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RELATIONSHIP BETWEEN PRE-RETIREMENT ANXIETY AND PSYCHO-SOCIAL BEHAVIOUR AMONG SECONDARY SCHOOLS STAFF IN KADUNA METROPOLIS, NIGERIA

Habiba Anazou Abdulkadir

Udo, Menyene-Abasi Andem

Anthonia Adekpe Unyi

&

Salihu Ibrahim Abubakar

Abstract

*This paper determined the relationship between pre-retirement anxiety and psychosocial behaviours of secondary schools staff within Kaduna Metropolis using correlational design on a sample size of 370 academic and non-academic staff purposively sampled from a population of 3,500 staff. The study hypothesesed that: pre-retirement anxiety will not significantly relate with psychosocial behaviours of academic and non-staff of secondary schools within Kaduna Metropolis, the relationship would not differ significantly by junior and senior cader of staff nor will it differ by gender. The Zung Rating Instrument for Anxiety Questionnaire (ZRIAQ) and Influence of Pre-retirement Anxiety on Psychosocial Behaviour of Staff Questionnaire (IPAPBSQ) were used to collect the data for the study. The instruments (ZRIAQ) and (IPAPBSQ) were administered by the researchers to the sample. Participants were properly briefed on the purpose of the study and assured of their confidentiality before the administration of the instruments. Data collected were analysed using Pearson Product Moment Correlation (r) at 0.05 level of significance. The findings shows that there is significant relationship between pre-retirement anxiety and psycho-social behaviours of academic staff in secondary schools within Kaduna Metropolis r = 0.973**value , p- value 0.000, between pre-retirement anxiety and psycho-social behaviours of non-academic staff in secondary schools within Kaduna Metropolis r = 0.156, p = 0.000 and between senior and junior academic staff in secondary schools within Kaduna Metropolis r = 0.879, p = 0.003. Based on the findings, the researchers recommend that the wellbeing of staff in secondary schools within Kaduna Metropolis after retirement should be a concern for the employers. One way to ensure this is to organize*

Retirement Planning Programmes (RPPs) for workers so that it helps prepare them for retirement.

Keywords: Pre-retirement, Anxiety and Psycho-social behaviour of Secondary Schools Staff.

Introduction

People often have difficulty redefining themselves from full time workers to full time retirees. Many were seemingly reluctant to step out of their occupational roles that have been highly desirable for them and from which they derived their status and satisfaction. Although, many workers eagerly anticipate retirement, but losing occupational roles and status can be traumatic. Moreover, to fill up all the leisure time with worthwhile activities may be difficult because of a vague understanding of the retirement role. Similarly, Mahmoud (2007) contended that, mental and coronary illnesses stem from anxiety generated by the increasing complexities of life and by the problems of retirement and ageing. Adegoke (2002) noted that when the amount of time from the end of one's career to death could be counted in months, living the good life is a reasonable and highly desirable expectation. But 10 to 30 years of uncertainty may weigh heavily, psychologically, on a retiree. There are two stages of time period that should be stressed in dealing with retirement issue, namely, the pre-retirement stage and the post-retirement period.

The pre-retirement according to Price (2020) is a period mainly involves the relationship with the employer, co-workers and the organization as a whole. The post-retirement period involves the relationship between the retiree and his/her family and the society as whole. The pre-retirement stage has some effects on the post-retirement period. This is a vital issue that should be addressed by individuals in the society and the government itself, because just as any event in life, all employees will undergo the retirement transition period whether they like it or not. It is just a matter of time. The society's wellbeing is the responsibility of everyone in Nigeria. During the transition stage from work to retirement, retiring employees particularly the government employees encounter various difficulties and problems that might make them feel anxious and stressed when approaching retirement. The anxiety experienced by the retiring employees during the pre-retirement transition period would probably have some effect on their performance in the workplace (Abbette, 2007). It has been reported by Adegoke (2002) that there was an age-related decline in technical job performance. The decline in performance was not exactly due to retirement but more of the age factor. In a country like Nigeria, the mandatory retirement age for government employees is 60 years, which is relatively low when compared to other western countries and Asian countries, where the retirement age is 65 or more. At the age of 60, a high percentage of the employees strongly believed that they are healthy and can still perform, and in fact they

suggested that the age of 60 is a more appropriate mandatory retirement age .One can go through the transition process with ease and the process itself can be smooth by making enough preparation before retirement.

Thus, it is the responsibility of the organization or the employer to plan pre-retirement program to assist retiring employees to go through the transition period to retirement. Most retirees who cannot afford to live comfortably within their means and maintain a standard of living as a result of the major problem of financial instability. Apart from the economic problem, retirees also face various challenges in terms of their health condition. The loss of their status, loss of work roles, lack of recognition, reduction of self-image, the feeling of loneliness, and disruption of routines will an effect on their psychology which involves emotional stress and which will in turn affect their personal social behavior, minds, and social relationships (Moon, and Reis, 2004). The issue of retirement stress was further emphasized by Abdulrazaq (2003*)* that, who posits jobs are the central focus for employees, and in a culture that values work, retirement is seen as a problem and a source of tension for individuals. He opines that there are people who have suffered stress after compulsory retirement because retirement results to loss of jobs loss of status and thus loss of meaningful life. Retirement is an important event in the life of an employee and the individual needs to prepare himself/herself during the transition period. Life does not stop with retirement, in fact life continues to go on living is to undergo a series of actions and a sequence of changes, and individuals have to adjust themselves to such changes. This study therefore focuses on the relationship between pre- retirement anxiety and psycho-social behaviour of staff in secondary schools in Kaduna metropolis.

Retiring employees face problems during the transition period from work to retirement. The loss of job roles, financial insecurity, poor health, dissatisfaction in life, loss of social support and self-esteem as a result of retirement were among the factors that lead to the feelings of anxiety among retiring employees. Retirement is an inevitable activity in the lives of workers. All workers must retire at one time or the other in their lives. Unfortunately, the thought of retirement to some workers breeds anxiety, apprehension and disillusionment. However, attitude towards retirement need not to be this negative, psychologist and other helping professionals need to address this recurring and debilitating problem. Retirement is a threat to many workers who may not know what to do with their lives after retiring from active service. Additionally, retirement often comes with reduced income and sometimes, at a time when one's monthly expenditure is far more excessive than what he received in wages where, having children who are still in school and old age infirmities which demand high medical bills from health delivery systems only compounds the problem.

There is enough evidence that a good number of retired civil servants are suffering in this country. Reports from our dailies and scholarly Research portray a

gloomy picture of retirees in a state of abject poverty (Rehman, 2001). Worse is that they appear to be gender imbalance among retiree's maladjustment, it is gathered that, women show mature posture in adjustment to retirement as compared to men.

Similarly, another factor known to influence preparation for retirement is psychosocial factors. Existing body of knowledge developed through both laboratory and organizational research indicate that relationship exists between many factors; such as need, values, cultural background, age, gender, educational attainment, experience, job category (academic or non- academic staff), among others and pre-retirement anxiety (Weiner, 1992). It is clear that no two individuals can perceive the same stimuli exactly the same way. For example, while one worker may perceive his retirement from work as a humiliating blow to his self-esteem, another may perceive it as a challenge. The two individuals may experience anxiety but to different degrees and dimensions. Women whose natural role is domestic appear to be more comfortable at preparation and adjustment for retirement than their male counterparts. Added to this is the problem of accommodation, because some retirees live in state provided accommodation bungalows their whole working lives only to discover that they are to vacate these premises immediately when the retirement letter is handed to them. Some suddenly become destitute after retirement, even to the extent of begging from their former colleagues. The main thrust of this paper is to find out the relationship between pre-retirement anxiety and psychosocial behaviour of secondary school teachers in Kaduna Metropolis.

Purposes of the Study

The purposes of the study were to determine the: relationship between pre-retirement anxiety and psycho-social behaviour of male and female academic staff, relationship between male and female non-academic staff and relationship between senior and junior academic staff in secondary schools in Kaduna Metropolis.

Hypotheses

1. There is no significant relationship between pre-retirement anxiety and psycho-social behaviours of male and female academic staff in secondary schools in Kaduna Metropolis.
2. There is no significant relationship between pre-retirement anxiety and psycho-social behaviours of male and female non-academic staff in secondary schools in Kaduna Metropolis.
3. There is no significant relationship between pre-retirement anxiety and psychosocial behaviours of senior and junior academic staff in secondary schools in Kaduna Metropolis.

Methods

Design

The research design that was used in this study was the correlational design method. The researcher adopted this design because; it is the most appropriate for collecting data on naturally occurring variables in the society through questionnaire. The design aaccording to Cheprasov (2018), is where the researcher seeks to understand the kind of relationships naturally occurring variables have and why they have them if any. This relationship could be between two or more variables.

Population

The population of the study comprised both academic and non- academic staff of secondary schools, Kaduna metropolis. The total population of both academic and non- academic is Three Thousand Five hundred (3500). (Kaduna State Ministry of Education 2019). The subject includes male and female staff.

The sample of the study was Three hundred and seventy (370), this comprise of both male and female academic and non-academic staff. The sample selected was based on the Krejcie and Morgan (1970) recommendation Research for sample representation that, for a population 3500 at 95% margin of error the above population should be selected as sample. The sample above was selected through the use of Purposive sampling technique due to the fact that, the study focuses on the staff that are about to retire in Government secondary schools in Kaduna Metropolis. Quota sampling techniques was use in order to allow the researcher to sample the subgroup i.e. staff who have 2 to 4 years of retiring in the two institutions under study which are of great interest in the study. Below is the table of sample for the study:

Instruments

The instruments for data collection of the study are questionnaires. The first instrument is titled "Zung Rating Instrument for Anxiety". The instrument was adapted from the work of Zung (1989), rating instrument for anxiety because it allows the researchers to benefit from the validity and reliability of previously tested measurement tools. The section A of the instrument contained the bio-data of the respondents. While, section B, contain items on pre-retirement anxiety, this section was structured based on Zung (1989) Rating Instrument for Anxiety. This has five (5) ioptions for rating which are:

Rarely happens 1, A little of the time 2, some of the time 3, Good part of the time 4 and Most or all of the time 5.

The second instrument is titled "Influence of Pre-Retirement on Psycho-Social Behaviour of Staff Questionnaire" was adapted from Silver, (2007). The instrument contained three sections. A part contain bio-data of participants, while section B and C contain items on psychosocial behaviours which was structured

based on the modified Psychosocial Inventory (P.S.I) contain ranking from 1-4 as shown as follows: 1= Rarely, 2= Sometimes, 3= Often and 4= Most of the time. The researcher made some changes of this scale by replacing some words with simpler and more suitable for environment of the study. The original 4-point Likert scale was maintained with 5-point scale (from 1 to 5).

The instruments used for the study were given to supervisors and experts in Department of Educational Psychology in Ahmadu Bello University, Zaria so as to ascertain the content and construct validity of the instruments as recommended by Manion, (2006), that for an instrument to be valid for a particular study it requires the expert check to ensure content validity this will give the instrument the quality it requires for it to be valid for a study that is expected to be of benefit to education. The corrections made were effected before the final production of the instrument.

Procedures

An approval letter was first gotten from the Department of Educational Psychology and Counselling to the Kaduna State Ministry of Education, to collect the list of all academic and non-academic staff of the Metropolis and from the ministry, letters were also collected to go to the schools with most of the staff who were about to be retired. Letter was taken to these schools and given to the principal of the respective schools who attached staff who would assist during the process of the administration of the questionnaires. The attached members of staff were oriented on how to administer the instruments to the participants.

The data collected was analysed using Pearson Product Moment correlation (PPMC) at -< 0.05 in line with the stated hypotheses.

Results

The results of the study are presented in tables 1-3 based on the hypotheses of the study.

Table 1.

Pearson Product Moment Correlation (PPMC) Analysis o n relationship between pre-retirement anxiety and psycho-social behaviour of male and female academic staff in secondary schools in Kaduna Metropolis

Gender	N	χ	SD	Df	α	Correlation Index	r-crit	P-value	Decision
Male Academic Staff	117	183.49	15.7154	208	0.05	0.973**	0.164	.000	Rejected
Female Academic Staff	93	183.59	15.7809						

** Correlation is significant at the 0.05 level.

The computed result of the above table 4.1, revealed that significant correlation exist between pre-retirement anxiety and psycho-social behaviours of male and female academic staff in secondary schools in Kaduna Metropolis (r =0.164, p = .000 which is lower than the accepted p value of 0.05 level of significance. This shows that the pre-retirement anxiety of male and female academic staff in secondary schools in Kaduna Metropolis has relationship with their psychosocial behaviors.

Table 2

Pearson Product Moment Correlation (PPMC) Analysis o n relationship between pre-retirement anxiety and psycho-social behaviours of male and female non-academic staff in secondary schools in Kaduna Metropolis

Gender	N	χ	SD	Df	α	Correlation Index	r-crit	P-value	Decision
Male Non-Academic Staff	61	194.65	13.3540	208	0.05	0.156**	0.164	.000	Rejected
Female Non-Academic Staff	81	180.49	13.4791						

**Correlation not significant at the 0.05 level.

Table 2 revealed that significant correlation exists between pre-retirement anxiety and psycho-social behaviours of male and female non-academic staff in secondary schools in Kaduna Metropolis, r = 0.156, p = .000 which is lower than the accepted p value of 0.05 level of significance. This shows that pre-retirement anxiety and psycho-social behaviour of male and female non-academic staff in secondary schools in Kaduna Metropolis have a relationship with their psychosocial behaviours.

Table 3

Pearson Product Moment Correlation (PPMC) Analysis o n relationship between pre-retirement anxiety and psycho-social behaviours of senior and junior academic staff in secondary schools in Kaduna metropolis.

Academic Staff	N	χ	SD	Df	α	Correlation Index	r-crit	P-value	Decision
Senior Academic Staff	122	182.50	13.3540	208	0.05	0.879**	0.164	.003	Rejected
Junior Academic staff	70	181.20	14.4791						

** Correlation is significant at the 0.05 level.

Table 3 revealed that significant correlation exist between pre-retirement anxiety and psychosocial behaviours of senior and junior academic staff r = 0.879**, p = .003. This is because the calculated significant (p) value of 0.003 is lower than the 0.05 alpha level of significance. This shows that pre-retirement anxiety and psychosocial behaviour of senior and junior academic staff in secondary schools in Kaduna Metropolis has significant relationship with their psychosocial behavior.

Discussions

The present research investigated the relationship between pre-retirement anxiety and psycho-social behaviour of staff in secondary schools in Kaduna Metropolis, Nigeria. The finding indicated that significant relationship between pre-retirement anxiety and psycho-social behaviours of male and female academic staff in secondary schools in Kaduna Metropolis. This finding is in line with the research finding of Beche, (2006) who reported that, there is significant relationship between the retirement planning behaviours and the various factors affecting the retirement planning behaviors. Also, Richard, (2003) and Turner, & Helms, (2005) noted that, retirement leads to changes in three important personal resources, that is, a decrease in personal income, an increase in free time which may breed boredom and depression, and a potential for declining health that will affect the capacity to engage in activities.

The finding also indicated that there is significant relationship between pre-retirement anxiety and psychosocial behaviour of male and female non-academic staff in secondary schools in Kaduna metropolis. This result was in agreement with the finding of Ajayi (2000) which revealed that there is no significant relationship between retirement phobia and marital status among the younger workers. This implies that workers who are younger and perhaps single do not fear retirement. Furthermore, Havighurt (2008) findings indicated that participants had positive behaviour towards retirement. The author argued that the participants were all educated and most of them are adequately informed through print and electronic media, conference attendance, seminars and symposiums of the positive effects of planning on successful retirement life. Also, females had higher mean rating than males, this could be due to the fact that traditionally, it is the responsibility of married men to provide for the household with or without a job Havighurt, (2008). Wang, (2007). However, found out that there was no significant gender difference in behaviour towards retirement.

The study also found that there is significant relationship between pre-retirement anxiety and psycho-social behaviour of senior and junior academic staff in secondary schools in Kaduna metropolis. This finding supports the submission of Denga (2006) on the feeling of worker on retirement and its attendant psychological effect. He discovered that anxiety levels unknown previously become very high as

from 55years of age, incidence of stress because of stressful feeling, emotional balance is difficult, feeling of nostalgia, depression, incidence of cardiovascular disease seen occasionally and uncertain future plans. He stated further that, the anxiety of the prospective workers is further heightened and compounded by a lack of security, especially among those who have little to fall back on after retirement. Occupational stress is accentuated by the worker's frantic effort to secure alternative job before the implacable finality of retirement. Some worker's off-work time is spent in exploring a possible business or trade in which they will be engage in following retirement and these restlessness lead to high stress and anxiety.

Conclusion

Based on the findings of this study, it can be concluded that there is significant relationship between pre-retirement anxiety and psycho-social behaviour of male and female academic staff in secondary schools in Kaduna metropolis. And that there is significant relationship between pre-retirement anxiety and psychosocial behaviour of male and female non-academic staff in secondary schools in Kaduna metropolis. Also, there is significant relationship between pre-retirement anxiety and psycho-social behaviour of senior and junior academic staff in secondary schools in Kaduna metropolis.

Recommendations

1. The state government should make arrangements for welfare packages for Male and female academic staff in secondary schools in Kaduna Metropolis after their departure from work. One way to ensure this is to organize Retirement Planning Program (RPPs) for workers so that it will help prepare them for retirement
2. The government should establish pre-retirement psychological evaluation and Counselling Centers, in partnership with unions, to prepare academic and non-academic staff for retirement at any age and implement educational programs in tertiary institutions to reorient and equip workers for their eventual exit from the workforce through retirement. By proactively addressing pre-retirement anxiety through these initiatives, organizations can significantly reduce the likelihood of negative psychosocial behaviors among staff nearing retirement.
3. Male academic and non-academic staff should be helped to prepare well for their retirement, this will go a long way in preventing pre-retirement anxiety which could lead to negative psychosocial behaviour among about- to- retire workers in secondary schools in Kaduna metropolis.

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