An Empirical Study of Intention to Extend Work-Life after Retirement Among Nurses and Midwives in Nigeria: Application of Theory of Planned Behaviour

Muhammad Anka Nasiru
Nuarrual Hilal Md Dahlan

***Muhammad Anka Nasiru**, Department of Nursing Sciences, Faculty of Allied Health Sciences, Usmanu Danfodiyo University Sokoto, Nigeria*
1naslive4@gmail.com,

***Nuarrual Hilal Md Dahlan**, School of Law, Universiti Utara Malaysia*
2nuarrualhilal@gmail.com

Abstract

In Nigeria, severe shortage of registered nurses (RNs) and registered midwives (RMs) have made the management carefully propose a programme to extend professionals working lives after retirement. However, there is a shortage of knowledge regarding the intention and preparedness of the preceding health professionals to continue working even after they passed retirement age. This study's objective was to apply theory of planned behaviour (TPB) to assess the intention and the actual preparation to elongate employment following retirement among the Nigerian nurses and midwives (RNs & RMs). This study employed a cross-sectional survey design as well as recruitment emails to collect 446 usable questionnaires from 45 years or older. The study's result showed a significant positive association among attitude and intention to work following retirement ($\beta=0.38$, $t=3.81$, $p<0.00$) and subjective norm (SN) and intention to work after retirement ($\beta=0.28$, $t=2.56$, $p<0.01$). Also, the study's result shows perceived behavioural control (PBC) and intent to extend employment after retirement ($\beta=0.17$, $t=2.03$, $p<0.02$) and between intent to work following retirement and actual preparation to take a job after retirement ($\beta=0.69$, $t=29.90$, $p<0.00$). This study indicated that appreciating the key TPB variables associated with extending working life among the respondents leads to appropriate plan services to support the health professionals in functioning past their actual retirement age. Consequently, this study found that TPB is a crucial model that is a superior predictor of individuals' behaviours than other theories. The result derived from the above approach will help the Nigerian government improve policies that promote adequate healthcare services by retaining an experienced health professional workforce.

Keywords: Attitude, subjective norm, perceived behavioural control, intention, actual preparation, extend, work-life, retirement, nurses and midwives

Introduction

Worldwide, healthcare providers' shortages have become more widespread, especially nurses and midwives [1]The scarcities of the healthcare providers are projected to shrink from the current 9-7.6 million; in the next 20-30 years, the situation will dictate worldwide health services [1] [2]. An estimate now in Nigeria showed that, as of 2015, there were nurses (1.03 in each 1000 population) and midwives (0.67 for every 1000 people) [3]. These healthcare staff shortages are owing to increasing needs for energetic qualified nurses and midwives; since the existing employees is ageing and retiring [4]. A positive method to aid aged group over a further lengthy retirement epoch and continue giving up work is to permit RNs and RMs to bridge work following retirement [4]. Following retirement from an individual's first career, extending skillful occupation requires temporary or regular employment, in a similar field or in a new career [1] [4]

Remarkably, participation in the prolonging professional job is commonly a decision carried out prior to giving up work. It is improper for persons to pursue spontaneously in jobs following retirement [1]. People that wish to prolong employment following departure are expected to be absorbed in job after retirement planning [1], & [5]. Participation in employment following retirement and planning will also aid retired workers be allocated and updated for subsequent work availability [4, 6]. Background knowledge on why people wish to prolong their employment after retirement assist workers and corporations to programme for late-career modification and social control.

Numerous studies have examined the determinants of intention to engage in work following retirement (e.g. [6]; [7]; [1]. Nevertheless, merely a few previous researches [1] have focused on the need to prepare older employees for post-retirement employment. Researches [6] explored determinants of job extension intent. The scholars only examined a small number of work-life extension following retirement (e.g. job demand, flexible working environments and disrespect). The research [5] on the intent and preparing to lengthen work-life following giving up work, in line with the previous observations, highlights the need to examine the preparation-related processes (especially, attitude, SN, PBC, and subsequent intention to prolong employment following retirement).

Again, the previous researches suggest prospective studies on nurses and midwives reasons to prolong employment and focus on replicating researches in several samples in an environment different from the US. Also, preceding studies recommend that more researches on real work-life preparation need to emphasize examining predictors or determinants such as health, financial as well as family commitments. It is important to recall that people's values, behaviour, and ambitions concerning preparation to prolong career will affect their retirement decisions [7]. However, theory and practice are still required to understand better the individuals' intent and actual preparation to prolong work life following retirement.

This research adapted the TPB by [8] to overcome the earlier knowledge gaps and examine the roles of elderly employees' mental attitude and perception precisely concerning their intent and readying to prolong job following retirement. TPB has been effectively used to timely retirement studies [9] as well as retirement planning a significant and frequently employed psychological theories to describe individuals' participation in many behaviours. Under the decision-making system and the system for late-career growth towards work-life, this study's results will broaden knowledge of the important attitude and related perspectives of intention and actual preparation to work after retirement [6].

This research also has recommendations for late-career therapy that better assist elderly workers in preparing work-life after retirement, apart from evaluating TPB in this unique situation. This research focuses primarily on the intentions and actual preparation

to extend work-life in the same career field, as post-retirement job holders [10]. It is significant to note that if a bulk of eligible aged workers change their profession, specific socially essential organizations, such as health care, may face severe skill shortages [1, 4, 11]. Promoting the same career following retirement will help fix job shortages, particularly shortages in the health care sector, including nurses and midwives, which is the main focus of this research. It is necessary to maintain aged nurses and midwives [2] because of the shortage, a crucial societal issue.

Research Objective

This study's objective is to apply the planned behaviour theory to assess the intent and actual planning to prolong employment following retirement among the Nigerian RNs and RMs.

Problem Statement

Nurses and midwives shortages are expected to increase from 9 million to 7.6 million by 2030. Over the next 20 to 30 years, the preceding trend will continue to influence global healthcare [1]. [2]. In Nigeria as at 2015, an estimate found that the ratio of nurses is 1.03 per 1000 population and the ratio of midwives is 0.67 per 1000 population [3]. As the existing workforce is ageing and retiring [4], these shortages are due to increasing necessities for RNs and RMs. A positive strategy for helping elderly people in retirement planning and retaining retirement programmes is to enable R.N.s and R.M.s to work following retirement or bridge jobs [4]. Extending work-life includes casual or full-time occupations, either in the same region or in another job, following retirement from one's primary occupation [1, 4].

Remarkably, in healthcare profession, extension of clinical practice following retirement is normally a decision taken before retirement [1]. Following retirement, it is not regular for persons to unexpectedly participate in retirement planning [1]After retirement, work-life is more likely to interest individuals who want to continue their job subsequent retirement [1]. The intent to obtain job following retirement and planning activities would also assist retirement workers as they are available to be allocated and updated about jobs [4, 6]. Knowledge on people's intent to prolong their job will assist workers and businesses in preparing for the growth and administration of late careers [4].

Several studies have explored the predictors of intentions to take employment following retirement [1, 6, 7]. Nevertheless, only couples of studies [1] looked at the impact of attitude, SN, and PBC on post-retirement employment intention and preparation for older workers. Researchers looked into determinants of work-life extension goals in three studies [6]; however, only a small number of factors were examined (e.g., lighter and more versatile working conditions, not been valued, exclusion of job condition). Even back then, there was scant intensiveness on data screening and prelim analysis in earlier investigations.

Early study [1] indicates potential researches on RNs and RM's intention to expand employment and focus on reproducing studies in several samples in a region different from the Asia and the United States of America. Previous study (for example, [12]) suggests that potential or real job preparedness studies should look into factors such as family commitments, health, and finances, among other things. Attitudes, behaviour, and expectations about the goal and actual planning to extend working lives all influence a person's retirement decision-making [7, 12]. However, TPB and expertise are still required to appreciate the intention and actual preparedness to continue working after the former job has been terminated and to fill gaps in previous knowledge about the effect of aged

workers' attitudes and cognition on the purpose and actual preparation for prolonging employment.

Theoretical model

The TPB suggests that a person 's intent to carry out behaviour depend on attitude , SN , and PBC [8, 9, 13]. The underlying premise of the theory of planned behaviour (TPB) is that employees make decisions reasonably and methodically through availability of information to them [14]. The determination to act also demystify the probability of a person's real behaviour [15]. Therefore, the perceived association and influence of intention is expected to influence the actual preparation of individuals to work following retirement. The expected behaviour principle was employed to study early retirement and preparation [16]. Though, the statement has not been applied to study the effect of planned behaviour theory on aged health personnel 's intention , resulting in factual planning for prolonging employment following retirement (W.R.). The present study used TPB to evaluate the influence and relationship between attitude , SN, and PBC on the intention and subsequent job preparations after retirement among elderly Nigerian nurses and midwives, based on the previous explanation.

Attitude

This means total beliefs concerning a particular behaviour measured by the evaluation of those beliefs. When they have the correct attitude, older workers aim to participate in W.R. based on TPB's proposal. Earlier research looked into the impact of people's attitudes on their plans to retire early [12, 17]. [17], for example, established substantial affirmative correlation between employees' earlier retirement mental attitude and their advance retirement intents. Past research [9]observed positive attitudes absolutely predict persons' intention to perform a certain action. The current study anticipates that the RNs and MWs attitude to work-life following retirement intentions are connected positively with their work-life following retirement intentions. This study, therefore, assumes that:
 H1: There is a significant positive relationship between attitude and intent to extend work following retirement.

Subjective Norms

The TPB also declare that SN can influence a person intention to perform certain action [8]. Subjective norm means the influence of significant others (friends, family members, etc) concerning the exercise of a particular behaviour and the importance that the individual attached to each of their opinions, which was found to influence behaviour [8, 18]. This study defines subjective norms as the perceived level to which ones significant others view their engagement in job extension following retirement and how they are likely to back one's participation in employment extension following retirement. Support from the significant others' is critical for one's profession changes. Thus, the support from one's friends and family, for instance, can influence the retirement and subsequent decisions to extend work-life significantly [4]. Employees who are under the stress of their immediate family are more likely to retire early than those who are not [19]. [16] argued that aged workers remarkably plan for retirement because they believe that their friends and family will support such course. Also, their significant others are expecting them to retire anyway. If a spouse believes they do not have enough retirement funds, the wife, for example,

should vigorously encourage the husband's job extension. As a result, the following assumptions are made in this study:

H2. There is a significant positive relationship between SN and intention to extend work following retirement.

Perceived Behavioural Control

The perceived simplicity or difficulty of completing a specific deed is referred to as PBC [8, 20]. Self-efficacy is a self-PBC [8, 20], implying to one's self-assurance in variables that can help or hinder behavioural performance [18]. According to [21], older employees' intention to pursue gainfully paid employment beyond the age of 60 years is due to the belief they have in working at and before that age.

The senior employees' intention to pursue paid jobs beyond the age of 60 years is due to their strong belief and self-confidence that they can continue working beyond the age of retirement [21]. As a result, senior employees who consider they have exceeded the stage of decision and ability to work following retirement are less likely to do so. In explicit evidence also implies that perceived behavioral control and intention to retire early have a beneficial association [17]. As a result, the current research proposes that:

H3: There is a positive relationship between PBC and intent to extend work-life following retirement.

Intentions to Work following Retirement

As outlined earlier, this study hypothesizes that attitude, SN, and PBC are positively associated with intent and actual preparation to extend work following retirement. Since the probability of actual behaviour is dependent on the intention of the individual to take part in the activity [8, 9, 20], employment following retirement intentions constitutes a significant influence on job following retirement planning [16]. Thus, based on the assumption of theory [8] as well as study [12], this study anticipates employment following retirement's intention to influence work-life following retirement actual preparation further. This study, therefore, hypothesizes that:

H4. There is a significant positive relationship between work-life following retirement's intention and actual work-life preparation following retirement.

Materials and Methods

The study recruited the study respondents from North-West Nigeria (Kaduna, Kano, Katsina, Kebbi, Jigawa, Sokoto, & Zamfara). The researchers sent recruitment emails containing a research introduction and consent information. They sent a link for the online survey was sent to approximately 4,000 qualified nurses and midwives aged 45 years and above. The age group of 45-55 is included in Nigeria as the legal description of older persons. This study's screening benchmarks included attaining 45 years of age or senior and not retiring from the nursing or midwifery profession. Participants have been informed that engagement in the survey is voluntary, that no one, except the researchers, has any right to the responses. Those who took part in the online survey accepted data credit as a reward for their online responses.

A total of 446 eligible and full responses were obtained in this sample. There were 226 males and 220 females in the final group of participants, with an average age of 52. The study evaluated all items on a 7 Likert scale adapted from current indicators in the planned behaviour theory and retirement after work-life literature. There are three items adapted from [12]original work in the work-life following retirement intention construct, which was

examined as a dependent variable of the study. There are also four items in assessing work-life preparation following retirement evaluated as the dependent variable adapted from the original work of [16]. Equally, using three items as an independent variable, adapted from the work of [12, 22], examined the attitude construct.

Similarly, using five-items adapted from the original study of [12], the construct of subjective norm was assessed. Finally, five-items adapted from the original work of [12, 22] were used to assess the construct of perceived behavioural control. The constructs of SN and PBC were evaluated as independent variables.

Finally, this study analyzed the data using PLS-SEM method to assess the associations the researchers proposed, which is in line with the suggestion by [3, 13, 23, 24]. Specifically, this study concentrated on assessing the reflective measuring model and structural model.

Results
Demographic Characteristics of the Respondents

A thorough examination of the demographic variables of the study respondents revealed that absolute majority, 333 (75%), are 56 years older, while the minority, 113 (25%), are between the ages of 45 and 55. The preceding outcome is similar to other studies by [12].

Also, concerning the gender of the respondents, the majority of the study respondents are male, 226 (51.0 per cent). In comparison, at least 220 (49.0 per cent) are female, meaning that most of this study's respondents are male. This result is not compatible with other research, such as [4, 12].

Regarding the participants' educational qualification, this study's outcome indicates that the majority of the sample, 226 (50.7 per cent), are registered nurses. In contrast, a minimum of 100 (22.4%) are licensed, midwives. Most of the respondents, 305 (68.4 per cent), run day work about working patterns, while at least 141 (31.6 per cent) of the participants run shifting work. The preceding finding is comparable to the [12] finding elsewhere. The majority of 235 (52.70 per cent) respondents also received approximately USD 397-659 each month as their income. However, the least respondents, 211 (47.3%) earned an estimated USD 661-923 each month.

Consequently, from the respondents' statistical variables, this analysis concluded that respondents possessed the important information required to achieve the research goal. In particular, the respondents' age, combined with their salary earnings, significantly affects their purpose and actual readiness for work after retirement.

The current study also analyzed the data using a SEM method to determine the association the researchers proposed, similar to the recommendation by [9, 13]. The research focused primarily on evaluating the model of reflective measurement and evaluating the structural model.

Assessment of Measurement Model

An evaluation of a measurement model requires assessing the individual item reliability, internal consistency reliability, convergent validity, and discriminant validity [13, 23, 24]).

Individual Item Reliability

The outside loading of each construct were examined to determine the item's trustworthiness [25]. This study showed none of the 19 items were removed, based on the

rule of thumb for sustaining loaded items ranging from .40 to .70 [25]. As a result, the 19 components were kept in the model since their loading was between 0.60 and 0.91.

Internal Consistency Reliability

The degree to which all elements on a given scale calculate the same idea is referred to as internal consistency reliability [25]. The Cronbach alpha coefficient and the composite reliability coefficient are the most extensively utilized estimators in health organizational research [25]. The inner accuracy of the adapted devices was determined using the composite reliability coefficient in this investigation. Its assessments of dependability are less biased than those of the Cronbach alpha coefficient [25]. Therefore, the composite reliability coefficients of the current study's latent constructs, ranging from 0.85 to 0.93, with every single value above the suggested threshold of 0.70. The other costs noted indicated that this study's items have sufficient internal consistency reliability, in line with [25] views.

Convergent Validity

Convergent validity was observed by summing the average variance extracted (AVE) for the entire latent concepts [26]. For any latent construct to obtain satisfactory convergent validity, [26] suggests an AVE of.50 or above. According to the [26]criterion, the AVE values on their respective conceptions had strong loading (>.50), showing satisfactory convergent validity.

Discriminant Validity

The construct's discriminant validity refers to how varied it is from some other latent constructs [27]. The current work used AVE to establish discriminant validity by comparing latent concept with the squared roots of the extracted average variance [27]. When latent concept associations were compared to the square root of AVE, the square roots of AVE were found to be larger than the associate between latent constructs, showing excellent discriminant validity.

Assessment of Structural Model Relevance

First, the present investigation tests the structural model, having ascertained the measurement model. The current study also used the traditional bootstrapping technique with a series of 5000 bootstrap sample and 446 cases to determine the signification of the path coefficients [23 , 25]. The structural model assessment pays attention to assessing path coefficient significance, R-squared values, effect size (f2), and the study's model 's predictive relevance . Precisely , the model evaluated the hypothesized associations among the independent variables and the study's criterion variable [25]

Hypotheses Testing

At the onset, Hypothesis 1 expected a significant positive relationship between attitude and intention to work after retirement, endorsed ($\beta = 0.38$, t = 3.81, p < 0.00). Also, hypothesis 2 expected significant positive relationship between SN and intention to work after retirement, which was endorsed ($\beta = 0.28$, t = 2.56, p < 0.01).
Hypothesis 3 anticipated an important positive relation between PBC and intention to work after retirement, endorsed ($\beta=0.17$, t=2.03, p< 0.02). Finally, Hypothesis 4

predicted a significant positive association between intention to work after retirement and actual preparation to work after retirement, supported (β=0.69, t=29.90, p< 0.00).

      The R squared value, also known as the decision coefficient, is another important criterion for evaluating PLS-SEM's structural equation mode [25]. The R-squared represents the amount of variance that could be described by one or many independent variables in the criterion variable. Although the appropriate value of R2 relies on the study context, [25]recommend the R-squared values of 0.75 be substantial, 0.50 as moderate, and 0.25 as weak. Meanwhile, [26] indicates that in PLS-SEM, the values of R-squared of 0.67, 0.33, and 0.19 could be considered as significant, moderate, and weak.

      Also, the R-squared value of the endogenous latent variables of the current study model explains 65% and 48% of the total variance in intention and preparation to work following retirement. The other value assumes that the three exogenous latent constructs (attitude, subjective norm, and perceived behavioural control) have explained 65 and 48 per cent of the total variance of intention and preparation, respectively. Therefore, based on [26]criteria, the R2 explained by the exogenous variables on an endogenous variable is substantial and moderate, respectively.

Assessment of Effect-size (f2)

      The effect size shows the relative influence on the endogenous latent variable of a particular exogenous latent variable using R-squared [26]. It is measured as the latent variable's increase to which the direction is related in R-squared, compared to the amount of unexplained variance in the latent variable [26]. Thus, the effect size may be expressed using the succeeding model:

$$\text{Effect size: } f2 = \frac{R2 \text{ included} - R2 \text{ excluded}}{1 - R2 \text{ included}}$$

[28] recommends that the f2 values of 0.02, 0.15, and 0.35 are measured as having effects-sizes that are small, moderate, and large, respectively. In the current study, the structural model's latent variables' respective effect sizes are indicated in the effect sizes were 0.009, 0.009, and 0.001, respectively, for attitude, subjective norm, and perceived behavioural control on intention and preparation. Thus, according to [28] guideline, the three exogenous latent variables' effect sizes can be considered small, small, and none.

Predictive Relevance of the Research Model

      The present analysis also applied the Stone-Geisser method to examine the research model [21, 29]. The Stone-Geisser test of predictive significance is typically used as an additional measure of goodness-of-fit in the simulation of structural equations in partial least squar. Therefore, since the endogenous latent variable was predictive in the present analysis, a blindfolding technique was applied primarily to the latent endogenous variables.

      In particular, the research model's predictive validity was evaluated using a cross-validated redundancy test (Q2) [25]. A calculation of how well a model forecasts excluded cases' data is the Q2 criterion [25, 26]. A research model with a Q2 statistical that is greater than zero has predictive validity, according to [23]. A study model with higher positive Q2 values also indicates a more considerable predictive significance.

The cross-validation redundancy test Q2 for the endogenous latent variables, as shown in Table 7, was above zero, indicating the model's predictive relevance, in line with [26] recommendations and [23].

Discussion

The existing study utilized the PLS-SEM to assess the association between attitude, SN, PBC, and intention as well as actual preparation to continue to work even after one retires among Nigerian health professionals (nurses and midwives). Following the primary objective, this research developed four hypotheses to guide the researchers. The current study hypothesized a significant positive association between mood and intention to extend employment after retirement among Nigerian nurses and midwives from the prior studies on attitude. Consistent with the assumption of hypothesis 1, the hypothesized association's empirical findings showed a important positive association between the concepts (β = 0.38, t = 3.81, p < 0.00). The preceding study's answer is in accordance with earlier studies [3, 9, 12] who emphasized the importance of positive attitudes in predicting individual's intention to perform a particular action.

Also, hypothesis 2 predicted an important positive association between subjective norm and intent to work after retirement, endorsed (β = 0.28, t = 2.56, p < 0.01). The preceding result is in line with the results of earlier researches [4, 16, 19] who established that aged employees often decide to take part in retirement planning because they have the conviction their next of kin and close by friends would support their decision. If a spouse feels that they have inadequate retirement resources, then the spouse usually strongly supports the extension of work following retirement.

Also, hypothesis 3 predicted an important positive association between PBC and intent to extend work following retirement, endorsed (β=0.17, t=2.03, p< 0.02). The preceding result is similar to previous studies [21, 24], who contend that the self-efficacy of engaging in work preceding the age of 60 years envisages older employees' tendency to seek remunerated work beyond the period of retirement. Thus, when older employees believe they are within scope of the choice and capability to pursue employment following retirement, they are to be expected to take part in employment..

Finally, Hypothesis 4 predicted an important positive association between intent to work and actual preparation to work after retirement, strongly supported (β=0.69, t=29.90, p<0.00). The current study's result is consistent with further previous studies [16]who argue that employment following retirement intentions constitute a significant inspiration for the extension of work after retirement actual preparation.

This research shows that attitude, SN, and PBC influenced the employment following retirement intent and subsequent work after retirement actual preparation. The study results show that attitude, subjective norm, and perceived behavioural control towards position after retirement significantly influenced the work after retirement intention and work after retirement actual preparation among nurses and midwives in Nigeria. Consequently, the Nigerian government should improve the policies that promote health professionals' extension of service after retirement.

Even though this study has supported many theorized associations between exogenous and endogenous variables, this result should be taken with caution given to the study's limitations. The present study does not explain the process of data screening and exploratory factor analysis (EFA) of the employed constructs. As a result, future studies should focus on the primary areas before adopting PLS-SEM using samples of nurses and midwives from Nigeria or elsewhere.

References

1. Duffield, C., et al., *Why older nurses leave the workforce and the implications of them staying.* Journal of clinical nursing, 2015. **24**(5-6): p. 824-831 DOI: https://doi.org/10.1111/jocn.12747.
2. Perry, L., et al., *Health, workforce characteristics, quality of life and intention to leave: The 'Fit for the Future' survey of Australian nurses and midwives.* Journal of advanced nursing, 2017. **73**(11): p. 2745-2756 DOI: https://doi.org/10.1111/jan.13347.
3. Nasiru, M.A. and N.H. Md Dahlan, *The influence of theory of planned behaviour on work-life extension among healthcare professionals in Nigeria: Data screening and preliminary analysis.* European Journal of Molecular & Clinical Medicine, 2020. **7**(6): p. 2353-2368.
4. Markowski, M., K. Cleaver, and S.M. Weldon, *An integrative review of the factors influencing older nurses' timing of retirement.* Journal of Advanced Nursing, 2020. **76**(9): p. 2266-2285 DOI: https://doi.org/10.1111/jan.14442.
5. Koehler-Derrick, G. and D.J. Milton, *Choose your weapon: The impact of strategic considerations and resource constraints on terrorist group weapon selection.* Terrorism and Political Violence, 2019. **31**(5): p. 909-928.
6. Uthaman, T., T.L. Chua, and S.Y. Ang, *Older nurses: A literature review on challenges, factors in early retirement and workforce retention.* Proceedings of Singapore Healthcare, 2016. **25**(1): p. 50-55 DOI: https://doi.org/10.1177/2010105815610138.
7. Behera, M.R., D. Behera, and C. Prutipinyo, *Examining the relationship between living conditions, work environment and intent to stay among nurses in current posts in rural areas of Odisha state, India.* Bangladesh Journal of Medical Science, 2020. **19**(3): p. 527-536 DOI: https://doi.org/10.3329/bjms.v19i3.45871.
8. Ajzen, I., *The theory of planned behaviour: Reactions and reflections*. 2011, Taylor & Francis. p. 1113-1127.
9. Nasiru, M.A. and F.U. Abubakar, *The moderating effects of intervention programs on the relationships between attitude, subjective norms, perceived behavioral control, and intention to seek treatment among obstetric fistula women in northern Nigeria. International journal of nursing and medical science, 9(1), pp. 92-114.* 2020.
10. Sillero-Sillero, A. and A. Zabalegui, *Analysis of the work environment and intention of perioperative nurses to quit work.* Revista latino-americana de enfermagem, 2020. **28** DOI: https://doi.org/10.1590/1518-8345.3239.3256.
11. Li, H., et al., *The perceptions of older nurses regarding continuing to work in a nursing career after retirement: A qualitative study in two Chinese hospitals of different levels.* International journal of nursing studies, 2020. **105**: p. 103554 DOI: https://doi.org/10.1016/j.ijnurstu.2020.103554.
12. Pugh, J.D., et al., *Western Australia facing critical losses in its midwifery workforce: A survey of midwives' intentions.* Midwifery, 2013. **29**(5): p. 497-505 DOI: https://doi.org/10.1016/j.midw.2012.04.006.
13. Nasiru, M.A. and N.H.M. Dahlan, *Exploratory factor analysis in establishing dimensions of intervention programmes among obstetric vesicovaginal fistula victims in Northern Nigeria.* Journal of Critical Reviews, 2020. **7**(8): p. 1554-1560.
14. Saoula, O., et al., *The moderating role of job embeddedness on the effect of organisational justice and organisational learning culture on turnover intention: A conceptual review. Humanities and Social Sciences Reviews, 7(2), 563-571. .* 2019 DOI: https://doi.org/10.18510/hssr.2019.7267.
15. Abubakar, F.U. and M.A. Nasiru, *Moderating intervention programs' effects on the relationships between psychosocial factors and therapeutic behaviour among obstetric fistula patients in northern Nigeria: A pilot study. International journal of engineering applied sciences and technology, 4(8), pp. 316-322. .* 2019.
16. Griffin, B., D. Loe, and B. Hesketh, *Using proactivity, time discounting, and the theory of planned behavior to identify predictors of retirement planning.* Educational Gerontology, 2012. **38**(12): p. 877-889 DOI: https://doi.org/10.1080/03601277.2012.660857.
17. Van Dam, K., J.D.M. Van der Vorst, and B.I.J.M. Van der Heijden, *Employees' intentions to retire early: A case of planned behavior and anticipated work conditions.* Journal of Career Development, 2009. **35**(3): p. 265-289 DOI: https://doi.org/10.1177/0894845308327274.
18. Abubakar, F.U. and M.A. Nasiru, *The Regulating Influence of Rehabilitation and Awareness Campaign on the Relationships between Transportation, Stigma, Quality of Health and Health-seeking Behavior among Obstetric Fistula Patients in North-west Nigeria: A Pilot Study.*

International Journal of Research and Scientific Innovation, 2020. **7**(3): p. 198-203 DOI: https://doi.org/10.33564/IJEAST.2019.v04i08.055.

19. Maresova, P., et al. *A Shortage in the Number of Nurses—A Case Study from a Selected Region in the Czech Republic and International Context*. Multidisciplinary Digital Publishing Institute DOI: https://doi.org/10.3390/healthcare8020152.

20. Nasiru, M.A., A.H. Ahmad, and N.H. Md Dahlan, *Barriers to participation in treatment-seeking among vesicovaginal fistula women in north-west Nigeria: A proposed conceptual framework.* International Journal of Management Research & Review, 2016. **6**(10): p. 1405-1413.

21. Garcia, P.R.J.M., M. Milkovits, and P. Bordia, *The impact of work–family conflict on late-career workers' intentions to continue paid employment: a social cognitive career theory approach.* Journal of career assessment, 2014. **22**(4): p. 682-699 DOI: https://doi.org/10.1177/1069072713515631.

22. Ramayah, T., et al., *A decomposed theory of reasoned action to explain intention to use Internet stock trading among Malaysian investors.* Computers in Human Behavior, 2009. **25**(6): p. 1222-1230 DOI: https://doi.org/10.1016/j.chb.2009.06.007.

23. Henseler, J., C.M. Ringle, and M. Sarstedt, *A new criterion for assessing discriminant validity in variance-based structural equation modeling.* Journal of the academy of marketing science, 2015. **43**(1): p. 115-135 DOI: https://doi.org/10.1007/s11747-014-0403-8.

24. Nasiru, M.A. and N.H. Md Dahlan, *The moderating impact of good governance on the relationship between Covid-19 knowledge, attitude, compliance and sustainable development goals in Nigeria.* Psychology and Education, 2020. **57**(8): p. 1886-1901.

25. Hair, J.F., C.M. Ringle, and M. Sarstedt, *Partial least squares structural equation modeling: Rigorous applications, better results and higher acceptance.* Long range planning, 2013. **46**(1-2): p. 1-12 DOI: https://doi.org/10.1016/j.lrp.2013.01.001.

26. Chin, W.W., *The partial least squares approach to structural equation modeling.* Modern methods for business research, 1998. **295**(2): p. 295-336.

27. Fornell, C. and D.F. Larcker, *Evaluating structural equation models with unobservable variables and measurement error.* Journal of marketing research, 1981. **18**(1): p. 39-50 DOI: https://doi.org/10.1177/002224378101800104.

28. Cohen, J., *Statistical power analysis.* Current directions in psychological science, 1992. **1**(3): p. 98-101 DOI: https://doi.org/10.1111/1467-8721.ep10768783.

29. Stone, M., *Cross-validatory choice and assessment of statistical predictions.* Journal of the royal statistical society: Series B (Methodological), 1974. **36**(2): p. 111-133 DOI: https://doi.org/10.1111/j.2517-6161.1974.tb00994.x.