



## EFFECTS OF JOB CHARACTERISTICS ON RETIREMENT INTENTIONS OUTCOME AMONG RETIRED CIVIL SERVANTS IN KENYA

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### Abstract

All employees are expected to exit employment relationship upon attaining mandatory retirement age, however some employees opt to exit employment relationship earlier while others leave employment relationship long after retirement age, a scenario attributed to work factors. The purpose of this study was to investigate the effects of job characteristics on retirement intentions outcome among retired civil servants in Kenya. The study was grounded on continuity theory of retirement. It targeted 6447 retired civil servants drawn from five counties in Kenya. A sample size of 397 computed using a scientific formula and drawn proportionately in relation to population in each of the five counties was used in the study. Self-constructed interview schedule and questionnaire were used to gather data after its reliability was established through test-retest method. The study covered the period January 2009 and December 2013. Logistic regression was used to test the hypothesis of the study. The findings revealed that job characteristics significantly influenced retirement intentions outcome. The study recommends that further study be done to include other work factors such as physical work environment, organizational justice e.t.c.

**Keywords:** *job characteristics, retirement intentions outcome, postponed retirement, early retirement etc.*

### 1.1 Introduction

Every year, tens of thousands of employees exit formal employment throughout the world (OECD, 2009), they exit from employment in one way or the other. Retirement is one of the mode by which employees withdraw from formal employment. For a long time employees exit formal employment upon attaining official retirement age. However, the timing of retirement is increasingly becoming an unpredictable phenomenon in terms of its timing. Earlier studies in European countries and USA show that, employees have a tendency to retire early (van Dam et al., 2009; Kubicek, *et al.*, 2009; Schreurs, et al., 2010). In European countries, despite the retirement age being revised upwards, studies have shown that smaller and fewer numbers of employees participate in employment until they attain official retirement age.

In the Netherlands, trends in early retirement initially showed a rise and later a decline that reached an all-time low of 25% in the 1990s (van Dam *et al.*, 2012). The rise in early retirement is largely because of handsome incentives given by employers to encourage employees to leave the organizations, as way of cutting cost or realignment strategy (Adams, 1999). Because of this, very few employees are ready to work until the official retirement age of 65 years in countries like Netherlands.

The aforementioned scenario did not persist for long as shown by subsequent studies conducted in USA, European countries and New Zealand. The studies depict a complete reversal of the trend of early retirement. Evidence of employees opting to work beyond official retirement age is abundant (Bal and Visser, 2011; Bal, , De Jong, Jansen and Bakker, 2011 ). Scholars attribute this change of trend to longer time of employee idleness after retirement owing to increase in life expectancy among people generally. In developed world, life expectancy stands at 80 plus years and most people live for between 20 and 30 years after retirement (Combset al., 1999; Repass, 1999).

Bal and Visser (2011) citing Brooke and Taylor, (2005) and EC (2005) indicate that the proportion of older employees relative to younger employees is growing rapidly in North America and Europe.

The above trend is similar throughout the world. The population of the world is fast aging, and by extension the workforce. The question of employees aging cannot be gainsaid and ignored. The picture painted by few of the sampled statistics indicates that older employees sooner or later would form a critical lot of Kenyan workforce that cannot be ignored. The above scenario is similar throughout most countries of the world. Two main factors are responsible for the above scenario: First, the falling fertility levels among women. Legovin (2002) asserts that between 1982 and 1992, fertility rates in Kenya has consistently fell from 8 to 5 births per woman because of family planning efforts, which were put in place in the mid-eighties by the Government of Kenya. Kenya is undergoing a demographic transition due to decline in fertility, which translate to fewer people entering the labour market as a result (Ilmarin, 2006: Hardy, 2006) in Bonsdorff (2009). Consequently, organizations are 'forced' to make do with older employees. Though some studies such as KDHS (2003) has shown that there is a decline in almost all indicators of health: the fertility rate, which has been declining since 1980s, the gains made were slightly reversed from 4.7 to 4.9 in 1998 and 2003. This however, is temporary and decline trend is likely to continue.

Secondly, life expectancy in Kenya has tremendously risen as compared to independent days. In 1963 life expectancy was 40 years (GOK, 1994c; in Kimalu *et al.*, 2004). By 2011 overall life expectancy was 59.48 years (GOK, 2010). This improvement in life expectancy, however, seems to be gender sensitive with women showing a higher life expectancy than men. In 2011 life expectancy according to gender was 58.91 years for male and 60.07 years for female. In developed world, life expectancy stands at 80 plus years and most people live for between 20 and 30 years after

retirement (Combs *et al.*, 1999; Repass, 1999). This means that one has, on average, at least twenty years to live after retirement. This is a relatively a long period of time for one who, hitherto, had spent many years in work environment idle or to live a life of ‘roleness’. This is not withstanding, the vast experience and knowledge they have accumulated, which they ought to share with youthful and inexperienced employees. University professors are a case in point.

## 1.2 Statement of the Problem

Ordinarily employees are supposed to exit from employment relationship upon attaining the set retirement age. This mandatory retirement age differ from one country to the other, but generally it ranges between 55 and 74 years. Notwithstanding this, exit from employment relationship by employees has continued to be unpredictable: some retire earlier than the set date, others persevere to mandatory retirement age while others remain in employment relationship long after attaining set retirement age [Beehr *et al.*, 2011]. Despite move by some countries to raise retirement age, Kenya included, the same behaviour among employees is still being witnessed.

The area of retirement in Kenya is a scanty studied one and hence insufficient literature, more so, factors that make employees to quit employment relationship or postpone their exit from employment relationship. Extensive review of literature was made and what emerged was that most of the studies encountered focused on employees who are still in employment with their focus being retirement intentions and factors influencing these future intentions. Some reviewed literature examines factors that can mediate the intentions of employees. No past study that has tried to relate intentions and actual outcome of those intentions was found. In addition few studies have focused on employees who have retired and if there are, they are based on work setting which are very different from those of developing countries like Kenya.

The pertinent question is: What makes employees to behave this way? Is there a relationship between decision to exit from employment relationship or remain in employment relationship with job characteristics?

The purpose of this study, therefore, was to investigate the effects of job characteristics on retirement intentions outcome among retired civil servants in Kenya.

## 1.3 Research Objective and Hypothesis

The purpose of this study was to investigate the effects of job characteristics on retirement intentions outcome among retired civil servants in Kenya.

In furtherance of this research objective, the following hypothesis was tested:

H<sub>0</sub>1: There is no significant relationship between job characteristics and retirement intentions outcome.

## 2.0 Literature Review

This study was grounded on continuity theory of retirement. As the name suggest, employees carry their activities into retirement. The continuity theory is one of the major psychosocial theories which describe how people develop and adjust to retirement. According to continuity theory, retirees cope with retirement by increasing the time spent in roles with which they are already familiar, instead of finding new roles (Tinsley and Schwendener-Holt, 1992) in (LaBauve and Robinson, 1999). This idea is based on the assumption that older people want their lives to remain in a state similar to that before retirement. As proposed by Atchley (1989), there are three general categories of continuity: (a) discontinuity, which occurs when life becomes too unpredictable; (b) optimum continuity, when the retiree experiences an optimal amount of change; and (c) too little continuity, when the person feels that life has become too routine and thus boring. In relation to job resources a person who enjoyed work life because of interesting work, experience optimum discontinuity if he/she becomes idle. Similarly, an employee who on days preceding retirement enjoyed his /her work role would want to maintain optimum continuity by engaging in similar job either in the same or different organization, that is, postpone retirement by switching jobs. The converse is also true, if work activities were demanding; one would experience discontinuity and would opt to leave the scene completely.

## 2.2 The Concept of Employee Retirement

Feldman (1994) in Balet *et al.*, (2011) defined the concept of retirement as ‘the exit from an organizational position or career path of considerable duration’. Another widely cited definition of retirement is one by Atchley (1976) who defined retirement as “a condition in which an individual is forced or allowed to be employed less than full-time and in which his income is derived at least in part from a retirement pension earned through prior years of service as a job holder. For one to qualify as a retiree, he/she must meet the two criteria in the definition, that is, pension earned must be from prior years of service and work involvement is partial. Twelve years later, that is, in 1988, Atchley modified the definition of retirement. The revised definition cited by Richardson (1993) gave retirement a new dimension. The new definition focused on retiree as a subject and not retirement process. A retired person was thus defined as “(1) any person who performs no gainful employment during a given year, (2) any person who is receiving a retirement pension benefit, or (3) any person who is not employed year round”. This definition has been touted as the most comprehensive definitions available (Wang and Shultz’s, 2009).

According to Wang (2009) retirement can be conceptualized in five different ways, namely: A decision making, an adjustment, a process, a career development stage, and a part of human resource management. This study adopted the view of retirement as decision making and retirement as an adjustment process, where retirees make decisions as to how they adjust to their retirement life. It is also important to note that the character of retirement as a concept has undergone four transformational eras (Dychtvald, 2009).

The first era of pre-industrial revolution days saw employees work all their lives and work was considered to provide a sense of being worthwhile and productive. The industrial revolution was the second era. During this time life-time employment ceased to exist and retirement limit was set. The third era came in 1960’s – 70’s and during this time retirement was seen as a “golden years” of life.

A survey by WFS (2005) showed that retirement has entered a new era where employees no longer want to retire. A WWF (2005) survey of 1,000 retired Americans showed that 27% want to continue working and contribute to society. The trend of retired employees who want to remain in employment throughout their life is increasing (Bloom *et al.*, 2011).

## 2.3 Retirement Intentions Outcome

A study by Ekerdt *et al.* (1996) showed how heterogeneous the concept of retirement is viewed by “scholars and employees”. The researchers identified five general categories of retirement intentions of employees and by extension categories of employees: Employees who plan to retire completely; those who have no intentions of retiring; those who intend to reduce their current effort and retire only partially and those who intend to move to another job. All the above intentions give rise to two categories of pathways namely: Complete (Full) retirement and postponed retirement.

### 2.3.1 Complete Retirement

This occurs when an individual upon attaining mandatory retirement age, exit employee – employer relationship and stop paid employment completely. Some employees upon retirement would not want to continue working. Instead they want to transfer the abilities they acquired during their work life to some entrepreneurial venture. Gray (2007) found that retired employees without organizational support are more likely to transform their experience and skills into entrepreneurial venture and this lead to development of entrepreneurs among the retired.

Vast experience one get while in employment can be to start own business, or the same together with the money and time in new venture. Retirement can provide an opportunity to retirees to continue contributing to some activities as well as earning income for independent living.

Often mismatch between work conditions and individual needs and capacities, employees may be inclined to retire early from work. In other words, employees may consider retiring early when they perceive their work conditions as too demanding in terms of work quantity, and not offering enough in terms of work quality.

### 2.3.2 Postponed Retirement

The decision to postpone retirement by changing jobs or job Switch, partial retirement and job Continuity, that is, continue working on the same job. One can sometimes discuss with the present employer upon attaining retirement age to have employment contract extended. An extension of engagement on the same job as before retirement is termed as job continuity. A retired person can also look for similar job in a different company. His or her years of experience may come very handy for the company the retired person joins. Partial Retirement occurs when one wants to maintain a balance between the stress of the full time job and complete worklessness of a retired life. For those, a part time job can indeed be a good option. They can also opt for a consulting job or a job of freelancing. These kinds of jobs allow the person the required flexibility to work in accordance with his or her own schedule.

Awareness of the developmental and social challenges that midlife and older adults face is important for understanding a retiree's decision to retire and the retiree's process of making postretirement career decisions. As retirees face the developmental tasks of generativist versus self-absorption and integrity versus despair, they encounter the challenge of maintaining vital involvement during retirement (Erikson, and Kivnick, 1986). Erikson *et al.* identified social contact with former co-employees, devoting time to friends and family, and care of the home as avenues for maintaining vital involvement, but they stated that these activities might lose their allure over time. Erikson *et al.* noted that planning and appraisal of one's capacities can help the individual find creative outlets and possibly a new work identity.

For retirees, the appraisal of one's capacities includes examining physical and mental concerns and family demands. Although the percentage of healthy older adults is increasing (Adelman, 1998) after midlife, the prevalence of physical health problems, such as chronic illness, functional impairment, functional limitation and physical disability, increase steadily with age (Atchley, 1998). In addition to possible physical health decline, older adults might become aware of changes in their mental functioning. Remembering specific information such as names, dates, and objects often becomes slower (Adelman, 1998). Even though many older adults adapt to their physical limitations by compensating for them or minimizing the effects of them, the limitations still might affect their decisions concerning future career choices (Adelman, 1998; Atchley, 1998). In addition to dealing with their own physical and mental changes, midlife and older adults increasingly encounter responsibilities for the care of aging parents, ailing spouses, grandchildren, and other relatives (Moen, 1998; Simon-Rusinowitz *et al.* 1998). These family demands sometimes limit the hours a retiree can work and the willingness of the retiree to accept a job that requires travel or relocation. In appraising capacities, the retiree must examine current and future physical and mental abilities and any care giving obligations the retiree has to family members and others.

In addition to being challenged by changing capacities, some retirees recognize that their career development options might be limited by social attitudes toward aging. Johnson and Neumark (1997) found evidence of age discrimination when they evaluated data from the National Longitudinal Survey of Older Men. Approximately 7% of the respondents to this survey reported experiencing age discrimination in such areas as interviews and hiring, assignment and promotion, and demotion and layoffs. Even with a wide range of capacities, retirees might experience their career options are limited simply because of their age.

In a review of the retirement literature, Carter and Cook (1995) used role theory to examine the retirement transition. They identified connection with co-employees, involvement in work activities, and self-identity as some possible losses associated with retirement.

Carter and Cook asserted that remaining in the workforce after retirement might fulfill the need to feel productive. For individuals who tie their self-identity to affiliation with a specific profession or organization, retirement poses special

challenges to the reestablishment or maintenance of their self-identity. Regardless of whether self-identity is challenged, finding substitutes for ongoing co employee contact and involvement in work activities can be difficult. Amidst their own limitations, age discrimination, and losses associated with retirement, many retirees find ways to continue career involvement.

An EOC (2005) commissioned study on older employees' and their options for flexible work, found that majority of older workers prefer working part-time because it gave them time to enjoy leisure. However, nearly twice as many men as women were found to work part-time because they are financially secure (Loretto, Vickerstaff and White, 2005). The same study reveal common types of part time jobs that people in retirement prefer to involve themselves in, that is, jobs that revolve around attitude they already have and hobbies they enjoy. In reverse, they may consider continuing working when they anticipate that their job was better manageable in terms of workload, and attractive in terms of work quality. To investigate this possibility, this study paid also attention to employees' anticipation of future work conditions, and its effects with early retirement intentions.

Most studies reviewed focus on intentions of serving employees, projecting their post- retirement career plans and not employees who have actually left employment. A study by Shack lock and Brunetto (2011) looked at reasons for older employee's intentions to continue with paid working.

In the course of reviewing literature, no evidence was found which focus on engagements after mandatory retirement age. No studies were found which focused on retired employees and examined whether what they are currently doing matches their intentions. It is one thing to have intentions and another thing for those intentions to be actually fulfilled, no study which examine the extent of relationship between intentions and actual outcome. The preference for postponing retirement is not only related to chronological age and perception of income adequacy, but also to work variables such as work importance, firm policies supporting aged employees and attitudes towards retirement (Zappala et al, 2008).

There is evidence that the work conditions for older employees do not always meet their needs and capacities. Research indicates that older employees respond strongly to intrinsic reward, such as feeling useful and valued, and that extrinsic factors, such as payment, are somewhat less important for them (Bourne, 1982; Kanfer and Ackerman, 2004; Valentine, Valentine, and Dick, 1998). Older employees tend to seek enhanced self-esteem, high involvement, and enhanced personal enjoyment from their jobs (Valentine et al. 1998). In addition, there is compelling evidence showing that work motivation does not decline with age (Kanfer and Ackerman, 2004). Older employees are as interested in advancement, skills' learning, and development of new skills as are their younger counterparts (Greller and Stroh, 2004). In many organizations, however, the contribution of older employees is not greatly valued, and the opportunity for older employees to engage in interesting tasks, job transitions such as bridge employment, and development activities is limited (Hansson et al. 1997; Van der Heijden, 2005; Warr, 2001).

Several studies have found that older employees want to retire as soon as possible (Finkelstein and Burke, 1998; Henkens, 2000).

#### 2.4.1 Job Characteristics

The job characteristics model identifies five core job characteristics. Under the right conditions, employees are motivated and satisfied when jobs have higher levels of these characteristics. These characteristics are: Skill variety, task identity, task significance, autonomy, job feedback (McShane, 2010).

The five core characteristics affect employee motivation and satisfaction through three critical psychological states. One of these psychological states is experienced meaningfulness – the belief that one's work is worthwhile or important. Skill variety, task identity, and task significance directly contribute to the job's meaningfulness. If the job has high levels of all three characteristics, employees are likely to feel that their jobs are highly meaningful. The meaningfulness of a job drops as one or more of these characteristics declines.

Work motivation and performance increase when employees feel personally accountable for outcome of their efforts. Autonomy directly contributes to this feeling of experienced responsibility. Employees must be assigned control of their work environment to feel responsible for their success and failures. The third critical psychological state is knowledge of results. Employees want information about the consequences of their work effort. Knowledge of results can originate from co-workers, supervisors, or clients. However, job design focuses on knowledge of results from the work itself. Jobs that are high in all aspects of job characteristics may make retired employees to miss those aspects of their jobs. Such nostalgic experiences may make one to opt to continue working.

The way a job is designed can result in a motivating or repulsive and stressful job (Beehret et al. 2011). The principles that guide the design of a motivating job according to Bakker, Demerouti, Taris et al. (2003) are skill variety, task identity, task significance, and autonomy and performance feedback.

In totality, the motivational dimensions (Job Resources) of a job which are found within the job or task include: skill variety, task identity, task significance, and autonomy and performance feedback. The motivational dimensions of a job found within the context of how the job is organized include: role clarity, participation in decision making (Bakker, Demerouti, Taris et al., 2003). The same study also identified other aspects of a job which motivates. These relates to how the employee relates with others in the work place such as the supervisor and co-employee support, team climate. A job that is well designed, that is, having all the foregoing dimensions in-built in it, is likely to motivate an employee to continue working even after attaining mandatory retirement age. If employees experience financial worries, wish to upgrade their skills aptitude or miss some aspects of their former jobs, they are more likely to return to work or stay longer (Schlosser, Zinni, and Armstrong-Stassen, 2012).

#### 2.5 The Conceptual Framework

Work factors under study as represented by job characteristics (JC), Physical work environment (PWE) and Organizational justice (OJ) influence job satisfaction level of employees in an organization. Favourable work factors

leads to high job satisfaction level (JSL) which in turn leads to retirement intentions (RIO) of postponing retirement (PR) and un-favourable work factors create repulsive attitude towards one’s job and leads to complete retirement (CR).

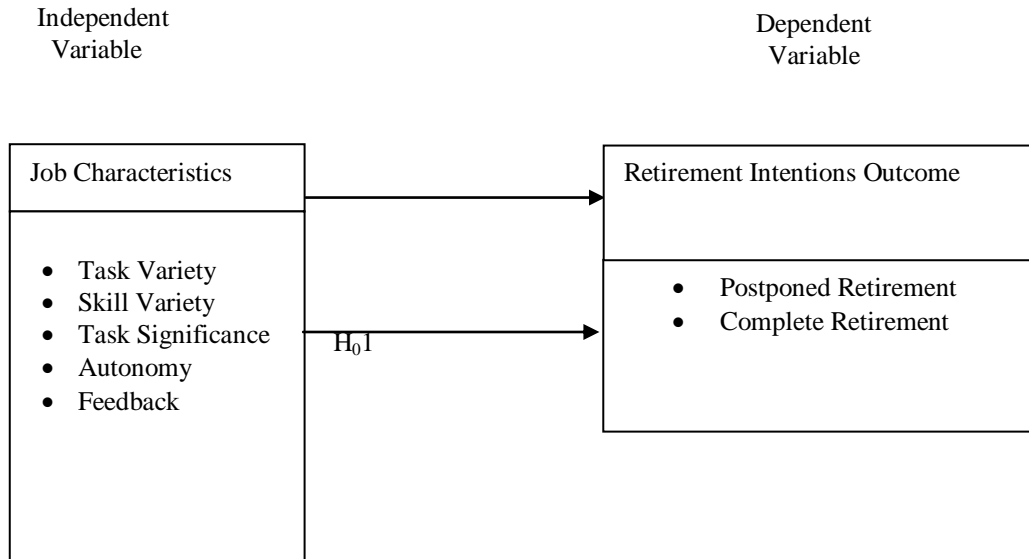


Figure.1: Conceptualized Relationships between Job Characteristics and and Retirement Intentions Outcome  
Source: Researcher (2014).

**3.0 Methodology**

The study adopted explanatory research design (De Vaux, 2001), and targeted 6447 retired civil servants drawn from five selected counties in Kenya. From this population data was collected from a sample of 397 distributed proportionately in accordance with the population of each county. A questionnaire modified from instruments used in previous studies was used. An instrument containing items measuring constructs under study was used to collect data after its reliability and validity was ascertained using test re-test method.

The Karl Pearson’s product moment coefficient of correlation of the total score of 21 questionnaires (four respondents were lost in the retest round) was found to be 0.978 giving an indication that the questionnaire was reliable. For individual scales in the questionnaire, Cronbach’s alpha was determined together with the variance and loading of each item in the scale. In cases where the Cronbach’s alpha value was less than 0.7, items with lowest loading on the scale was dropped until the set alpha of 0.7 was achieved.

All the items on job characteristics were retained having attained Cronbach alpha value of greater than 0.7. In determining job characteristics of their previous jobs, the respondents were requested to indicate their levels of agreement/disagreement with five statements that were seeking to establish job characteristics that is, skill variety, task identity, task significance, task autonomy and job feedback of their previous jobs.

**Factor analysis for Job Characteristics**

The Job characteristics scales were subjected to the Factor analysis and three factors with Eigen values greater than 1 were extracted which cumulatively explained 93.3% of the variance as shown in Table 3.1 below.

**Table 3.1: Job Characteristics Variance Explained**

Component	Initial Eigen values			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.437	48.732	48.732	2.423	48.463	48.463
2	1.131	22.624	71.356	1.142	22.850	71.313
3	1.098	21.969	93.325	1.101	22.012	93.325

Extraction Method: Principal Component Analysis.

When rotated using Varimax with Kaiser Normalization, three items of the scale (see Table 3.2), task identity, skill variety and task significance loaded on the first factor grouping together Task autonomy, task identity and task variety accounting for 48.7% of the total variance while feedback and task autonomy loaded on factor two and three each explaining 22.62% and 21.97% of the total variance respectively. Factor one was closely linked to job attributes while factor two described communication and the third factor describes the employee attributes.

**Table 3.2: Rotated Component Matrix for Job Characteristics**

Job Characteristics	Component		
	1	2	3
My work required me to do many different things, using a variety of your attitude and talents (skill variety)	-0.077	-0.087	0.969
My work involved doing a whole or identifiable piece of work, rather than a small portion of the overall work process (Task identity)	0.711	0.439	0.355
My work permitted me to decide on my own how to go about doing work.(Task autonomy)	0.977	-0.073	-0.110
The results of my work as an employee significantly affected the lives and well-being of other people (Task significance)	0.979	-0.069	-0.115
Work on my work activities provided information about my performance (feedback)	-0.050	0.965	-0.101

Extraction Method: Principal Component Analysis.  
 Rotation Method: Varimax with Kaiser Normalization.  
 Rotation converged in 5 iterations.

**4.0 Results**

Of the 397 questionnaires given out, 318 questionnaires were received back representing 85% response rate. The results indicated that 104(32.7%) of participants were still in employment relationship but on various terms and conditions of employment: 93(29.2%) were on contract/part time job and 11 (3.5%) were engaged in full time jobs. All these constituted postponed retirement.

Of the 318 participants interviewed 214 were no longer in employer-employee relationship, that is, they had completely exited employment relationship. Among those who had exited employer-employee relationship: 95(29.9%) were running their own businesses such as farming, shops etc while 119(37.4%) were serving their communities in elective and voluntary positions. These pointed to an indication that majority of respondents had left employment relationship.

When responses were subjected through exploratory factor analysis the underlying construct yielded three physiological states: meaningfulness of work, responsibility for outcome and knowledge of results which were in concurrence with the findings of Zhou & George (2001). The results obtained through a logistic regression analysis gave an odd ratio of 1.74 and P-values of less than 0.05 for Job characteristics.

Considering the mean score of corresponding items, respondents somewhat agreed that their previous work permitted them to decide on how they were to do the job, hence the presence of task autonomy (M = 3.6, SD =1.50). They however were undecided (M = 2.77, SD = 1.254) on the existence of clear task identity in their previous jobs. The presence of skill variety in the job received a strong agreement (M = 4.2, SD = 0.7) indicating they were in jobs that allowed them to exercise diverse skills and talents. The levels of task significance present in the previous job was found to be average as indicated by most of the respondents being undecided (M = 4.24, SD = 0.702). Similarly, the levels of task significance associated with their previous work was found to be moderate (M =2.98, SD = 1.613) while they somewhat agreed that there was feedback for determining their performance (M = 3.72, SD = 0.96) A summary of the results of the six hypotheses tested in the study are given in Table 4.25 below: when the hypothesis was tested the results was as indicated in table 4.3 below.

**Table 4.3: results of hypothesis test**

Test Hypothesis	Independent Variable	Dependent Variable	Calculated P Value (Critical P =0.05)	Decision
HO <sub>1</sub>	Job Characteristics	Retirement intentions outcome	P = 0.003	Reject HO <sub>1</sub>

The computed p- value is 0.003 which is far below the table p – value of 0.05 leading to the conclusion that the null hypothesis is rejected.

**5.0 Conclusion and Recommendation**

**5.1 Conclusion**

The null hypothesis that “there is no relationships between job characteristics and retirement intention outcome” was rejected as the computed p Value was less than the table value.

The study showed that there is a relationship between job characteristics and retirement intentions outcome. This indicated that employees faced with favorable job characteristics were 1.74 times more likely to follow through their retirement intentions and vice versa. Job characteristic is however not a factor to ignore in determining the decisions to retire in an employment context. It is expected that physically demanding jobs puts a lot of strain on both the physical

and psychological well-being of the worker which may limit their effort sustainability beyond work age and their options on their choices towards retirement. Contrary to this, occupations characterized by extensive training, low physical demands, and workers' ability to control the nature and pace of their work (substantive complexity) reduced the likelihood of retirement (Hayward & Williams, 1986). Several studies support this outcome: Quinn (1997) found a strong correlation between job strains and early retirement. He noted that Men with repetitive jobs, physically demanding, and low job autonomy were more likely to take up early retirement. Similarly, pushing heavy loads, extreme bending of the back (Lund, et al, 2001) or neck, and work mainly in a standing or squatting position (Lund and Villadsen 2005) have been identified as to positively influence retirement decisions .

## 5.2 Recommendations

Whereas this study adopted job characteristic as variable for study, it is necessary that furthers study incorporating other variables such as physical work environment, organizational justices etc be done which not only expand the understanding of the retirement process, but widen the understanding of the concept of retirement.

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