Cole and Fox (2004) most individuals working class or non-working class are financially dependent upon their siblings or retirement savings, pension or social security. These funds are often limited or not at all for the non-working class retired people and cannot afford to purchase healthy foods, which are often more costly than unhealthy options. Consequently, many retirees are forced to purchase cheaper foods which often are higher in fat, cholesterol, and sugar.

Physical disabilities and reduce mobility may also make it difficult for the retirees to purchase healthy foods and cook nutritionally balanced diet. Additionally lack of nutrition education may lead retired individuals to purchase food that do not constitute a healthy diet. Mickey (2006) found that individuals with levels of education rely most heavily upon television, doctors and neighbors for nutrition information.

Chapman (1996) many studies have been done in recent years to assess acetry patters and nutrient density of the diets of older Americans, and these studies provide over whelming evidence that the adults did not meet earlier dietary recommendation 474 non-institutionalized

older Americans found that (20%) of retired people did not regularly consume lunch, which significantly reduced nutrient intake among these individuals (Ryan 1992).

Failure of the retired people to meet dietary recommendations was also found in a study which evaluated whole grain consumption among U.S adults retired civil servants twenty and older (Cleveland 2000). Research identified whole grain food and compared food and nutrient consumption for people who eat whole grain and those who do not. The result of the interview indicated that U.S adults, including the retired civil servants consume about 6.7 grain servings per day, they consume only one whole grain on average per day (8%) ate three or more whole grain serving per day. (56%) ate only one whole grain per day. The top sources of whole grains consumed by participants included yeast breads and cereals. Olayiwola, Olarewaju and Adelekan (2013) conducted a study on demographic characteristics and dietary pattern the study has provided an over view of the demographic and dietary pattern of subjects retired civil servants 60 years and above living in Ondo State Nigeria.

The study found out the food habit and dietary patterns observed in Nigeria were similar to those else-where in Africa, as well as in developed countries. Dietary diversity has been found to be advantageous to the longevity of retired civil servants subject in Europe. These individuals had diets high in vegetables ( $\square$  300g/day) legumes ( $\square$  50g/day), fruits ( $\square$  200g/day) and cereal ( $\square$  250/day), with moderate consumption of dairy products ( $\square$  300g/day) of milk or the equivalent in cheese (yoghurt), meat and meat product ( $\square$  100g/day) and alcohol ( $\square$  10g/day). In addition their diets were high in monounsaturated fat (mainly from olive oil) and low unsaturated fat with a high mono unsaturated: saturated fat ratio. This food pattern is consistent with food patterns prevalent in Greece in the 1960s, when Greeks enjoyed the longest life expectancy in the world. Subject achieved greater, mortality advantage by following achieving

the required amounts for one or two food groups. Similarly, recommended dietary guidelines for retired civil servants individuals in Nigeria include eating a variety of available foods, such as cereals, tubers, fruits and vegetables, increased consumption of fish – based diet and increased consumption of fruits and vegetables.

#### **2.4 Lifestyle and income of Retired civil servants**

Life after retirement is one of the dreaded periods of most workers in Nigeria. The fears of facing the future after retirement “creates an ambiance of disturb’ among employees’ (Editorial, 2009). Retirement is seen by workers as a transition that could lead to psychological, physiological and economic problem (Ogunbameru & Bamiwuye, 2004). The provoking thoughts of facing uncertain future after retirement by workers is responsible for most bureaucratic corruption (Agba, Ikoh, Ushie & Agba, 2008); and could also be responsible for low commitment to work by employees and service ineffectiveness of vital institutions in both public and private organizations in the country.

Lifestyle and income of the retired United State legal definition (2002) income is the consumption and scoring opportunity gained by an entity within a specified timeframe, which is generally expressed in monetary terms. However, for households and individuals, ‘Income is the sum of all the wages, salaries, profits, interest payments, rents and other forms of earnings received in a given period of time in the field of public economic the term may refer to the accumulation of both monetary and nonmonetary consumption ability with the monetary being used as a proxy for total income. Clark and Siebens (1993), Mention that retired civil servants in Nigeria may be predisposed to some social and economic problems. Poverty is rife in the country and retired persons may be more at risk since they are no longer in the economically active phase of life and, there is no national social security to provide economic buffer on retired civil servants.

Access to health care is severely limited both by paucity of health facilities and manpower and by out-of-pocket payment arrangement. Social network is dwindling and traditional family support is decreasing as urbanization and migration take young members of the family away. Also, social changes are affecting the position of the retired in the society and leading to a reduction in their social status and influence in the community.:-

In Nigeria today, social security policies for retired are yet to be formulated. But there is an increasing need in the wake of the apparent decline in the adequacy of material family support that has occurred in recent times and the rising deprivation and poverty of which growing number of retired people are exposed. Aboderin (2006) the lack of social security system for retired people accelerate the process of aging? The nation that interment in one's children serves as social security in old age is now disputed as adult find it difficult securing employment and receiving an income sufficient to meet their immediate needs. The contributory pension scheme (insurance) that was recently reformed does not cover many retired people. The pension scheme is mainly designed for those who work(ed) in the formal sector, the scheme bedeviled with a lot of problems is yet to make appreciable impact on the lives of retired people. Old age brings with it reduced capacity for work as well as difficulties in accessing health care and other essential services, increasing the like hold of old persons becoming and remaining poor (Ajomale 2004).

The lack of social persons has serious consequences on the well- being of the retired people who cannot earn an income and are not covered by the contributory pension scheme are left at the mercy of the vagaries of life social pensions reduce old age poverty and support households. Social pension development aid to the poorest and contribute significantly to achieving the Millennium Development Goals (MDGS).

In the African circumstances where the proportion of the population employed in the formal sector is very small, the numbers of retired civil servants who benefits from this type of social security scheme are very few. The present economic realities of Nigeria a harsh Government reform programme with little or no consideration for the retired people has created an army of beggars. Material deprivation and neglect of retired people has emerged as an increasingly visible social problem particularly in cities. National Social Development Policy (1989).

## **2.5 Economic and health status of African (2011).**

In many ways that income should be an important determinant of health is more plausible in poor countries than rich ones when many people do not have enough money to buy food, adults and children often suffer the short and long term effects of poor diet, and parents who do not have enough money to feed their children report severe consequences for their children wellbeing. Anne (2003) has used data from a new integrated survey South African to examine the impact of South Africa old age pension on the health of pensioners, and of the prime retired civil servants adults and children who live with them. Her work found evidence of a large causal effect of income on health status-working at least in part through sanitation and living standards, in part through nutritional status, and in part through the reduction of psychosocial stress.

The pension is used to upgrade household facilities some of which have consequences for health. The household water source being on-site and the presence of a flush toilet are both significantly more likely, the greater the number of years of pension receipts in the household. In addition, the presence of a pensioner in the household on average reduces the probability of an adult skipping a meal by 20 percent, and the presence of two pensioners reduces the probability by 4 percent. All adults in the survey were asked about depression, which is inextricably linked

to stress and health status for household pooling income, the presence of pensioners significantly reduce reported depression and the effect is larger the greater the number of pensioners.

In a review of the literature on inequality and health, I note that Walkinson's (2003) original evidence, which was (and in many quarters is still) widely accepted showed a negative cross-country relationship between life expectancy and income inequality, not only in levels but also, and more impressively, in changes put subsequent work has shown that these findings were the result of the use of unreliable and out dated information on income inequality and that they do not appear if recent high quality data are used there are now also large number of individual level studies exploring the health consequences of ancient income inequality and none of these provide convincing appear to be those among US cities and states (discussed above) which as we control for racial composition.

## **2.6 Social Network of retired civil servants**

Read bridge marketing (2008) define social network as "Online communities of people who typically share a common interest in activity". Social networking sites are also defined as those web sites that provide opportunity to interact allow visitors to send e-mails, post content, build web content and or take part in live chat (Yalsa, 2007). The definition of social networking above suggests that it is not only a forum for developing a social interaction but business relationship between companies that cost their adverts on the site and the registered online users. Krasnova (2009) in his study reported that commercial agents or marketers target message to specific interest groups the same way through search engine or traditional advertising channels.

In Nigeria today, social security and social network policies for retired people are yet to be formulated. But there is an increasing need in the wake of the apparent decline in the

adequacy of material family support that has occurred in recent times and the rising deprivation and poverty to which growing number of retired people are exposed.

Retired civil servants health is closely related to their level of social activity. Maintaining an active social life contributes to people's ability to live at home longer and enjoy an active and healthy life. Yet, as age progresses maintaining and expanding a social network can be challenging (Gaymu 2005). Living alone and isolated is a common problem among the retired population, tackling this isolation and loneliness among retirees is increasingly being recognized as an important aspect of improving retirees well-being and health. Loneliness is often associated with being disconnected from society, lacking social relations, such as "nobody asking for me and nobody to ask for".

Social media can play a key role in helping people feel connected to the outside world, conventional solutions are typically not designed to cater for the retired population. Solutions such as facebook or Google + are designed with at the specific focus that is required when working with retired civil servants. Thus only certain types of individuals might benefit from these types of services. Bowling and Windsor (2001) reported on the basis of a national survey of adults in Britain on the six most important things in life, that the highest proportion of adult responded (53%). Self-nominated relationship with family relatives, friends and other people (neighbors) as the most important area. The importance of social networks, and their characteristics, then lies in the extent to which they fulfill members needs their function can be summarized as that set of personal contacts through which individuals maintain his social identity, and receives emotional support, material aid, services, information and new social contacts much of the literature indicate that social relationships and activity appear to confer health benefits through psycho social pathways. The research evidence strongly support an



association between poor social support and increased risk of mortality in selected group of people such as the widowed and retired people living in an institution.

A large amount of research literature exists on the structure and functioning of peoples relationships, people attain retired people with the support they have built up over a lifetime. Some research indicates that retiree people report fewer confliction social relationships (which may adversely affect well-being). It has been suggested that this is because retired people is accompanied by a maturity, greater knowledge, growing insight and sense of others, and skill at handling disharmony. On the other hand there may also be greater social desirability bias with retired people, and retired people may report fewer emotions that entail disapproving self and social evaluation. With retired people, inter-generational and reciprocal roles also take on more importance for example, provision of help with practical tasks, hoping lifts, and so on when people are ill or frail, the role of grand parenting. The increased risks of widow(er) hood, and number of people without children, emphasizes the importance of maintenance of wider social networks in retired people. A sizeable body of knowledge exists on types of network structure. People without children have higher proportions of siblings, friends and neighbors in their contact with friends (Wenger 2000). Women reports more friends than men, with men being more likely to rely on wives for intimacy and friendship, and people in lower socio-economic groups report weaker friendship ties but stronger links with kin people who are more highly educated have more friends and fewer relatives in their networks (Wenger 1996). While networks composed largely of relatives are more effective at providing instrumental help, and help in emergencies, provision of a wider range of resources (emotional support, practical help, advice and companionship) is highest in networks, where members know each other, might increase the potential for conflict between members, their members are also the most likely to

provide help in emergencies. Network size and structure is dependent upon both cultural, neighborhood and personality factors. Homogenous networks, which are locally integrated and with community links, have been reported to best serve the needs of retired people. Friends are, however essential for companionship, emotional support, morale and reducing feelings or loneliness among retired people.

Social support and network sizes are dynamic and can be negative or positive in effect. Network members who are friends or neighbors are more changeable than relatives. Their size may depend on cultural, personality, situational and neighborhood characteristics and opportunities to access available communication system (whether by telephone, use of transport, physical mobility, or e-mail and mobile phone networks). What is clear from the literature is that it is the quality of the relationship, and involvement in social activities, which are important for prevention of relationships or frequency of contact and involvement in social activities in an additional resources. Given that the characteristics of the neighborhood can constrain friendships and involvement in social activities, neighborhood is also theoretically associated with well-being of retired people. Neighborhood, social capital has received less attention in the literature. Theoretically, the community could have an independent effect on the individual's level of social integration, and hence health, well-being and life quality (Bozzetti, 2003).

## **2.7 Source of clothing for the Retired civil servants**

One of the primary purpose of clothing is keeping the wearer warm in hot climates this function is minimal, while in every cold climate it is more important shelter usually reduces the function need for clothing. For example coats, hats, gloves, shoes, socks, and other superficial layers would normally be removed when entering or one inside a warm house, particularly if one is residing or sleeping there. Clothing at times is worn as protection farm specific environmental

hazards such as insect noxious chemical, weapons and contact with abrasives substance clothing can protect against many things that might injure the uncovered human body. Clothing act as protection from the elements including rain, snow wind and other weather conditions, even from the sun (Barber 1992). Twigg (2007) made an extensive critical review of clothing, age and the body, linking them to the cultural process of ageing she traced how clothing intersects with three current and key debates in social gerontology concerning the body; identity and agency. It examined the part played by clothing in the expression social difference and explored the role of age ordering in determining the dress choice of retired people and its enforcement through moral discourses that discipline their bodies.

Dress, also seen as an arena for the expression of identity and exercise of agency, she further articulated on how far retired people are able to use clothing to resist or redefine the dominant meaning of age as well as the changing cultural location of retired people and the consumer in age identities. Ogunwa (2009) stated that clothing behaviours of the retired civil servants women has affected their life styles. It is said that today's old women are very different from old people in our grand-parent's days. Tate and Glisson (1961), observe that the older women of today take lively interest in her appearance and would never resign her to wearing a demure white cap and loose-fitting black dress, which once were the mark of old age. They also tend to retain attitudes developed in earlier years regarding the proper type of clothing to be worn for a given occasions. The fact that retired civil servants women do less socializing than in their earlier years decreases their need for clothing for social functions, the low income of many retired civil servants people precludes their spending much on clothing, since the money is needed for food, shelter and increasing medical cost.

Ezema (1996) revealed that retired people do not feel the need to replace their cloth as far as younger people because they are less active. Take and Glission (1961) noted that retired civil servants women tend to buy more conservative and durable clothing, which does not easily wear out or become obsolescent. The lack of state provision of retired civil servant care in Nigeria requires the family to provide the needs for the survival of the retired people. Family member provide food, shelter, clothing, drugs and other basic necessities. Children now play the important role of providing economic security in old age. Retired people now live in their children's home and receive care. On the other hand, they support their children in taking care of their grandchildren when they live or other relatives after live with them to support such as washing clothes, running errands, cooking meals and taking general care of the retired people environment (Bozzetti, 2003).

The participation of government at all levels, Federal, Regional (States), and local country in the provision of services to the retired civil servants persons in minimal the Nigeria government and political leaders believe that the provision of care is the responsibility of families policy emphasis is more on young people women and children. Cares provided by the family attempts to satisfy the needs of retired people. But what changing social and economic configurations, retired people are most of the time left in the care of stranger's people who are not properly trained to be caregivers, among them uneducated young and frustrated.

## **2.8 Care and Welfare for Retired civil servants**

The lack of provision of retired civil servants care in Nigeria requires the family to provide the need for the survival of the retired people family members provide food, shelter, clothing drugs and other basic necessities. Children now play the most important role of providing economic security in old age older parents' lives in their adult children homes and

receive care. On the other hand they support their children in taking care of their grandchildren. When they live in their own homes, grandchildren or other relatives often live with them to give support such as washing clothes, running errands, cooking meals and taking general care of the retired civil servant people environments the decline in the economy, gradual disintegration of the extended family system, unemployment, his or her autonomy the nature and type institutional care for the retired civil servants varies from place to place. The following are globally identified, family care homes the small group homes and Medicare nursing support home (Cotton and Basse 2008).

Kim (2011) view that care is the fulfillment of the special needs and requirements that are unique to senior citizens. This broad term encompasses such services assisted living, adult day care, long term care, nursing homes, hospice care, and in home care. Because of the wide variety of retired civil servants care found globally as well as differentiating culture perspective on retired civil servants citizens, the subject cannot be limited to any practice. For example, many countries in Asia use government-established retired civil servants care quite infrequently, preferring the traditional method of being cared for by younger generation of family members. Retired civil servants care emphasizes the social and personal requirements of senior citizens who need sooner assistance with daily activities and health care, but who desire to age with dignity, it is an important distinction, in the design of housing, services, employed training and such should be truly customer centered. It is also not worthy that large amount of global retired civil servants care falls under the unpaid market sector.

The form of retired provider varies greatly among countries and is changing rapidly. Even within the same country, regional differences exist with respect to the care for the retired civil servants. However, it has been observed that the global retired civil servants consume the

most health expenditures out of any other age group, an observation be very similar. We must account for an increasingly large proportion of global retired, especially in developing nations, as continued in put family size. Traditionally, retired civil servants care has been the responsibility of family member and was provided with the extended family home. Increasingly in modern societies, retired civil servants care is now being provided by state or charitable institutions. The reason for this change include decreasing family size, the greater life expectancy of retired civil servants people, the geographical tendency of women to be educated and work outside the home, although these changes have affected European and North American countries first they are now increasingly affecting Asian countries as well.

Retired care of welfare in Asiyanbola (2005) studies that focuses on the care of the retired civil servant are not many, caring of the retired has always been taken for granted to be family responsibility with little or no government support from the time immemorial care of the retired was within the extended family members particularly the women there is the practice of marrying young girls by mother if my father married a young woman for her retired civil servants husband she also married a young woman for retired civil servants brother. Some parents do send their children home to live with grandparents so that they run errands for them while the grandparent teaches them cultural and moral values (Akukwe, 1992).

A study by Okoye (2004) explored how Nigeria youth feel about caregiving for the retired and their view about traditional ways of taking care of the retirees, she observed in her study that the youngsters are not in the village to live with their retired civil servants parents. An earlier work examines the link between social support/network urban condition and physical well- being with a view to examine lifestyle of retired. The result shows that majority of the retirees are living in a deplorable housing condition. Analysis of the daily activities of the

retirees revealed that they are generally more involved in their service to others, followed by domestic chores, household maintenance and social support to others more women are involved than men. In the category of services more men than women are found to be involved.

## **2.9 Empirical Studies**

Bourne (2002) studied Jamaicans retired civil servants on their good health status. The aim of the study was to develop models that can be used to examine or evaluate the retired civil servants health of Jamaica, middle-retired civil servants and the young adults. The study used data from cross-section survey which was conducted using stratified random probability sampling technique to collect the data 25, 018 respondents across the island. The non-respondent rate of the survey was 29.7% with 20.5% who did not respond to particular question. 9.0% who did not participate in the survey and other 0.2% who were rejected due to data cleaning, logistic regression analyses were used to model the health status of Jamaica young adult, middle age and the retired civil servants. The predictive power if the model was tested using the omnibus co-efficient and the homer-lames test (24) was used to examine goodness of fit of the model. The correlation matrix was examined in order to ascertain whether auto correlation existed between variables.

Result using logistic regression analysis, eleven variable emerged as statistically significant predictors of current good health status of Jamaican ( $p < 0.05$ ). the factors are retirement income (95% CI = 0.487 – 0.958), logged medical expenditure (95% confidence interval , CI = 0.907 – 0.993), marital status (separated or widowed or divorced: 95% CI = 0.309 – 0.464 married: 95% CI 0.495 – 0.667, never married), health insurance 95% CI = 0.029 – 0.046). area of residence (other towns: 95% CI = 1.052 – 1.455, rural area), educational (secondary 95% CI = 1.167 – 1.56, tertiary: 95% CI = 1.466 – 2.820: primary or below: OR =

1.00, social support (95% CI = 1.745 - 0.964), gender (95% CI = 1.281 - 1.706), psychological affective conditions (negative effective. 95% CI = 0.939-0.980, positive effective 95% CI = 1.047-1.07), number of children in household (95% CI = 1.117-1.266) and previous health status. The study found and that good health can be modeled using data for Jamaicans. Health status is determined by a number of non-biological factors and poor health status is difficult to model as a low proportion of the data was correctly classified. In his study Bern (2002) was more concerned with health study while in present study, both Health status and lifestyle are going to be focused. It is a lifestyle aspect makes the present study a little bit different. It is part of the gap present study hopes to cover.

Kohl (2003) conducted the research on relationships among health status self-esteem and perceives lifestyle for the retired civil servants in Jeju Korea. The study was to investigate the relationship among health status, self-esteem and perceived lifestyle for the retired civil servants, to identify the determinants of lifestyle for the retired civil servants males and females. Questionnaires were used to collect data with respect to health status, self-esteem, and perceived lifestyle for the retired civil servants quota sampling method (1/100) by the proportion of the retired civil servants males and females, over 65 years old, who live in Jeju Korea from Feb 1 to March 10. Sample of descriptive statistic were presented, the coverage age of the reference respondents was 72.29 years old and 71.96 years old, respectively retired civil servants males and females. The schooling, respectively retired civil servants male and females. The average monthly pocket money was about 190,000 won respectively retired civil servants males and females. Chronic disease was 44 percentage and 39 percentages, respectively. Statistically analysis for this study included descriptive analysis t-test ANOVA. Pearson product moment correlation, hierarchical multiple regression, and path analysis was used in order to examine the



causal relationship among demographic variables, health status, self-esteem, and perceived lifestyle.

Result of his findings reported that retired civil servants males had higher physical health status, mental health-status, and social health status than retired civil servants female. But social health status was less than 3.0 (range 1-5) in the retired civil servants male and females. Social status, therefore, was less than physical health status and mental health status. Also retired civil servant males reported significantly higher self-cognition and self-worth than retired civil servants females in self-esteem. And, the retired civil servants males reported significantly higher perceived lifestyle than retired civil servants females. The research conducted by Kohl (2003) is similar to the present study which is relationship between lifestyle and health-status as perceived by the retired civil servants in Katsina State Nigeria, while Kohl (2003) research was conducted in Jeju Korea China, which is a different country from Nigeria in terms of population, while the present study is using 150 retired civil servants males and females. There is also a difference between the sampling and the present study which is snow balling method.

Sijuade (2007) conducted his study on proved status of the retired civil servant in Nigeria. Objectives of the study were to show how the traditional bonds between the retired civil servants and younger members of the family are gradually becoming weaker. The major focus of inquiry is the nature and decline of status in old age. The study was conducted on the retired civil servants living in Oyo and two surrounding small towns in the south western part of Nigeria. Persons between the ages of 60 years to 85 years have been treated as retired civil servants. The method of data collection used for the present study was snow balling technique. 300 old retired civil servants persons were contacted and interviewed for the study, these respondents portray a varied picture of the universe that differ among themselves on the ground of age, status,

education, income and residence. Data have been collected mainly through the use of a structured interview schedule.

The findings of the study on perceived status of the old retired civil servants person in the family; it has been found that most of the respondents (64 percent) agreed that they had become powerless in their family because of old age. They have also stated that old age had resulted into alienation in the family life (63.25 percent). They felt that in contemporary society; much of respect was not being accorded to old retired civil servants people's days. They felt that increasing importance of earning members in the family and changing values of the society were the main reasons for loss of prestige and power of retired civil servants. Majority of the respondents agreed (76.75 percent) the retired civil servants should not withdraw from worldly life. They also agreed that retired civil servants persons should devote their time and energy in social welfare activities of respondents felt that flouting of authority of retired civil servants by younger generation was the most painful aspect of old age (58.50 percent).

They also agreed that old age was not best part of life. The respondents have also stated that husband – wife companionship in old age (85.00%) was essential to make life less troublesome. This study by Sijaude focused on perceived status of retired civil servants. The gap between this study and present, though there are little similarities the method in conducting the study snow balling method. Sijuade's study on how the retired civil servants find themselves within the family, how their old retired civil servants are treated in terms of respect, alienation their prestige, power lines, while the present study focused on the retired civil servants lifestyle and their health status.

Afolabi and Benjamin (2008) studied on determinant of lifestyle of retired civil servants Nigerians. A representative sample of retired civil servants Nigeria's, retired civil servants 65

years and over (17=2152) was assessed for QOL using the World Health Organization lifestyle instrument (WHOQOL Brief) other than socio demographic factors, respondents were also evaluated for major depressive disorder, physical conductions as well as for social network support and engagement. Using linear regression modeling, these factors were explored for their ability to predict the physical, psychological, social and environmental domains of (QOL).

Result of findings, economic status was the most consistent predictor of the four domains of (QOL) with the coefficients ranging between 1.0 and 1.68 (P greater than 0.001 in every instance). Among health variables, functional disability (range 7.0710.86) and self-rated overall health (range 7.89 – 18.42) were social predictor. As a group, social factors, especially those relating to social support and participation, were the strongest determinants of QOL. Even though health factors are important social factors, in particular those relating to the quality of social support and participation are the most important predictors of QOL.

The gap between this study and present study are basically two, first Benjamin's study used World Health Organization Quantity of Life instrument, while the present study, researcher used self-designed questionnaire. Secondly, study focused on predictive factors, while the present research focusing on what the retired civil servants themselves consider as lifestyle and health status.

Another study conducted by Fajemilehin and Adebayo, (2011) make their study on predictors of retired civil servants and person lifestyle and health practices in Nigeria. The purpose of this study was to examine the lifestyle against the background of the health behavior and traditional life style practices of the retired civil servants person in Osun state Nigeria. Methods design on exploratory, descriptive and cross-sectional approach was used; the convenience sample consisted of 300 retired civil servants 60 years and above enrolled using key

information and show balling technique this was coupled with the identified significant person in the ten (10) purposively selected traditional care health districts in Ife/Ijesa zone Osun State. Nigeria were the participants in the study.

Data was collected using an interview administered Health Related lifestyle (HRLQ) Questionnaire established into scale ranging from high to low. The age of the study participants ranged between 60 and 96 years with a mean age of 74.5 years. Regarding educational status, majority 234 78% had no formal education, 36 (12%) had primary education 14 (4.7%) had secondary education and 16 (5.3%) had post-secondary education concerning their marital status 160 (53.3%) were currently married 126 (42%) were widowed 4 (1.3%) were divorced, 6 (2%) were separated and 4 (1.3%) were never married. As to their occupation, 66 (22%) were fully retired and rather too old to be engretired civil servants in any active employment opportunity at the time of the survey 128 (42.7%) were engretired civil servants in petty trading, 88(29.3%) were active in subsistence farming, while 18 (6%) were engretired civil servants in teaching and other sort of activities. The result revealed that despite the fact that buying of un-prescribed drugs had the highest frequency score of 186 afrei the use of traditional treatment still had the highest T. Values of 6,240 and most significant as against buying of un-prescribed drug with T values of 2,593 and rated second most significant. This result tends to show that the retired civil servants in Osun State Nigeria still hang-on to have traditional health care practices, , as against other practices. Focus of Fajemiehi and Adebayo (2011) are on predictors of retired Health practices, which is slightly different from the focus of my study. Although they all geared-forward lifestyle of health status of the retired.

### **Summary**

The related literatures reviewed by this study defined the concept of aging and retired civil servants people, relationship between health status and consumption pattern of the retired

people. The chapter review and explained how retired people are being cared for in terms of food, health, clothing and sources of income, and also their social network in Katsina State. Social security and social network policies for retired people are yet to be formulated. But there is an increasing need in the wake of the apparent decline in the adequacy of material family support that has occurred in recent times and the rising deprivation and poverty to which growing number of retired people are exposed.

Social media can play a key role in helping people feel connected to the outside world, conventional solutions are typically not designed to cater for the retired population. Solutions such as facebook or Google + are designed with at the specific focus that is required when working with retired civil servants. Thus only certain types of individuals might benefit from these types of services. Social support and network sizes are dynamic and can be negative or positive in effect. Network members who are friends or neighbors are more changeable than relatives. Their size may depend on cultural, personality, situational and neighborhood characteristics and opportunities to access available communication system (whether by telephone, use of transport, physical mobility, or e-mail and mobile phone networks).

The participation of government at all levels, Federal, Regional (States), and local country in the provision of services to the retired civil servants persons in minimal the Nigeria government and political leaders believe that the provision of care is the responsibility of families policy emphasis is more on young people women and children. Cares provided by the family attempts to satisfy the needs of retired people. But what changing social and economic configurations, retired people are most of the time left in the care of stranger's people who are not properly trained to be caregivers, among them uneducated young and frustrated. Other related studies were carried out in different states but known was carried to assess the

relationship between life style and health status of retired civil servants in Katsina state which forms the major gap the present research study filled.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.0 Introduction**

This chapter described the methodology for conducting the study and it is described under the following sub-headings;

3.1 Research design

3.2 Population of the study

3.3 Sample and sampling techniques

3.4 Instrument for data collection

3.4.1 Validity of the Instrument

3.4.2 Pilot Study

3.4.3 Reliability of the Instrument

3.5 Procedure for data collection

3.6 Procedure for data analysis

#### **3.1 Research Design**

The research design used for this research work was survey. This method was deemed appropriate as the research requires the researcher to collect personal and general information for the purpose of describing in details and the opinion of the respondents. Survey research is a present oriented method used in examining the status quo as it exists now. Adewunmi, (1998) contended that survey research method is used in describing systematically a situation or an area

of interest accurately. It is used to find the meaning and obtaining an understanding of the present condition.

### 3.2 Population

The population of this study comprises of all retired civil servants in Katsina state. The population is put at 67,401 as at 2014 according to the Katsina State Civil Servant Office. They are spread across the three zones (Katsina, Funtua and Daura) of the state. The breakdown of the population is as follows:

**Table 3.1 Breakdown of the population by the three zones**

<b>Zone</b>	<b>Population</b>
Katsina	25,525
Funtua	21,976
Daura	19,900
<b>Total</b>	<b>67,401</b>

Source: |Katsina state Civil Servant Office, 2014

### 3.3 Sample and Sampling Techniques

The sample size used for this study was 150 retired civil servants. The choice of the sample size is based on the recommendation of Roscoe (1975) who said that for a study in the social sciences (including education) a sample size of 150 is enough to represent a given of not less than 60000 and more than 70000.

Stratified sampling technique was used to sample Katsina state into 3 strata (zones) which are Katsina, Funtua and Daura zone. Purposive sampling technique was used to select 50 respondents from each stratum. This is to give equal representation of the population according to the zones. The distribution of the sample size is presented in table 3.2 as follows:



**Table 3.2      Distribution of the Sample Size According to Zones**

<b>Zone</b>	<b>Population</b>	<b>Sample No. of male</b>	<b>Sample No. of female</b>	<b>Total</b>
Katsina	25,525	35	15	50
Funtua	21,976	35	15	50
Daura	19,900	35	15	44
Total	67,401	105	45	150

### **3.4 Instrument**

The instrument that was used for data collection is structured questionnaire with a total of forty nine (49) items. The questionnaire consist of section A, B, C, D and E. Section A is on the demographic information of the respondents with 1 - 4 items. Section B, with item 5 – 19 was on consumption pattern and health status of retired civil servants was answer research question one of the study, Section C was on income and life style of retired civil servants with items 20 – 26 for answering to research question two of the study, Section D was on social network for the retired civil servants with items 27 – 36 for answering research question three of the study, while Section E was on care given by relations of the retired civil servants with items 37 – 46 for answering research question four of the study.

#### **3.4.1 Validity of the Instrument**

In order to establish the validity of the instrument, the questionnaire was given to the research supervisors and two senior lecturers in the field of measurement and evaluation and sociology in Ahmadu Bello University, Zaria (ABU). Their corrections and suggestions were duly effected on the questionnaire which was used for the study.

### **3.4.2 Pilot Study**

The study was pilot tested with (20) respondents in Jibiya Local Government Area, who were not part of the main study. The choice of Jibiya Local Government was informed by two reasons.

- Proximity to Katsina Local Government and
- To ensure that subject of the pilot study were not involved in the main study.

The questionnaire drafted for the study was subjected to pre-administration in a pilot study to 10 males and 10 females of the retired civil servants as earlier defined.

### **3.4.3 Reliability of the Instrument**

The data thus collected from the pilot test were statistically analyzed for purpose of ascertaining the reliability of the instrument. The Cronbach Alpha reliability co-efficient ( $r$ ) was used to analyse the data obtained from the pilot study. Consequently, reliability co-efficient of alpha of 0.909 was obtained. This reliability co-efficient was considered adequate for the internal consistencies of the instrument. This was a confirmation of test of reliability which according to Spiegel, (1992), and Stevens (1986) observed that an instrument is considered reliable if it lies between 0 and 1, and that the closer the calculated reliability co-efficient is to zero, the less reliable is the instrument, and the closer the calculated reliability co-efficient is to 1, the more reliable is the instrument. Therefore, this confirms the reliability of the data collected instrument developed as fit for the main work.

### **3.5 Procedure for Data Collection**

Letter of Introduction was collected from the Head, Department of Vocational and Technical Education, Ahmadu Bello University, Zaria. The Introductory letter was given to 47 Village Heads who assisted the researcher to assemble the retirees at their convenient time and

place. The researcher personally introduced herself to the retirees and administered the instrument. The respondents were given two days to fill the questionnaire. The researcher used 7 days to retrieve the questionnaire.

### **3.6 Procedure for Data Analysis**

Data collected for this study was analysed using both descriptive and inferential statistics. Percentage was used to analyze the demographic data of the respondents, while mean and standard deviation were used to answer the research questions of the study. The Pearson Product Moment Correlation Coefficient was used for testing all the null hypotheses at 0.05 level of tolerance.

## CHAPTER FOUR

### DATA PRESENTATION AND ANALYSIS

This chapter presented and analyzed the data collected for the study. The chapter discussed under the following sub-headings:

- 4.1 Analysis of demographic information of respondents
- 4.2 Answers to research Questions
- 4.3 Test of Hypotheses
- 4.4 Summary of Major Findings
- 4.5 Discussion

#### 4.1 Analyses of demographic information of the Respondents

A total of one hundred and fifty respondents were selected from the zones in Katsina State. The demographic information of the respondents presented includes age, gender, marital status and types of family.

**Table 4.1** Distribution of Respondents by Age

Level	Frequency	Percentages (%)
60 – 69 years	54	36.0
70 – 79 years	51	34.0
80 years and above	45	30.0
<b>Total</b>	<b>150</b>	<b>100.0</b>

**Source:** Field Survey, (2015).

Table 4.1 revealed the age of the respondents. It showed that, 54 of the respondents fell between the age range of 60 – 69 years, 51 (34.0%) of the respondents fell between the age 70 –

79 years while 45 (30.0%) of the respondents fell between the age 80 years and above. Thus majority of the respondents fell between the age range of 60 – 69 years.

**Table 4.2 Distribution of Respondents by gender**

<b>Gender</b>	<b>Frequency</b>	<b>Percentages (%)</b>
Male	78	52.0
Female	72	48.0
<b>Total</b>	<b>150</b>	<b>100.0</b>

**Source:** Field Survey, (2015).

Table 4.2 reveal that 78 (52.0%) of the respondents were male while 72 (48.0%) of the respondents were female. The result here shows that there were more male retired civil servant than the female in Katsina state.

**Table 4.3 Distribution of Respondents by their marital status**

<b>Status/Designation</b>	<b>Frequency</b>	<b>Percentages (%)</b>
Married	122	81.3
Divorced	28	18.7
<b>Total</b>	<b>150</b>	<b>100.0</b>

**Source:** Field Survey, (2014)

Tables 4.3 revealed that on the basis of marital status of the respondents, 122 (81.3%) of the respondents were married 28 (18.7%) were divorced. The result here shows that married respondents were more that divorced.

**Table 4.4      Distribution of Respondents by types of family**

<b>Qualification</b>	<b>Frequency</b>	<b>Percentages (%)</b>
Polygamous family	55	36.7
Nuclear family	38	25.3
Full time house wife	33	22.0
Self employed	24	16.0
<b>Total</b>	<b>150</b>	<b>100.0</b>

**Source:** Field Survey, 2015

Table 4.4 revealed the type of family of the respondents, its showed that 55 (36.7%) of the respondents choose polygamous family as their type of family, 38 (25.3%) of the respondents choose nuclear family as their type of family, 33 (20.0%) of the respondents were full time house wife while 24 (16.0%) of the respondents choose self-employed.

#### **4.2      Answers to Research Questions**

This section showed the analyses and interpretation of data collected in order to answer Research Questions 1 – 4 that were raised in the study.

**Research Question One: What is the relationship between the consumption pattern and health status of retired civil servants in Katsina State?**

**Table 4.5: Opinions of respondents on the relationship between consumption pattern and health status of retired civil servants**

S/N	Items	Mean	Cumulative standard deviation
1.	Health status and income predictors of social interactions and lifestyle.	3.83	1.207
2.	Consumption pattern and health status of the retired civil servants would be positively influenced by educational level and amount of pocket money.	4.18	1.036
3.	The problem of retired civil servants could be improved by the health method and their physical ability.	2.84	1.112
4.	Leisure actively will be negatively influenced by age and chronic disease.	2.56	1.024
5.	Retired civil servants in the rural area have equal health status within the rural area.	3.67	0.900
6.	Retired civil servants in the rural area have equal consumption pattern as urban area retired civil servants	2.48	1.127
7.	The retired civil servants people eat nutritious meal to stay healthy	4.01	1.021
8.	Some of the retired civil servants doesn't have access to better and nutritious food.	3.93	1.207
9.	High cost and lower income may limit the quality and quantity of foods available for the retired civil servants	4.07	1.026
10.	Certain foods are not good for the retired civil servants due to weak digestion system.	3.74	1.112
11.	Retired civil servants tend to lose their ability to appreciate certain foods.	3.46	1.024
12.	Retired civil servants prefer tasty and strong spicy foods.	2.07	0.900
13.	Do you believe that inadequate nutrition can affect the health of the retired civil servants	3.27	1.117
14.	The health condition of the retired civil servants is characterized by frequent sickness and regular medical check-up.	3.01	1.011
15.	Hypertension, diabetic, joint pain, ulcer are some of the illnesses that affect retired civil servants due to poor consumption of food.	4.03	1.107

Table 4.5 showed the cumulative means responses on the health status and consumption pattern of retired civil servants. The cumulative responses for each item were computed taking into account 4 for strongly agree, 3 for agree, 2 for disagree and 1 for strongly disagree. The highest cumulative mean responses with mean score 4.18 were that the majority of the retired civil servants consumption pattern was positively influenced by their educational level and amount of pocket

money, the respondents with a mean score of 4.07 indicated that high cost and lower income may limit the quality and quantity of foods available for the retired civil servants. The respondents with a mean score of 4.03 indicated that hypertension, diabetic, joint pain, ulcer are some of the illnesses that effect retired civil servants due to poor consumption of food has, the respondents with a mean score of 4.01 indicated that the retired civil servants people eat nutritious meal to stay healthy, the respondents with a mean score of 3.93 indicated that health status and income predictors of social interactions and lifestyle, the respondents with a mean score of 3.83 indicated that some of the retired civil servants doesn't have access to better aid nutritious food, the respondents with a mean score of 3.74 indicated that certain foods are not good for the retired civil servants due to weak digestion system, the respondents with a mean score of 3.67 indicated that retired civil servants in the rural area have equal health status within the rural area, the respondents with a mean score of 2.84 indicated that the problem of retired civil servants could be improved by the health method and their physical ability, the respondents with a mean score of 2.48 indicated that retired civil servants in the rural area have equal consumption pattern as urban area retired civil servants, while the respondents with a mean score of 2.07 indicated that retired civil servants prefer tasty and strong spicy foods had the lowest mean responses of 2.07.

**Research question 2:** What is the relationship between Lifestyle and income of retired civil servants in Katsina State?



**Table 4.6: Opinions of respondents on the relationship between Lifestyle and income of retired civil servants**

S/N	Items	Mean	Cumulative Standard Deviation
1.	Retired civil servants in the rural area have good economic base even with no income earn.	1.93	0.407
2.	The income of the retired civil servants men and women may not be satisfying their needs.	4.07	1.326
3.	Most retired civil servants men and women still have people who are dependent for financial support.	4.14	1.412
4.	Some retired civil servants women and men are equipped with skills and motivation care for themselves and be less dependent on others	3.16	1.144
5.	Life satisfaction is used as an overall evaluation of life quality	3.07	0.900
6.	Life style practice of the retired civil servants people who reside in the rural area would tend to differ from those of the urban resident	4.64	1.857
7.	Some of the retired civil servants people have their personal money to cater for themselves	2.87	1.011

Table 4.6 showed the cumulative mean responses on the Lifestyle and income. The highest cumulative mean response with the mean score of 4.64 indicated that the life style practice of the retired civil servants people who reside in the rural area would tend to differ from those of the urban resident had the highest cumulative mean responses of 4.64, the respondents with a mean score of 4.14 indicated that most retired civil servants men and women still have people who are dependent for financial support, the respondents with a mean score of 4.07 indicated that the income of the retired civil servants men and women may not be satisfying their needs, the respondents with a mean score of 3.16 indicated that some retired civil servants women and men are equipped with skills and motivation care for themselves and be less dependent on others, the respondents with a mean score of 3.07 indicated that life satisfaction is used as an overall evaluation of life quality, the respondents with a mean score of 2.87 indicated that some of the retired civil servants people have their personal

money to cater for themselves while the respondents with a lowest mean score of 1.93 indicated that retired civil servants in the rural area have good economic base even with no income earn.

**Research Question 3:** What is the relationship between social network that exists for enhancing lifestyle and health status of the retired civil servant in Katsina State.

**Table 4.7: Opinion of the respondents on the relationship between social network that exists for enhancing lifestyle and health status of retired civil servants**

S/N	Items	Mean	Cumulative Standard Deviation
1.	Wellbeing appeared to be influenced mainly by mental health economic social support.	2.57	0.307
2.	Public support is necessary to improve the lifestyle in retired civil servants population.	4.07	1.866
3.	Feeling of worth, sense of responsibility social support contributed to lifestyle of the retired civil servants.	3.14	1.421
4.	Health care facilities are provided for the retired civil servants	3.16	1.526
5.	Retired civil servants people are being assisted in term of free medical care in the Government hospitals.	3.77	1.900
6.	Non-working class retired civil servants with no income, their children are their social security.	3.61	1.257
7.	Having a social support can influence health behaviour such as diet, and exercise.	2.97	0.814
8.	Most retired civil servants women feel lonely and are attention seekers	4.17	0.900
9.	Retired civil servants women and men participate in groups and visit friends for social activities	4.14	1.857
10.	The greatest social need of the retired civil servants women and men is maintaining association with the family and friend.	4.73	1.921

Table 4.7 showed the cumulative mean responses on the social network that exists for enhancing lifestyle and health status. The responses of the respondents that have the highest cumulative mean is 4.73 indicated that the greatest social need of the retired civil servants women and men is maintaining association with the family and friend, the respondents with a mean score of 4.17 indicated that most retired civil servants women feel lonely and are attention seekers, the respondents with a mean score of 4.14 indicated that retired civil servants women and men

participate in groups and visit friends for social activities, the respondents with a mean score of 4.07 indicated that public support is necessary to improve the lifestyle in retired civil servants population, the respondents with a mean score of 3.77 indicated that retired civil servants people are being assisted in term of free medical care in the Government hospitals, the respondents with a mean score of 3.61 indicated that non-working class retired civil servants with no income, their children are their social security, the respondents with a mean score of 3.16 indicated that health care facilities are provided for the retired civil servants, the respondents with a mean score of 3.14 feeling of worth, sense of responsibility social support contributed to lifestyle of the retired civil servants while the respondents with the lowest mean score of 2.57 indicated that wellbeing appeared to be influenced mainly by mental health economic social support.

**Research Question 4:** What is the relationship between the care given by the relations of the retired civil servants and his/her lifestyle in Katsina State?

**Table 4.8: Opinion of the respondents on the relationship between care given by the relations of the retired civil servants and his/her lifestyle**

S/N	Items	Mean	Cumulative Standard Deviation
1.	All retired civil servants person in the community are taken cared for by their own children	4.81	1.807
2.	Providing care for your retired civil servants can give you the opportunity to express love and appreciation.	3.57	1.326
3.	Parent would appreciate it most if they are taken cared by their own children	4.74	1.801
4.	Children should not rely on the relation for the care of their retired civil servants	2.56	1.044
5.	The retired civil servants who are still married would tend to have more positive on care than those who have lost their spouses	4.67	1.785
6.	Only female children can care for the retired civil servants	3.04	1.507
7.	The older person became the most challenges faced by the care giver.	3.27	1.411
8.	Retired civil servants women and men prefer to take care for themselves until they are too old.	2.57	1.010
9.	The retired civil servants are less socializing they do not feel the need to replace their clothes as young people do.	3.64	1.607
10.	Retired civil servants women and men has lee clothing	2.87	1.201

Table 4.8 showed the cumulative mean of the respondents on the care given by the relations and their lifestyle. The table revealed that the highest cumulative mean responses with of the mean score of 4.81 indicated that all retired civil servants person in the community are taken cared for by their own children, the respondents with a mean score of 4.74 indicated that parent would appreciate it most if they are taken cared by their own children, the respondents with a mean score of 4.67 indicated that the retired civil servants who are still married would tend to have more positive on care than those who have lost their spouses, the respondents with a mean score of 3.64 indicated that the retired civil servants are less socializing they do not feel the need to replace their clothes as young people do, the respondents with a mean score of 3.57 indicated that providing care for your retired civil servants can give you the opportunity to express love and appreciation, the respondents with a mean score of 3.27 indicated that retired civil servants women and men prefer to take care for themselves until they are too old, the respondents of 3.04 indicated that only female children can care for the retired civil servants, the respondents with a mean score of 2.87 indicated that retired civil servants women and men has lee clothing while the respondents with a lowest mean score of children should not rely on the relation for the care of their retired civil servants.

### **4.3 Test of Hypotheses**

The four null hypotheses formulated for this study were tested using independent t-test with 0.05 level of significance. The result of these null hypothesis were reported as followed;

**Hypotheses I:** There is no significant relationship between the consumption pattern and health status of retired civil servants in Katsina state.

**Table 4.9 Pearson Product Moment Correlation (PPMC) showing relationship between Consumption pattern and health status of retired civil servant**  
Correlations

		Consumption Pattern	Health status
Consumption pattern	Pearson Correlation	1	.791
	Sig. (2-tailed)		.0013
	N	150	150
Health status	Pearson Correlation	.791	1
	Sig. (2-tailed)	.0013	
	N	150	150

Correlation is significant at the 0.05 level (2-tailed)  $r = 0.791$   $p = 0.0013$

Table 4.9 shows the Pearson product moment correlations which revealed that significant relationship exist between consumption pattern and health status of retired civil servants in Katsina state. This is because the calculated p value of 0.013 was found to be lower than the 0.05 alpha level of significance at a correlation index value of 0.791. Therefore, the null hypothesis which stated that, there is no significant relationship between consumption pattern and health status of retired civil servants in Katsina state, is hereby rejected.

**Hypotheses II:** There is no significant relationship between lifestyle and income of retired civil servants in Katsina State.

**Table 4.10: Pearson Product Moment Correlation statistics showing relationship between lifestyle and income of retired civil servants.**  
Correlations

		Lifestyle	Income
Lifestyle	Pearson Correlation	1	.811
	Sig. (2-tailed)		.002
	N	150	150
Income	Pearson Correlation	.811	1
	Sig. (2-tailed)	.002	
	N	150	150

Correlation is significant at the 0.05 level (2-tailed)  $r = 0.811$   $p = 0.002$

Table 4.10 shows the Pearson product moment correlations which revealed that significant relationship exist between lifestyle and income of retired civil servants in Katsina state. This is because the calculated p value of 0.002 was found to be lower than the 0.05 alpha level of significance at a correlation index value of 0.811 Therefore, the null hypothesis which stated that, there is no significant relationship between lifestyle and income of retired civil servants in Katsina state, is hereby rejected.

**Hypotheses III:** There is no significant relationship between social network that exists for enhancing lifestyle and health status of the retired civil servant in Katsina State.

**Table 4.11 Pearson Product Moment Correlation statistics showing relationship between social network that exists for enhancing lifestyle and health status of the retired civil servant in Katsina State.**

**Correlations**

		Social network that exists for enhancing lifestyle	Health status
Social network that exists for enhancing lifestyle	Pearson Correlation	1	.719
	Sig. (2-tailed)		.0031
	N	150	150
Health status	Pearson Correlation	.719	1
	Sig. (2-tailed)	.0031	
	N	150	150

**Correlation is significant at the 0.05 level (2-tailed)  $r= 0.719$   $p=0.0031$**

Table 4.11 shows the Pearson product moment correlations which revealed that significant relationship exist between social network that exists for enhancing lifestyle and health status of retired civil servants in Katsina state. This is because the calculated p value of 0.0031 was found to be lower than the 0.05 alpha level of significance at a correlation index value of 0.719 Therefore, the null hypothesis which stated that, there is no significant relationship between social network that exists for enhancing lifestyle and health status of retired civil servants in Katsina state, is hereby rejected.

**Hypotheses IV: There is no significant relationship between the care given by the relations of the retired civil servants and his/her lifestyle in Katsina State.**

**Table 4.12: Pearson Product Moment Correlation statistics showing between the care given by the relations of the retired civil servants and his/her lifestyle in Katsina State.**

**Correlations**

		Care given by the relation	lifestyle
care given by the relations	Pearson Correlation	1	.764
	Sig. (2-tailed)		.0011
	N	150	150
Lifestyle	Pearson Correlation	.764	1
	Sig. (2-tailed)	.0011	
	N	150	150

**Correlation is significant at the 0.05 level (2-tailed)  $r= 0.719$   $p=0.0011$**

Table 4.12 shows the Pearson product moment correlations which revealed that significant relationship exist between the care given by the relations of the retired civil servants and his/her lifestyle in Katsina State. This is because the calculated p value of 0.0011 was found to be lower than the 0.05 alpha level of significance at a correlation index value of 0.719. Therefore, the null hypothesis which stated that, there is no significant relationship between the care given by the relations of the retired civil servants and his/her lifestyle in Katsina State, is hereby rejected.

#### **4.4 Summary of Major Findings**

The study established that:

1. There is significant relationship between the food consumption pattern and health status of retired civil servants in Katsina State.
2. There is significant relationship between Lifestyle and income of retired civil servants in Katsina State.

3. There is significant relationship between social network that exists for enhancing lifestyle and health status of the retired civil servant in Katsina State.
4. There is significant relationship between the care given by the relations of the retired civil servants and his/her lifestyle in Katsina State.

#### **4.5 Discussion of Major Findings**

The study was conducted to find out the relationship between life style and health status and food consumption patterns of retired civil servant in Katsina state, Nigeria. Four (4) null hypotheses were formulated and test. The interpretation of both descriptive and inferential statistics were used to analyze the responses and the detailed discussion of the findings were revealed below:

The findings of research question one revealed that 11 items had their means more than 2.5 benchmark while 4 items had means less than 2.5. This means food consumption patterns of retired civil servants is related to health status. The analysis of null hypothesis one revealed that there was significant relationship between the food consumption patterns and health status of retired civil servants in Katsina State. The findings revealed that retired civil servants' consumption pattern positively influenced by educational level and the amount of pocket money. However, high income and lower income may limit the quality and quantity of foods available for the retired civil servants. The study also revealed that hypertension, diabetic, joint pain, ulcer were some of the illnesses that affect retired civil servants as a result of poor consumption of food. This findings is in agreement with Bozzetti (2003) that retired civil servants especially those in low income groups, are at a high risk for nutritional deficiencies due to poor diet quality and low nutrient intake. Also Cole and Fox (2004) ascertained that most individuals working class or



non-working class are financially dependent upon their siblings or retirement savings, pension or social security.

The findings of research question two revealed that 5 items had their means more than 2.5 benchmark while 2 items had means less than 2.5. This means that life style of retired civil servants is related to their income. The analysis of null hypothesis two revealed that there was significant relationship between lifestyle and income of retired civil servants in Katsina State. The finding revealed that lifestyle practice of the retired civil servants who reside in the rural area tend to differ from those of the urban area. Some of these retired civil servants men and women still have people who are dependants yet the income of the retired civil servants may not be sufficient in satisfying their needs. This finding is also in agreement with Clark and Siebens (1993) retired civil servants in Nigeria predisposed to some social and economic problems. Poverty is life in the country and retired persons were more at risk since they are no longer in the economically active phase of life and, there is no national social security to provide economic buffer on retired civil servants.

The findings of research question three revealed that all the 10 items had their means more than 2.5 benchmark. This means that social network that exists enhances lifestyle and health status of retired civil servants. The analysis of null hypothesis three revealed that the social network that exists is significantly related to enhancing lifestyle and health status of the retired civil servant in Katsina State. From the finding it was revealed that the greatest social need of the retired civil servants women and men is maintaining association with the family and friend and most retired civil servants women feel lonely and are attention seekers and also retired civil servants women and men participate in groups and visit friends for social activities. The finding is in line with Wenger (2000) who viewed that retired civil servants women and men is maintaining association

with the children and family while people without children have higher proportions of siblings, friends and neighbors in their contact with friends (Wenger 2000). Women reports more friends than men, with men being more likely to rely on wives for intimacy and friendship, and people in lower socio-economic groups report weaker friendship ties but stronger links with kin people who are more highly educated have more friends and fewer relatives in their networks (Wenger 1996).

The findings of research question four revealed that all the 10 items had their means more than 2.5 benchmark. This means that care given by the relations is related to the lifestyle and health status of retired civil servants. The analysis of null hypothesis four revealed that there is significant relationship between the care given by the relations of the retired civil servants and his/her lifestyle in Katsina State. The findings showed that all retired civil servants person in the community are taken cared for by their own children because parent would appreciate it most if they are taken cared by their own children and the retired civil servants who are still married would tend to have more positive on care than those who have lost their spouses, the retired civil servants are less socializing they do not feel the need to replace their clothes as young people do. This findings is in line with Cotton and Bassey, (2008) that children now play the most important role of providing economic security in old age older parents lives in their adult children homes and receive care.

On the other hand they support their children in taking care of their grandchildren. When they live in their own homes, grandchildren or other relatives often live with them to give support such as washing clothes, running errands, cooking meals and taking general care of the retired civil servant people environments the decline in the economy, gradual disintegration of the extended family system, unemployment, his or her autonomy the nature and type institutional care for the retired civil servants varies from place to place.

## CHAPTER FIVE

### SUMMARY, CONCLUSION AND RECOMMENDATIONS

This chapter presents, conclusion and recommendations based on the results obtained from the study.

#### 5.1 Summary

This study examined the relationship between lifestyle and health status of retired civil servant in Katsina State, Nigeria. It sought to achieve the following objectives;

- i. Determine the relationship between the consumption pattern and health status of retired civil servants in Katsina State.
- ii. Determine the relationship between the lifestyle and income of retired civil servants in Katsina State.
- iii. Identify the social network that exists for enhancing lifestyle and health status of the retired civil servant in Katsina State.
- iv. Examine retired civil servants experience in terms of care given by the relations of the retired civil servants and his/her lifestyle in Katsina State.

Four research questions were raised in the study and answers were provided, while the followings four null hypotheses were formulated and tested with relevant statistics.

- i. There is no significant relationship between the food consumption pattern and health status of retired civil servants in Katsina State.
- ii. There is no significant relationship between lifestyle and income of retired civil servants in Katsina State.
- iii. There is no significant relationship between social network that exists for enhancing lifestyle and health status of the retired civil servant in Katsina State.

- iv. There is no significant relationship between the care given by the relations of the retired civil servants and his/her lifestyle in Katsina State.

The review of related literature examined the conceptual framework, consumption patter of the analysis of retired civil servants in Katsina State and their health status, Lifestyle and income of the retired civil servant, social network that exist for the retired civil servants and care for the retired civil servants, what effort are the government taking for the retired civil servant. Some relevant empirical studies were also reviewed from the review it was observed that the researchers suggested solutions to lifestyle and health status of retired civil servants but could not come up to modules for survival strategies.

Survey research design was employed for this study. The study was conducted in the three zones in Katsina state which are Katsina, Funtua and Daura of Out of the population, one hundred and fifty (150) retired civil servant was sampled. The instrument used for data collection is structured questionnaire. A four-point Likert scale format with no right or wrong answers to any of the statement were used. The instrument used for the study was a structured questionnaire, designed by the researcher. The questionnaire was partitioned into five (5) sections. The five (5) sections consisted of the demographic information of the respondents who were the retired civil servant in zone in Katsina state, consumption pattern and health status of the retired civil servants, Lifestyle and income of the retired civil servants, social network for the retired civil servants and care given by relations of the retired civil servants. Data collected in chapter four were analyzed using frequency and percentages for the demographic variables, descriptive analysis for testing of research questions while Pearson Product Moment Correlation Coefficient for testing the four (4) hypotheses at 0.05 level of significance. Data collected was analyzed using frequencies, percentages, mean, standard

deviation and Pearson Product Moment Correlation Coefficient. All of the four null hypotheses were rejected as they were found to be negatively significant. The findings of the study revealed that;

- i. There is significant relationship between the food consumption pattern and health status of retired civil servants in Katsina State.
- ii. There is significant relationship between lifestyle and income of retired civil servants in Katsina State.
- iii. There is significant relationship between social network that exists for enhancing lifestyle and health status of the retired civil servant in Katsina State.
- iv. There is significant relationship between the care given by the relations of the retired civil servants and his/her lifestyle in Katsina State.

## **5.2 Contribution to Knowledge**

- i. It is established from this study that lifestyle, food consumption patterns and the health status of retired civil servants significantly depend of their income and care given by their relations.
- ii. The study also established that health status of retired civil servants improves if their benefits are paid so as to maintain the required square meals.
- iii. The study also established that recreational centers play a vital role in improving good health status of retired civil servants.

## **5.3 Conclusion**

From the findings, it can be concluded that,

Food consumption patterns of retirees had significant relationship with their health status.

Also significant relationship exist between lifestyle and income of retired civil servants in

Katsina State. This implied that retired civil servants will have their food consumption patterns and health status better if their income and care given by their relations improve.

In addition, social network that exists for enhancing lifestyle had significant relationship on the health status of the retirees. Care given by the relations of the retired civil servants enhanced their lifestyle in Katsina State.

### **5.3 Recommendations**

From the findings of this study, the following recommendations were put forward.

- i. Home economist extension workers should organize workshop to enlighten the retirees on the importance of taking good diet. This would improve retirees health status
- ii. State government should try as much as possible to pay the retirees their benefits as when due so as to make them meet their other needs such as medical bills, house rent etc.
- iii. State government should provide and maintain the social network that will enhance the life style of retired civil servants in Katsina such as recreational centers, rehabilitation centers, free medicals, provision of guidance and counselling units, free newspapers and magazines.
- iv. Children/siblings of the retirees should also observe the quality of food their retired parents eat in order to avoid them from consumption of poor food that will contribute to their illness such as high blood pressure, diabetes, joint pains. They should also maintain clean room, environment and clothes.

#### **5.4 Suggestions for Future Research**

A replicated of this study in other state in the country be conducted so as to come up with a more comprehensive picture for a national solution.

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## **APPENDIXES**

Department of Vocational and Technical  
Education, Faculty of Education,  
Ahmadu Bello University,  
Zaria.

Dear Respondents

### **REQUEST TO FILL QUESTIONNAIRE ON RELATIONSHIP BETWEEN LIFE STYLE AND HEALTH STATUS OF THE RETIRED CIVIL SERVANTS PEOPLE IN KATSINA STATE**

I am a student of the above mentioned university conducting a research on Retired civil servants in Katsina State. Kindly respond to the items as objectively as possible. All information given will be treated as confidential and used mainly for academic purpose only.

Thank you for your cooperation.

Sincerely yours  
Ibrahim Maimunatu  
08036010802

**QUESTIONNAIRE ON RELATIONSHIP BETWEEN LIFESTYLE AND HEALTH  
STATUS OF THE RETIRED CIVIL SERVANTS IN KATSINA STATE**

Please tick (✓) the option you think is most appropriate in the box or column provided in each section. The keys are as follows:

Strongly Agree                      =        SA

Agree                                    =        A

Disagree                                =        DA

Strongly disagree                    =        SD

**SECTION A: DEMOGRAPHIC INFORMATION**

1. Age Range (in years)  
a. 80 above (    )      b. 70-7 (    )      c. 60-69 (    )
  
2. Gender  
a. Male (    )              b. Female (    )
  
3. Marital Status  
a. Married (    )      b. Divorced (    )      c. Others specify.....
  
4. Types of Family  
a. Nuclear family (husband, wife, children) (    )  
b. Polygamous family (husband, wives, children) (    )  
c. Self-employed (    )  
d. Full time house wife (    )

**SECTION B**

S/No.	<b>RESEARCH QUESTION 1: HEALTH STATUS AND CONSUMPTION PATTERN OF THE RETIRED CIVIL SERVANTS</b>	SA	A	SD	D
5.	Health status and income predictors of social interactions and lifestyle.				
6.	Health status of the retired civil servants would he positively influenced by educational level and amount of pocket money.				
7.	The problem of retired civil servants could be improved by the health and their physical ability.				
8.	Leisure actively will be negatively influenced by age chronic disease.				
9.	Retired civil servants in the rural area have equal health status within the rural area.				
10.	Retired civil servants in the rural area have equal consumption pattern as urban area retired civil servants				
11.	The retired civil servants people eat nutritious meal to stay healthy.				
12.	Some of the retired civil servants does not have access to better nutritious food.				
13.	High cost and lower income may limit the quality and quantity of foods available for the retired civil servants				
14.	Certain foods are not good for the retired civil servants due to weak digestion system.				
15.	Retired civil servants tend to lose their ability to appreciate certain				

	foods.				
16.	Retired civil servants prefer tasty and strong spicy foods.				
17.	Do you believe that in adequate nutrition can affects the health of the retired civil servants				
18.	The health condition of the retired civil servants is characterized by frequent sickness and regular medical check-up.				
19.	Hypertension, diabetic, joint pain, ulcer are some of the illnesses that effect retired civil servants due to poor consumption of food.				

### SECTION C

S/N	<b>RESEARCH QUESTION 2: LIFESTYLE AND INCOME OF THE RETIRED CIVIL SERVANTS</b>	SA	A	SD	D
20.	Retired civil servants in the rural area have good economic base even with no income earn.				
21.	The income of the retired civil servants men and women may not be satisfying their needs.				
22.	Most retired civil servants men and women still have people who are dependent for financial support.				
23.	Some retired civil servants women and men are equipped with skills and motivation care for themselves and be less dependent on others				
24.	Life satisfaction is used as an overall evaluation of life quality				

25.	Life style practice of the retired civil servants people who reside in the rural area would tend to differ from those of the urban resident				
26.	Some of the retired civil servants people have their personal money to cater for themselves				

## SECTION D

	<b>RESEARCH QUESTION 3:</b>	<b>SA</b>	<b>A</b>	<b>SD</b>	<b>D</b>
	<b>SOCIAL NETWORK FOR THE RETIRED CIVIL SERVANTS</b>				
27.	Wellbeing appeared to be influenced mainly by mental health, economic and social support.				
28.	Public support is necessary to improve the lifestyle in retired civil servants population.				
29.	Feeling of worth, sense of responsibility social support contributed to lifestyle of the retired civil servants.				
30.	Health care facilities are provided for the retired civil servants				
31.	Men and women retired civil servants people are being assisted in term of free medical care in the Government hospitals.				
32.	Non-working, class retired civil servants with no income, their children are their social security.				
33.	Having a social support can influence health behaviour such as diet, and exercise.				
34.	Most retired civil servants women feel lonely and are attention seekers				



35.	Retired civil servants women and men participate in groups and visit friends for social activities				
36.	The greatest social need of the retired civil servants women and men is maintaining association with the family and friend.				

**SECTION E**

	<b>RESEARCH QUESTION 4: CARE GIVEN BY RELATIONS OF THE RETIRED CIVIL SERVANTS</b>	<b>SA</b>	<b>A</b>	<b>SD</b>	<b>D</b>
37.	All retired civil servants person in the community are taken cared for by their own children.				
38.	Providing care for your retired civil servants can give you the opportunity to express love and appreciation.				
39.	Parent would appreciate it most of they are taken cared by their own children.				
40.	Children should not rely on the relation for the care of their retired civil servants ones.				
41.	The retired civil servants who are still married would tend to have more positive on care than those who have lost their spouses				
42.	Only female children can care for the retired civil servants				
43.	The older person became the most challenges faced by the care giver.				
44.	Retired civil servants women and men prefer to take care of				

	themselves until they are too old.				
45.	The retired civil servants are less socializing they do not feel the need to replace their clothes as young people do.				
46.	Retired civil servants women and men has less clothing				