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INFORMATION NEEDS AND SEEKING BEHAVIOUR OF TERTIARY INSTITUTIONS' RETIREES IN NIGERIA

¹Elizabeth A. Adekanye, ²Kolawole Akinjide Aramide and ³ Wale Olugbenga Adewuyi
¹University Library, University of Lagos, Nigeria
Email: tounadekanye@gmail.com
²Abadina Media Resource Centre
University of Ibadan, Nigeria
Email: kolaakinjide@yahoo.com
³University Library, University of Lagos, Nigeria
Email: adewuyiow@gmail.com

Abstract

The study examined the information needs and seeking behaviour of retirees in tertiary institutions in Nigeria. A close observation of many retirees in the Nigerian Society and the problems they are facing called for this paper. The study adopted a descriptive survey design approach and the questionnaire was administered on 300 retirees, samples were chosen based on years of experience, age, sex, marital status, and qualification. The stratified sampling technique was adopted in selection of the sample. Data was analysed with the aid of frequency count and percentages. Findings revealed that information needs of retirees ranged from housing to health, verification exercises, payment of pension/ gratuity/ and salary arrears among others, while colleagues (oral source) and community radio (electronic source) were the major sources of information. Delay in information dissemination was indicated as a main problem of obtaining information by the retirees. The study recommended and concluded that information must be available to retired workers in all formats purveyed through all communication channel and delivered at all levels of comprehension.

KEYWORDS: INFORMATION, INFORMATION NEEDS, INFORMATION SEEKING, RETIREES, TERTIARY INSTITUTION, NIGERIA.

Background to the Study

Retirement was originally, a developmental process introduced by the colonial masters into Africa, as part of the condition of civil service. It was intended as a means of ensuring that old and senior citizens relinquish occupational services for the young ones who were believed to be more capable of taking responsibility for the productivity sector

that needed skills that could be optimally provided by younger and active workers, (Chukwuneke, 2008). In the African setting, before the colonial era, the concept of retirement was not known. Rural dwellers, unlike their counterparts, were not faced with the difficulties of housing, feeding or even employment. The African culture which relates to means of production, perception, the role and status of the elderly citizens was operating a different *modus operandi* from that of the Europeans. However, retirement from formal employment has long been in practice in Europe and other advanced countries as a means of caring for the elderly. It was introduced into Africa to care for citizens who are considered too old to remain in active service.

The historical development of retirement phenomena in Nigeria started in 1886 and since the introduction, there have been many retirement policies by the Federal Government of Nigeria. The most current and important of them all is the Pension Reform Act of 2004. The Act assigns the administration, management and custody of pension fund to private-sector companies (FGN, 2004). A minimum of 7.5% of total emoluments (comprising basic salary, transportation and housing allowances) are contributed by the employee while additional minimum of 7.5% of the total emolument is contributed by the employer bringing a total of 15% per employee. Each employee is allowed to choose a Pension Fund Administrator of his or her choice (Adewuyi, 2008). Most people look forward to retirement with a mixed feeling of excitement and anxiety. They become excited about the prospect of having time to relax on one hand and feeling anxious about whether they will be financially and emotionally ready to deal with the changes that retirement brings about on the other hand.

Retirement from the world of work is developmental tasks that can be conceptualized from of various perspectives. According to Bromberg (1981), the concept of retirement varies from one scholar to another. Bromberg proposes that retirement is the retreat of an individual from civil service and replacement of such an individual with a younger active worker deemed capable of playing the responsibility role with vigour and energy. Akinade (2006) describes retirement as a stage of life that is experienced by employees, whether in a public or private organization.

A survey carried out by Simpson (1989) established that retirement is the concluding stage of the occupational cycle and can mean different things to different people. While some perceive it as the emotional closing item in an employee's occupational life, the joy that comes with leaving a work life may soon disappear. However, Akinade (2004) explains that retirement is a normal, usual, expected, inevitable, final, closing event of one's working life cycle, or a means of changing to a second job or career. According to Akinade:

"Retirement means cessation of service after an officer has served for a recognised period of years in a service to qualify for payment of gratuity and pension. Thus, there exist different perceptions or view about retirement. However, certain common aspect in the different opinions, meanings or concept of retirement is that, it is the end of an active working life on a job or career one has pursued for a fairly long time".pp4.

Moreover, Bernet (1984) classifies retirement into compulsory or involuntary, flexible or voluntary while Akinboye (1998) classifies retirement on the basis of the reactions of retirees to disengagement from work. Also, Akinade (2006) classifies all types of retirement into three: voluntary, compulsory, and mandatory Retirement comes with stressful changes to people especially to those who cannot continue or find a paid job assignment. Bosser-Aldwhi, *et al* (2005), posit that truly retirement brings substantial changes to people such as: stress, available income, identity, role expectations, daily routine, martial strive, and anxiety over health matters.

According to Bolarin (1998) cited by Olatunde and Onyinye (2013), retirement to some people is like a bitter pill and could be viewed from different perspectives but Ogunbameru (1987) showed that retirement is more than withdrawal, rather it is considered as crisis situation for most retired civil servants in Nigeria, because there is an absence of pre-retirement counseling given by employers to employees, which would generate changes that normally facilitate the transition from work to retirement and may be perceived as resulting into loss of status, especially if the retiree is a bread winner. This position corroborated the finding of Anyah (2000) who stated that teachers in Ghana feared to and were refusing to go on retirement because of boredom and loss of sense of worth and security that they observed about retirement.

Thinking and planning for retirement can reduce some of these retirement stress. The contributory pension scheme of pension 2004 for all workers in (private and public sectors), is part of early retirement planning that has been put in place by the Federal Government of Nigeria. Pre-retirement planning activities according to Adewuyi, (2008) include: self-assessment; information gathering; goal setting and action planning.

Most of the retirement predicaments such as: stress, health challenges, bureaucracy and so on involved in the payment of pension and gratuity could have been alleviated if there was enough information directed to the needs of the retiree civil servants. Ogunbameru and Bamiwuye (2004) found that easy transition to retirement through pre-retirement training can abate the problems associated with retirement. Some employers in other parts of the world have designed pre-retirement education programmes for intending retirees. This is advantageous to both the employers and the employees, as

it promotes better employee relations, reduce resistance to change, and also assist workers to make adequate preparations for their eventual retirement. Unfortunately, in Nigeria, pre-retirement education is the exception rather than the rule. Although, of recent, the Civil Service Commission and some indigenous companies have begun to introduce it as part of their package of conditions of service.

Statement of the Problem

According to Todd (2003), one of the most obvious subjects on which retired people require information is pension and welfare benefits. Yet many older people do not claim the benefits to which they are entitled due to lack of information about retirement benefits and how to apply for them. Also, studies on the information needs and seeking behaviour of retirees remained scanty as efforts by scholar had been mainly on other groups of people.

Purpose of the Study

The purpose of the study was to examine the information needs and seeking behaviour of retirees of tertiary institutions in Nigeria.

Research Questions

The research was guided by the following questions:

1. What are the information needs of retirees at the University of Lagos and Yaba College of Technology?

2. What information sources are being used by the retirees at the University of Lagos and Yaba College of Technology?

3. What are the problems encountered by the retirees as they seek information at the University of Lagos and Yaba College of Technology?

Scope of the Study

The study focused mostly on retired non-academic staff of the University of Lagos, and Yaba College of Technology who regularly attend the monthly meetings where deliberations on matters arising usually lead to decision making that could be of mutual benefit to the entire work force while promoting a cordial working relationship in the institution. The academic retirees were not available for the study due to the fact that majority of them had taken up employment with various institutions of higher learning

across Nigeria, where they are found to be still useful and serviceable. Also, many of them had relocated outside Lagos, while some others had travelled abroad.

Literature Review

Information is an essential part of all facets of life. It is such an important raw material that its acquisition and understanding is germane in decision- making, policy formulation, as well as implementation for growth and survival. Reliable information is the cornerstone for building the awareness, expertise and practical strategies necessary to improve the world one lives in, in terms of health, physical, technical, mental, social and scientific development of humanity (Olabisi, 2001). Without adequate information, not much can be achieved, especially when it concerns decision making or acquisition of knowledge.

Areas in which people need information and the type of information needed are diverse, varying from one group to the other. While some information are job- related, others are political, health, social and governmental in nature. Others are business or educational related (Robinson, 2010). The perceived need of an individual brings about the move to seek information in order to achieve his/her goal. In other words, the variables of information needs and information seeking as exhibited by the individual constitute his/ her information behaviour.

The concept of information behaviour begins with an individual's need. Authorities have argued that information need is the lack of appropriate information on which to base choice that could lead to benefits or services that may improve people's well being, (Miranda and Tarapanoff, 2007; Lambert and Loislle, 2007). Kebede (2002), conceptualized information need as the uncertainty that arises in the individual, which they believe can be satisfied through information acquisition. Factors that give rise to information need include seeking answers, reducing uncertainties, bridging gaps, solving problems, understanding (making sense) and coping (Case, 2002). The different characteristics of work environment make one type of information need and seeking different from the other. Therefore, it is beneficial to study each group of information seekers one at a time and use the results to develop user-oriented information systems in order to serve each group better. Beyond this, the assessment of information need and seeking behaviour of various groups and individuals is essential in assisting them to access and use information resources for optimal performance and productivity (Oyewo, 2006).

There are several studies which have targeted the information needs of selected people, race and interest groups in the past. For instance, Ogunmoded, *et al* (2013) and Salem and Lasisi (2011) focus particularly on rural women in Africa. Studies that are closely

related to this study, include Mchombu (2000), Ikoja-Odongo (2002), Adeyemi (2001), Kotler (2001), Afolabi (2001), Njoku (2004) and Mabawonku (2006). Mabawonku's (2006) study on the information needs of career women highlighted career information, education information, health information, social information, information on credit facilities as well as home management information, amongst others, as major information-need areas of career women.

The study by Ikoja-Odongo (2001) on information needs and use in the informal sector in Uganda relates closely to the above studies. The results showed a variety of information needs, uses, effects, channels, languages, sources and constraints. It ranked information needs as follows: marketing information (22.7%), need for raw materials and/or supply information (15.9%), seeking advice (13.6%), looking for contracts (9.0%), advertising services (9.0%), and government information regarding policies and regulations (4.5%), other information needs (15.4%).

Information is needed for the proper functioning of individuals, as well as to aid increase in production levels and to assist in community development. All members of a community, whether literate or non-literate, have identifiable information needs that should be met. The purpose of information and its usefulness to the solution of a task at hand may lead to its demand and use. Information need is a psychological state, which is neither visible nor directly observable. Every individual has information needs. The information could be for recreation, leisure or meeting tasks that are considered critical to survival. Information could be needed to perform day-to-day activities. Information could also be necessary for the common good of the neighborhood, community and nation (Aina, 2004). Still, the most important information may be the information that would enable individuals to resolve uncertainties and problems, or that will help in their decision- making.

The need for information in any society is individualistic in nature (Ajayi, 2003). Individuals need information depending on the motive for such information. According to Ajayi (2003) taking the right decisions depends on access to information on all the alternatives and their implications. Zhang (1998) is of the opinion that a thorough understanding of user information needs and information-seeking behaviour is fundamental to the provision of successful information services. Anwar (2007) also reiterates that it is important to understand the information-seeking behaviours of different groups of people, as it helps in the planning, implementation, operation, designing of new information systems and the development of service programmes in the work environment for optimal performance.

Information is known to be very significant to every aspect of society. Alemna and Skouby (2000) emphasise that information is important to individuals, as it is needed in decision-making processes. The lack of information in the right quantity and format is the reason why many people (especially rural dwellers) live in poverty. Thus, many people are willing to seek information in order to improve themselves and their societies. Information seeking is a fundamental human process, closely related to learning and problem solving (Marchiovimi, 1995). It is a process which depends on an individual's task.

Information-seeking behaviour is a function of information needs of individual which is significantly influenced by the nature of the institution in which the user works the searcher's job, as well as the subject and rank of academic training. Kaniki (1996) defines information-seeking behaviour as a pattern or path pursued by an individual or individuals in an attempt to get information to meet their information needs. The action taken by an individual depends on the need, the perceived accessibility of the information channels, the sources and personal seeking style. According to Wilson (1999) Information-seeking behaviour can be described as the totality of behaviour (active and passive) that people engage in so as to access, organize and use information. Thus, it would include not only proactive steps to gain access but also the passive reception of information, which immediately or later turns out to be used.

Research Methodology

The research design adopted for this study is the descriptive survey. The study was carried out on non-academic staff retirees of the University of Lagos and Yaba college of Technology at the venues of their monthly meetings where deliberations on matters arising usually lead to decision- making; that could be of mutual benefit to the entire retirees. The academic retirees were not available for the study because they could not be reached as a group due to the fact that majority of them have taken up employments with various tertiary institutions across the globe, where their services are still needed Also, many have relocated outside Lagos State; while others had travelled abroad.

Three hundred and fifty copies of questionnaire were administered on respondents selected from the two institutions under investigation. However, only 250 copies of questionnaire were returned with useful responses. This represents 71.4% response rate.

Data Analysis and Discussion of Findings

Table 1: Age and Gender of Respondents

Demographic information	Yaba Tech (Frequency)	Percentage (%)	Unilag (Frequency)	Percentage (%)
Age 45 – 54	36	14.4	40	16
55 – 69	46	18.4	80	32
70 above	18	7.2	30	12
Total	**100**	**100.0**	**150**	**100.0**
Gender Male	75	30	100	40
Female	25	10	50	20
Total	**100**	**100.0**	**150**	**100.0**

The age of the participants in the study are shown in Table 1. The table presented the age distribution of respondents showing that majority of the respondents fall between 55-69 years ((50.4%). This was followed by the age group 45-54 years (30.4%), while 70 years recorded 19.2% of the total participants.

Table 2: Nature of Marriage

Nature of Marriage		Yaba Tech (Frequency)	Percentage (%)	Unilag (Frequency)	Percentage (%)
Nature of marriage	Monogamy	70	28.0	138	55.2
	Polygamy	30	12.0	12	4.8
Total		**100**	**40.0**	**150**	**60.0**

Valid 250

Table 2 shows that majority of the respondents from Yabatech (70 or 28.0) and Unilag (138 or 55.2%) are married to only one wife (Monogamy). This implies that the nature of marriage among retirees in tertiary institutions is monogamy

Table 3: Respondent's Level of Education

Education	Yaba Tech (Frequency)	Percentage (%)	Unilag (Frequency)	Percentage (%)
None	6	2.4	4	1.6
Primary	22	8.8	30	12.0
Secondary	30	12.0	46	18.0
Diploma	15	6.0	20	8.0
First Degree	22	8.8	31	12.4
Master Degree	5	2.0	20	8.0
Ph.D / others	-	-	-	-
Total	100	40.0	150	60%

Valid 250

Table 3 above shows the distribution of the highest educational level attained by the respondents. It reveals that majority of respondents from Yabatech 72 (28.8%) and Unilag 117 (46.4%) of the respondents had secondary education and above. However, the results shows that 30 (12.0%), 22 (8.8%), and 22 (8.0%) respondents from Yabatech had secondary, primary and first degree educational qualification respectively while majority of the respondents from Unilag had secondary education (46 or 18.0%), first degree (31 or 21.4%) and primary education (30 or 12.0%).

Research questions 1: what are the information needs and seeking behaviour of the retirees?

Table 4: Information needs of respondents

Attributes	Yaba Tech (Frequency)	Percentage (%)	Unilag (Frequency)	Percentage (%)
Information on Housing	25	10.0	30	12.0
Information on Vocation training	10	4.0	17	6.8
Information on Pension payment	13	5.2	18	7.2
Information on Incremental payment	8	3.2	17	6.8
Information on Government policy	6	2.4	13	5.2
Information on Verification exercise	16	6.4	20	8.0
Information on Current Affairs	2	0.8	10	4.0
Information on Health	20	8	25	10
Total	100	40.0	150	60.0

Table 4 above presents data on the information needs of the respondents and it showed information on housing and information on verification exercise as topping the list of information needed by respondents with response rates of 25 (10.0%) and 16 (6.4%) for Yabatech and response rates of 30 (12.0%) and 20 (8.0%) for Unilag respectively. This implies that information on housing and verification exercises are major areas of information needs by retirees from Yabataech and Unilag

Research question 2:   What information sources are being used by the retirees at the University of Lagos and Yaba College of Technology?

Table 5: Information Sources Used by the Respondents

Attributes	Yaba Tech (Frequency)	Percentage (%)	Unilag (Frequency)	Percentage (%)
Colleagues	28	11.2	30	12
Radio	25	10	25	10
Union	22	8.8	22	8.8
Television	14	5.6	14	5.6
Pension office	6	2.4	20	8
Rumour	4	1.6	18	7.2
Newspaper	1	0.4	21	8.4
Total	100%	40	150	60%

Table 5 presents information on the sources of information being used by the respondents. It reveals colleagues, radio and Union as the major sources of information being used by respondents from both Yabatech and Unilag. "Colleagues" has the greatest frequency of 58 (23.2%), followed by "Radio" which has a frequency of 50 (20%). "Union" has a frequency of 44 (17.6%), while "Television" records a frequency of 28 (11.2%), "Rumor" and "Newspapers" both recorded the same figures of 22 (8.8%) respectively. It can be inferred from the finding that respondents' fellow retirees and community radio are their major sources of information being used by the retirees.

Research question 3: What are the problems encountered by the retirees as they seek information at the University of Lagos and Yaba College of Technology?

Table 6: Frequently encountered problem in information sourcing

Attributes	Yaba Tech (Frequency)	Percentage (%)	Unilag (Frequency)	Percentage (%)
Credibility	59	23.6	55	22
Delay in information dissemination	41	16.4	95	38
Total	100	40	150	60

Table 6 above reveals frequently-encountered problems by the respondents in obtaining information. A larger percentage of respondents of the University of Lagos (95 or 38.0%) affirmed delay in information dissemination as the major constraint encountered in information gathering compared to 41 or 16.4% respondents from the Yaba College of Technology. On the other hand, information credibility was affirmed by majority of the respondents from Yabatech (59 or 23.6%) as the major problem encountered in information sourcing. Overall, information credibility was affirmed as the major constraints encountered by retirees in sourcing for information to meet their information needs.

Discussion of Findings

The report gives a demographic summary of the participants who took part in the survey. The study reveals that 52% of the respondents are between 55 and 69 years of age. The result gives the impression that respondents retired early from work due to the fact that the "Years of service" and not their age, led to their early retirement. It also reveals that the level of education attained by the respondents is generally low; the highest educational qualification is school certificate with responds 75 (30%). All the participants worked between 25 and 30 years and they did not have self-employable skills. Sixty per cent (60%) of them had no other source of income at retirement. Only 25% of the respondents were exposed to pre-retirement exercise, which was a recent package for retirees. This could be responsible for the poor and inadequate preparation for retirement, in the areas of economy and health. Poor economic conditions have implications for poor nutrition and health management, dependency is another strong negative consequence or outcome of such situational factors.

In Nigeria, to own a house seems to be regarded as a status symbol. Those who manage to realise and acquire a house before they retire feel very happy because they have a place to live when they retire. There is a need for employers to help their would-be retirees to plan for a place of domicile before retirement. The present day economic and social conditions of retiring workers calls for personal preparation and organisational initiatives that will enable the retiring workers to have a more satisfactory transition into retirement and sustainable reasonable lifestyle during retirement. Pension alone is no longer enough guarantee of basic economic wellbeing in retirement. Lifelong learning geared towards solving identified social and economic needs of the elderly while in retirement may well be the answer to the problems of unsatisfactory and difficult life situations during retirement.

Conclusion Recommendations

The paper has investigated information needs of retirees of the University of Lagos and the Yaba College of Technology. The paper discovered the information needs of the retirees to be on housing, health, verification exercises, payment of pension/gratuity/ salary arrears among others, while colleagues and community radio were the major sources of their information. Delay in information dissemination was indicated as a main problem of obtaining information by the retirees.

Retiring workers need to be aware of the changes in health, living arrangement and other aspects of life, which they would experience in retirement. Better awareness creation and information dissemination would probably make for better preparation for retirement.

Library and information centers should build up a body of knowledge about the information needs and seeking behaviour of the retirees. It should be possible to design a unique information system on the internet that suits their specific information needs.

Information must be available to all people especially the retired workers in all formats purveyed through all communication channels and delivered at all levels of comprehension.

Government should design appropriate programmes for making retiring persons more aware of the need to take adequate steps to make specific plans for economic self sufficiency and to have enough social activities to keep them active in retirement.

Pension should be provided on the basis of need, rather than on age. Those who have acquired enough wealth to be able to fend for themselves throughout life need not be paid pensions.

The government should build recreational centres, clubs and gymnasia at strategic places for retirees. Such places would ease boredom and loneliness and also provide a forum for the retired to come together and share experiences, thereby passing on information to one another.

The newly introduced pension scheme should be religiously implemented in good faith to alleviate the on-going problems that are associated with retirement. Government policies on the issue should be communicated to the retirees from time to time. Bureaucratic bottlenecks, such as verification exercises and so on, should be removed.

According to Adewuyi (2008) a major cause of stress in retirement is poor health. Health issues usually become more frequent as one starts aging, but working on preventable health problems at a younger age is very important. Following medical advice and taking prescribed medications, as well as enlisting the help of a spouse or friend to plan healthy meals and exercise together, can assist so much in gaining a better orientation about health condition and vitality.

Time management in retirement is also very important for the promotion of healthful retirement. Time management means effective use of one's time for achieving maximum results. The idea is that there is always so much to do, while the time available is unlimited. Yet, there is need to manage time and its usage in such a manner to achieve much.

Early retirement planning helps the potential retiree to have some control over the ways retirement affects their lives. The key to satisfactory retirement is a personal planning process. The potential retiree, in preparation and planning for retirement needs information on government retirement policies and post-job career opportunities. Pre-retirement education programmes can be helpful and should be considered by all employers of labour.

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