

Retirement Anxiety among Secondary School Teachers in Rivers Southeast Senatorial Zone: Implications for Counselling

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Abstract

The study investigated retirement anxiety among secondary school teachers in Rivers Southeast Senatorial Zone. Survey design was used for the study, guided by one research question and three null hypotheses. The population consisted of 8,264 teachers in junior and senior secondary schools of Rivers South-east senatorial zone of Rivers State. Using simple random sampling technique, 660 teachers were selected as the sample. The instrument for data collection was a self-made questionnaire titled 'Retirement Anxiety Scale' (RAS). Validity was done by three experts in Guidance and Counselling and Measurement and Evaluation in Ignatius Ajuru University of Education, Port Harcourt. Reliability of the instrument was done using Cronbach statistics which yielded a high reliability of 0.90. Administration of the instrument was done by the researchers. Data collected were analyzed using mean and standard deviation for the research question while independent z-test was used in testing the three null hypotheses at 0.05 level of significance. The finding of the study was that, the items in the questionnaire to a high extent were responsible for retirement anxiety among secondary school teachers. It was recommended that teachers should be guided to appreciate and make preparations for their inevitable end in the public service.

Keywords: retirement, anxiety, teachers, secondary, school

Introduction

Retirement is the official and non-abrupt coming to an end of employment as it tells of a work well-done. It is also another way of telling the employed that he/she had reached the agreed level where his or her services are no longer needed. This is because from the beginning of an employment, the condition of service is well-spelt out through a codified means carefully put in place by the employer/management. The codified piece and the information it contains serve as a reference point and also helps to guide both the employer and the employed to know what is expected of each other at the end of the service year (Eremie, 2015).

Okechukwu and Ugwu (2011) put it as a non-abrupt departure of an employee from a place of work, after years spent working as specified by the conditions or policies guiding the environment. In this regard, retirement is not done halfway, and there are set rules that determine when to leave. Yorben (2013) avers that it is believed that the policies guiding the work, which show when to retire, were also made available from the beginning of the work.

Both public and private institutions also stipulate the conditions of service to an employee, and these conditions must be adhered to in order to avoid breach of contract as envisaged by the institution from the outset. For the purpose of quality assurance and also to avoid litigation by any party, the piece must be made available to both parties in written form, and from time to time reviewed to meet the time. Failure to do this may bring about poor knowledge of what it takes to be in a work organization over a long period of time (Adetunde et al., 2018).

Many people see retirement from different angles. Retirement is said to be the time that a worker has reached his or her time of ending an employment in the scheme of service of any establishment. By this, it is necessary for the individual to get set for his or her exit from the organization. The exit of an employee requires the individual to rest from all works that was given to him by the establishment where he or she was working (Uzoeshi, 2014).

The equipping of secondary school is solely done by the government especially in public sector. From the angle of manpower to physical facilities, the government provides it and makes sure it is up to date and also meets the needs of the students. At the expiration of those things put in place, there is need to lay it off. This includes not only facilities but also that of humans. Humans face layoff from active service due to many factors; these factors create a state of anxiety in the individual (Ololube, 2011).

Anxiety is common among employees especially those in public establishments. Colman (2003) defined anxiety as a state of uneasiness accompanied by dysphoria and somatic signs and symptom of tension focused on apprehension for possible failure, misfortune or danger. This feeling becomes unusual and creates tension or worry in the individual who is facing retirement. Denga (2002) explained that there is a feeling of uneasiness, maybe due to the long period of time that will take before the individual begins to receive his or her benefits. This is because in some establishments, it will take a long period of time for the individual to be captured before benefits are paid.

There are factors that may bring about anxiety in the life of individual that was employed in government establishment who is about to be retired. These factors range from poor preparation while in active service, negative perception of the retired person by the public, family responsibilities awaiting them, reduction in the person's income, the love for the work, fear of being lonely, delayed promotion, retirement benefits, cost of things in the market, poor government policy for retirees, bureaucratic system involved, among others

(Uzoeshi, 2012; Denga & Udoh, 2005; Hockenbury & Hockenbury, 2013). These factors come together to cause the havoc on the psychological pathways of retirees, making them to have a feeling of apprehension and uneasiness.

Garba and Mamman (2014) pointed out that one of the biggest problems that face typical employees throughout their working life is life after retirement, especially their financial capability based on savings. Retirement concerns emotional, psychological, and mostly financial challenges that workers have to make arrangement for well ahead of time. Many only get to know the actual amount that they should have saved only when they are few years or months to their retirement; this knowledge undoubtedly pushed them into a corner that they never envisaged leading to anxiety.

It is observable among secondary school teachers that there are conditions beyond their reach while in active service. Secondary school teachers are under the control of the state government, and every policy regarding education as made by the state directly affects them. For these reasons, some of the factors that could trigger anxiety among secondary school workers are poor conditions of service, poor savings, irregular and unstable monthly stipends, poor government policies regarding retirees, lack of promotion, ill health that comes with age, responsibilities at home, level of the employed in active service, employability upon retirement, dependency ratio which is seen in the number of children at home, among others (Garba & Mamman, 2014; Okechukwu & Ugwu, 2011; Guga, 2014). Although sex differences in anxiety level are generally well-documented, the degree to which such differences can be accounted for by biological sex or cultural gender differences among civil servant such as teachers is unclear (Ayodele, 2016).

Age is an important factor, considering what awaits workers upon the completion of their expected years in service in any given business organization. What actually is said to be old age and associated problems are debatable in many countries of the world as workers spent different numbers of years in active service and vent off the ladder of work when deemed necessary (Torstam, 2005). Reitzes and Mutran (2004) stated that there is no universally accepted age that is taken to be old among or within societies. However, Nigeria's condition for retirement differs from those of other countries of the world (Amini-Philips, 2019). Citing examples from what can make one to be retired in some countries of the world, Eremie (2015) stated that there are early and late retirement which is all based on the ground of age.

Level of education that workers have attained is a determinant factor in work and retirement anxiety. This is closely related to existing policies regarding workers, as they are promoted and paid based on qualification. For instance, promotion is usually based on current paper or qualification which acts as a prerequisite for upgrade in many private and public organizations. Jung et al. (2020) posit that workers are mostly upgraded based on their current qualification. This qualification in turn determines paycheck which enables individuals to be able to meet their needs. Fapohunda (2013) postulated that since upgrade is associated with level of education in most cases, high qualification means hefty increment, leading to happy ending. Considering the efficacy of level of education of

worker in active service, Fiiwe (2020) stated that high level of education qualifies one for high level of payment as such also reflects in the pension which accrues to workers at the end of the day.

Research question

This research question was made for the study.

1. To what extent is retirement anxiety among secondary school teachers in SouthEast Senatorial Zone of Rivers State?

Hypotheses

The following null hypotheses were formulated for the study:

Ho1: There is no significant difference in retirement anxiety among male and female teachers in Southeast Senatorial Zone of Rivers State.

Ho2: There is no significant difference in retirement anxiety among teachers in southeast Senatorial Zone based on age.

Ho3: There is no significant difference in retirement anxiety among teachers in southeast Senatorial Zone based on level of education.

Methodology

The design is a descriptive survey which intends to identify and describe retirement anxiety among secondary school teachers in southeast senatorial zone of Rivers State. This study was conducted in the seven local government areas that make up the Southeast senatorial district of Rivers State. The seven local government areas are Khana, Gokana, Tai, Eleme, Oyigbo, Opobo/Nkoro, and Andoni. Rivers State is among the 36 States in Nigeria and comprised of three Senatorial Districts. It is a State under the Niger Delta region of South-South Geopolitical zone of Nigeria.

The population consisted of 8,264 junior and senior secondary school teachers in government-owned secondary schools in the Southeast senatorial zone, (Rivers State Ministry of Education, 2021). A sample of six hundred and sixty (660) Junior and Senior secondary school teachers were selected from the zone using simple random sampling technique.

The instrument for data collection was a self-made questionnaire titled “Retirement Anxiety Scale (RAS). It was responded on a four point likert scale of Very High Extent (VHE), High Extent (HE), Low Extent (LE), and Very Low Extent (VLE). It consisted of two sections: A and B. Section A was designed to elicit personal data from the respondents, such as gender, age, class, sex, location of school, and number of children. Section B contained items which were used to measure Retirement Anxiety among Secondary School Teachers in the Zone. The items of the questionnaire were 17 in number. The instrument for data collection was validated by an expert in Psychology, and two test experts in Measurement and Evaluation in the Department of Educational Psychology, Guidance and counselling of Ignatius Ajuru University of Education, Rivers State. A sample of 40 secondary school teachers who were not part of the area of study

was used to determine the reliability of the study. The results obtained were analyzed using Cronbach Alpha, and the value was 0.90. The questionnaire was administered by the researchers after seeking permission from the head-teachers in the schools visited. Criterion Mean of 2.50 was said to be ‘Agree’ while below stands as ‘disagree’. Mean and standard deviation were used in answering the research questions, while independent z-test was used in testing the null hypotheses at 0.05 level of significance.

Presentation of results

Research question one: To what extent is retirement anxiety among secondary school teachers in SouthEast Senatorial Zone of Rivers State?

Table 1: Mean and standard deviation of retirement anxiety of secondary school teachers in SouthEast Senatorial Zone of Rivers State

S/N	Items	(N=660)	\bar{x}	SD	CM	Rmk
1	At times I feel anxious concerning my retirement benefits		2.95	0.87	2.5	HE
2	I will find it difficult to adapt to the status of a retiree		2.97	0.90	2.5	HE
3	Retirement procedure for workers is demeaning		2.79	0.85	2.5	HE
4	There are gender bias in attending to retirees		2.47	0.83	2.5	LE
5	Mobility will be my problem because I hardly do exercise		2.53	0.84	2.5	HE
6	I am vibrant enough to re-enroll in other occupation		2.61	0.86	2.5	HE
7	My age does not support any hardwork thereafter		2.53	0.83	2.5	HE
8	There is need for re-engagement with other forms of work after retirement.		2.50	0.80	2.5	HE
9	My health status is not a problem		2.65	0.84	2.5	HE
10	Being confined in my home/house will be a problem		2.57	0.84	2.5	HE
11	My take-home pay does not reflect my academic qualification		2.72	0.86	2.5	HE
12	There is delay in the payment of salary		2.71	0.92	2.5	HE
13	My salary does not reflect my work position		2.47	0.88	2.5	LE
14	My salary is at times deducted by the ministry		2.92	0.83	2.5	HE
15	There is no yearly increment to augment my pay		2.52	0.87	2.5	HE
16	What to do after retirement is my problem		2.40	0.86	2.5	LE
17	Bureaucratic procedure for retirement will be a problem		2.56	0.81	2.5	HE
	Grand Mean		2.63	0.85	2.25	HE

Result in table 1 shows mean and standard deviation of retirement anxiety among secondary school teachers in the Southeast Senatorial zone of Rivers State. An observation of the table revealed that item 2 is the commonest condition responsible for

retirement anxiety. The item “I will find it difficult to adapt to the status of a retiree” has the highest mean score of 2.97 with an SD of 0.90. The table also indicates that item 1 “at times I feel anxious concerning my retirement benefits” ($\bar{x}=2.95$, $SD = 0.87$), item 3 “Retirement procedure for workers is demeaning” ($\bar{x} = 2.79$, $SD = 0.85$), item 14 “My salary is at times deducted by the ministry” ($\bar{x}=2.92$, $SD=0.83$), item 11 “my take-home pay does not reflect my academic qualification” ($\bar{x}= 2.72$, $SD = 0.86$), among others, to a high extent, contribute to retirement anxiety among secondary school teachers; while item 4, 13 and 16 indicated a low extent. However, the grand mean score ($\bar{x}= 2.63$) indicates that the items identified in Table 1 are responsible for retirement anxiety among secondary school teachers in the area to a high extent.

Ho1: There is no significant difference in retirement anxiety among male and female teachers in Southeast Senatorial Zone of Rivers State.

Table 2: Independent sample z-test analysis of gender mean difference in the retirement anxiety of secondary school teachers in the Southeast Senatorial Zone of Rivers State

Gender	N	\bar{x}	SD	Df	t-cal	t-crit	Remark
Male	378	2.61	0.87				
Female	282	2.54	0.85	658	1.033	1.960	Not sig.

Result in table 2 shows that calculated t-value (1.033) is less than the critical t-value (1.960) at 0.05 level of significance. Thus, the null hypothesis is upheld while the alternate hypothesis is rejected. The finding of this hypothesis is that the mean responses of teachers on retirement anxiety are not statistically different among male and female teachers.

Ho2: There is no significant difference in retirement anxiety among teachers in southEast Senatorial Zone based on age.

Table 3: Independent sample z-test analysis of the difference in the retirement anxiety of secondary school teachers in SouthEast Senatorial Zone of Rivers State based on age

Age	N	\bar{x}	SD	Df	t-cal	t-crit	Remark
25-40	436	2.62	0.93				
41 and above	224	2.93	0.84	658	4.188	1.960	Sig

Table 3 shows that calculated t-value (4.188) is greater than the critical t-value (1.960) at 0.05 level of significance. Thus, the null hypothesis is rejected while the alternate hypothesis is accepted. The finding of this hypothesis is that the mean response of secondary school teachers on the extent to which age of teachers is a factor responsible for retirement anxiety is statistically significant.

Ho3: There is no significant difference in retirement anxiety among teachers in southEast Senatorial Zone based on level of education.

Table 4: Independent sample z-test analysis of level of education mean difference in the retirement anxiety of secondary school teachers in SouthEast Senatorial Zone of Rivers State

Level of Education	N	\bar{x}	SD	Df	t-cal	t-crit	Remark
Low LoE (SSCE/NCE/OND/HND)	342	2.60	0.92				Not Sig.
High LoE (BSc/MSc/PhD)	318	2.47	0.90	658	1.833	1.960	

Table 4 shows that calculated t-value (1.833) is less than the critical t-value (1.960) at 0.05 level of significance. Thus, the null hypothesis is upheld. The finding of this hypothesis is that the mean response of secondary school teachers on the extent to which level of education of teachers is a factor responsible for retirement anxiety is not statistically significant.

Discussion of the findings

The findings of research question one revealed the extent to which retirement anxiety exists among secondary school teachers in Southeast senatorial zone of Rivers State. Some of the conditions that are said to be responsible for retirement anxiety are difficulty adapting to the status of a retiree, anxiety concerning retirement benefits; deduction of salary by the ministry; demeaning retirement procedure for workers, among others. This finding is in agreement with Garba and Mamman (2014), Okechukwu and Ugwu (2011), and Guga (2014) who indicated that retirement anxiety can be triggered among secondary school teachers as a result of poor conditions of service, poor savings, irregular and unstable monthly stipends, poor government policies regarding retirees, lack of promotion, ill health that comes with age, responsibilities at home, level of the employed in active service, employability upon retirement, dependency ratio which is seen in the number of children at home.

When the differences between the responses of male and female students were subjected to independent sample t-test, in an attempt to test hypothesis one, the calculated value was found not to be statistically significant at 0.05 level of significance. This finding is in line with the study of Ayodele (2016) which stated that although sex differences in anxiety level are generally well-documented, the degree to which such differences can be accounted for by biological sex or cultural gender differences among civil servant such as teachers is unclear.

When the differences between teachers of age 25-40 and 41+ were subjected to Independent sample z-test in order to test hypothesis two, the calculated t-value was found to be statistically significant at 0.05 level of significance. This result revealed that retirement anxiety differs based on age of secondary school teachers. This result is in disagreement with Torstam (2005) that, what is said to be old age and associated problems are debatable in many countries of the world as workers spent different numbers of years in active service and goes off the radar of work when deemed necessary. The study is also in line with Reitzes and Mutran (2004) who also stated that there is no universally

accepted age that is taken to be old among or within societies, which means that retirement anxiety can come to anyone at any given time, despite one's age.

When the differences between High and Low level of education were subjected to Independent sample z-test while testing hypothesis three, the calculated z-value was found not to be statistically significant at 0.05 level of significance. This result shows that level of education has no influence on retirement anxiety among secondary school teachers as there is no significant difference between the two groups. This result is in line with Huckman (2011) who posited that workers are mostly promoted/upgraded based on their current certificate, and Fiiwe (2020) who is of the opinion that high level of education qualifies one for high level of payment as such also reflect in the pension which must be accrued to workers at the end of the day; and that the practical approach that leads to heavy pay due to high level of qualification is further met with emotional and moral problems leading to anxiety despite paper qualification.

Conclusion

This study was carried out to investigate retirement anxiety among secondary school teachers in southeast senatorial zone of Rivers State. There are basically seven local government areas that make up the senatorial zone. These local governments were visited and data gathered from the sampled schools which helped in the study. Based on the findings of the study, the researchers conclude as follows: Retirement anxiety exists among secondary school teachers in Rivers Southeast Senatorial Zone of the State due to various conditions met in the work environment. That, Gender of teachers does not influence retirement anxiety among secondary school teachers in the sampled area. But age of teachers to a high extent influences retirement anxiety among secondary school teachers in the sampled area. Finally, level of education does not influence retirement anxiety among secondary school teachers in the sampled area.

Recommendations

Based on the findings of the study, the following recommendations are made by the researchers:

1. Teachers should be guided with regards to their inevitable end in the scheme of work to the state; they should be sensitized on how to make necessary contributory fund to forestall the danger that accompanies retirement.
2. Timely promotion and other forms of motivation can help teachers to get rid of retirement anxiety. Employers of labour should therefore assist the employed to save money for retirement and also properly motivate them financially as such could help in curbing the anxiety that accompanies retirement.

Implications for counselling

The study has the following implications for counselling. They are:

1. The findings of the study have implication for teachers. Both male and female teachers should learn how to make proper savings in order to stop unnecessary anxiety

with regards to their retirement. This will help them to embrace retirement the time it comes without much anxiety.

2. The findings of the study also have implication for the employers. It is necessary that employers put in place strategic plans to help curb the menace of anxiety as faced by teachers who are currently in the service and those who have gone. The knowledge of this will enable teachers to put in their best while still working.

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