The Extent of Awareness and Level of Pre-Retirement Anxiety among Academic Librarians in Federal Universities in Northwest Geo-Political Zone of Nigeria

Karimatu Isa Maisango, Ph.D
University Library
Yusuf Maitama Sule University, Kano
Karimatuisa66@gmail.com

Abstract
The study was conducted to investigate the extent of awareness and level of pre-retirement anxiety among Academic Librarians in the Federal Universities of the Northwest Geo-Political zone of Nigeria. The research employed mixed methodology (quantitative and qualitative approach) based on the pragmatic school of thought using sequential explanatory research design. The population of the study comprised two hundred and ten (210) academic librarians and nine (9) pension desk Officers of the Universities under study. Three types of data collection instruments, questionnaire, interview and content analysis were used. The general reliability score of all items is .837. The quantitative data collected was analyzed using both descriptive and inferential statistics. The qualitative data was coded, interpreted and reported in thematic analysis. The findings of the study revealed that the academic librarians' level of awareness on pre-retirement anxiety was low. The findings also showed, among others, that there is no significant difference between the level of pre-retirement anxiety of males and females. The study recommended the involvement of professional counsellors and counselling services in the provision of pre-retirement courses to prospective retirees.
Keywords: academic, librarians, pre-retirement, anxiety, counselling

Introduction
Retirement is a global phenomenon that affects employees' lives irrespective of their position, race or nationality. It is surrounded with many problems, which make employees to use different delaying tactics (for example changing dates of birth), unless when it can no longer be avoided. This situation pre-supposes that when employees are close to retirement, they are likely to develop anxiety. There are so many challenges in retirement transition in Nigeria and therefore, retirement is a time of trepidation for many, especially among workers in public organizations. The success of retirement depends on the treasure of being educated and prepared before it comes.

Academic librarians are an essential group of staff of any university because they support academic activities of the universities with the various forms of services they render to university library users and the university community in general. Academic librarians, like other employees, need to be kept informed on the importance of planning for their retirement. Employees must be made to understand that from the beginning of their employment, there is the need for them to start preparing for retirement. Academic librarians, by virtue of their profession, disseminating information to the user community, should initiate programmes to enhance and make their retirement transition smooth and orderly. In librarianship, several

educational and informational programmes had been initiated by librarians in collaboration with other professional bodies to promote human development and social issues. Library services are aimed at sourcing, organizing and disseminating relevant information, at the right time, to those who need it to enhance their lives and performance in the community. Therefore, by enhancing the retirement of academic librarians, they will be in a better position to improve the quality of their services and also library users will eventually be the beneficiaries.

The way people perceive a situation determine how they accept it. Retirement has been accepted as an inevitable stage for all workers around the globe. However, workers perceive it differently, depending on so many factors. Many researchers in Nigeria (Akpochafo, 2005; Orhungur, 2005; Olatomide & Akonmolafe, 2012) have observed that the time near retirement for employees is, usually, a period of worry, uncertainties and stress, which could be consequent upon their failure to have prepared for the uncertainties of retirement, financial insecurity and the fears of inactivity in retirement. Similarly, Clifford and Ogbebor (2010) and Enakpoya (2010) relied on the works of Akpochafo (2005) as well as of Ekoja and Tor-Anyiin (2005), who maintained that the level of anxiety of employees approaching retirement is relatively high. Those who are able to plan their retirement earlier tend to have positive awareness and are likely to withdraw from service earlier than expected or rather successfully when due. Omeje (2008) conducted a study in Lagos state on gender difference in awareness and preparation for retirement among civil servants. The study used a sample of two hundred (200) out of which one hundred (100) each were males and females from the total population of three thousand five hundred and twenty-seven (3,527). The finding indicated that gender difference existed in the awareness as well as certain preparation for retirement. Specifically, in terms of residential building by males as opposed to their female counterparts, males have positive awareness and make preparation in readiness for retirement.

However, among those who developed positive awareness on retirement, it kept them in readiness by embarking on appropriate preparations. Inaja and Rose (2013) reported that the awareness of public servants about retirement issues and their attitudes towards pre-retirement counselling were negative. Similarly, Asuquo and Maliki (2007) indicated that 61.2% of employees had an unfavourable attitude to pre-retirement counselling. The findings generally show that there is inadequate education provision by the stakeholders and this has contributed to the poor awareness of the academic librarians on pre-retirement anxiety and retirement. These, according to Ali (2014), include building a personal residence, a retirement financial plan which includes opening a retirement savings account, investing in a small sideline business or establishing business in own area of specialization. Similarly, Amune and Aidenojie (2015) noted that librarians as well make preparation in readiness for retirement through monthly contribution to specific pension schemes, maintaining a personal savings fixed deposit account in a bank, investing in skills acquisition and training, owning properties or investing in shares and stocks, and holding an insurance policy.

Vivien (2003) conducted a study on attitude towards retirement experience and belief towards retirement. The study was conducted on 204 retirees aged from 40 to 60 years, who were attending courses at a local institute of labour studies. Variables included attitudes towards retirement experience and belief towards retirement. The finding indicated that in as much as

work occupied a major part of their lives, 80% of the retirees held ambivalent attitude with regards to the positive prospect of retirement. The same 80% preferred to remain employed in some ways, such as contract engagement, even when they officially retired from the work force.

Research questions
1. What is the level of awareness of academic librarians on pre-retirement anxiety in the federal universities in Northwest geo-political zone of Nigeria?
2. What is the level of pre-retirement anxiety among academic librarians in the federal universities in Northwest geo-political zone of Nigeria?

Hypothesis
Ho1: There is no significant difference between the levels of pre-retirement anxiety of academic librarians in the federal universities of Northwest geo-political zone of Nigeria based on (a) Gender (b) Age

Methodology
The study used mixed research methodology using sequential explanatory design which starts with quantitative followed by qualitative approach. The population of the study comprised of all the academic librarians in the federal universities in Northwest Zone. There are nine (9) federal universities in the seven (7) states of the Northwest zone, which include Jigawa, Kaduna, Kano, Katsina, Kebbi, Sokoto and Zamfara state (NUC, 2016).

There is a total of two hundred and ten (210) academic librarians as at the time of the study. Also, there are nine (9) Pension Desk Officers working in those federal universities. The population of the study is very clear and is not too large and therefore, all the two hundred and ten (210) academic librarians and nine pension desk officers were adopted as the sample for the study. The study used purposely the entire population as the sample size. According to Israel (1992), Abdulmaliq (2009) and Ahmad (2015), the justification for using the entire population is based on the fact that samples are chosen because the populations are often too large to be used. Therefore, where the population is small, it is good to use the entire population.

The data collection instruments used in this study were three (3): a questionnaire, interview and content analysis. The instruments were used to collect data from the study respondents to answer the research questions accordingly. The questionnaire was for the academic librarians and interview for the Pension Desk Officers of the universities under study. The questionnaire addressed two (2) research questions of the study. Close ended questions were provided to collect demographic data for easy response. It has three (3) sections, A– C, where each section aimed to obtain different information. All the responses were measured using five (5) Likert Scale with five categories (strongly agreed, agreed, undecided, disagreed and strongly disagreed). Section A gathered personal demographic data of the respondents, Section B sought data on the academic librarian's level of awareness and C sought level of pre-retirement anxiety of academic Librarians.

The instruments were given to professionals in the fields of Library and Information Sciences, Measurement and Evaluation, and Guidance and Counselling for validation. These were drawn

from Ahmadu Bello University, Zaria; Bayero University, Kano; and Yusuf Maitama Sule University, Kano, in which all corrections were effected before its administration to the respondents. To ensure reliability of the instrument, the sample questionnaire was tested. It was distributed to some of the respondents before final administration to the study respondents. Fifty (50) copies of the questionnaire were pilot tested on academic librarians from some federal universities in Nigeria like those located in Abuja, Bauchi, Yobe, Adamawa, Lagos and Jos. The Cronbach alpha coefficient for the instrument was established as .837.

The study was based on mixed research methodology and therefore, the data analysis was in three (3) stages. The first stage was the analysis of the quantitative data collected using the Statistical Package of the Social Sciences SPSS version 20.0 to generate frequencies, percentages, mean and standard deviation. The hypotheses of the study were also tested using independent t-test and ANOVA. Specifically independent t-test was used to establish the significant difference on pre-retirement anxiety based on gender. Moreover, ANOVA was used to test if there is significant difference on pre-retirement anxiety based on the age of academic librarians. The second stage comprised of two forms of qualitative data analysis - content analysis and interview for the Pension Desk Officers. The last stage of analysis is the interpretation of the two results from the first and second phases of the analysis.

The qualitative data collected from the staff/pension officers was coded according to individual statements on particular variables using a thematic form of analyses. The data was organized by providing explanations on effects and then drawing conclusions. The findings were further verified from the participants' feedback. After the two distinct analysis and interpretations of the two separate data, the findings of the study were discussed as appropriate.

Presentation of results

Research question 1: What is the level of awareness of academic librarians on pre-retirement anxiety in the federal universities in Northwest geo-political zone of Nigeria?

Respondents were asked to indicate their response on the predetermined statement on their awareness on retirement on a five 5-point Likert Scale (SA=strongly agree, A=Agree, U=Undecided, DA=Disagree SDA= strongly disagree). For the purpose of analysis, the mean score of each variable was considered as an index of agree and disagree with 3.00 as the critical region. Any score equal to or above 3.00 is agreed and below 3.00 is disagreed.

Table 1: Level of awareness of academic librarian on retirement

S/N	Awareness	SA	A	UD	DA	SDA	Mean	SD	Decision
1.	I am aware of retirement of employees	134(71%)	45(23.4%)	0	3(1.3%)	8(4.2%)	3.88	0.29	Agree
2.	I feel happy when I think about retirement	57(29.6%)	61(31.7%)	36(18.7%)	22(11.2%)	16(8.3%)	2.81	0.98	Disagree
3.	Retirement enables an employee to have time for other things	72(37.5%)	64(33.3%)	22(18.2%)	18(9.4%)	12(5.2%)	3.61	0.79	Agree
4.	Retirement involves certain procedures for successful exit	68(35.4%)	61(31.7%)	35(18.2%)	15(7.8%)	10(5.2%)	3.41	0.66	Agree
5	I do not check my retirement account	41(21.2%)	61(31.7%)	48(25%)	29(15.1%)	11(5.7%)	3.21	1.05	Agree
6	I discuss my retirement with my family	36(18.7%)	60(31.2%)	43(22.4%)	36(18.7%)	16(8.3%)	2.51	1.36	Disagree
7	I do not consider retirement as end of one's career	38(19.7%)	46(33.9%)	40(20.8%)	29(15.1%)	35(18.2%)	2.23	1.70	Disagree
8.	I like receiving mail from pension office	22(11.4%)	40(20.05)	56(29.2%)	38(19.7%)	36(18.7%)	1.78	1.92	Disagree
9.	If possible I will delay my retirement	35(18.2%)	36(18.7%)	60(31.2%)	35(18.25)	24(12.5)	1.86	1.53	Disagree
10	I know what I contribute for my pension	33(17.2%)	43(22.45)	53(27.6%)	36(18.7%)	26(13.5%)	1.98	1.62	Disagree
11	My work occupies the time for my family	29(15.1%)	58(30.2%)	51(26.5%)	36(18.7%)	16(8.3%)	2.28	1.36	Disagree
12	Others	3(1.5%)	9(4.7%)	14(7.2%)	8(4.25%)	9(4.7%)	1.39	1.97	Disagree

Table 1 reveals that more than half of the academic librarians 179 (94.4%) agreed that they are aware of retirement issues and only 11 (5.2%) indicate that there are not. It also shows that majority of the academic librarians agreed that they were happy when they thought of retirement; 36 (17.1%) were undecided and 38 (18.1%) disagreed. This indicates that majority are looking forward to retirement. Table 1 also reveals that majority of the academic librarians (136 representing 64.8%) agreed that retirement enables an employee to have time for other things; 22 (11.4%) academic librarians were undecided about this while 30 (15.4%) disagreed that retirement would give time for other things. It also indicates that majority (129 representing 68%) agreed that retirement involves certain procedures for a successful exit; 35 (18.2%) were undecided while 25 (13.0%) disagree about the required procedure for a successful exit. This indicates that academic librarians are not adequately enlightened on retirement procedures.

The table 1 further provides that almost half (102 representing 52.9%) of the academic librarians agreed to be aware of the Pension Acts, 48 (25%) remained undecided while 40 (10.8%) disagreed. It also reveals that less than half (96 representing 49.9%) of academic librarians agreed that they discussed their retirement matters with their family; however, 43 (22.4%) were undecided while 52 (16.0%) disagree with this statement. From table 1, it is clear that more than half of the academic librarians (84 representing 53.6%) agreed that retirement marks the end of one's career, 40 (20.0%) were undecided while 64 (33.3%) disagreed that retirement does mark the end of career. Additionally, the finding indicates that less than half (62 representing 32.4%) agreed to not being happy when receiving mail from the pension office, while 56 (29.2%) remain undecided and 74 (38.4%) disagreed. This indicates the willingness of academic librarians to communicate with the Pension Office concerning issues related to retirement.

The table 1 further reveals that when academic librarians were asked if they would consider delaying their retirement, less than half (71 representing 33.8%) agreed while 59 (30.7%) disagreed. On the issue of contribution to pension, the academic librarians were asked if they did not know how much they contributed for their pension, less than half (76 representing 39.6%) agreed, 53 (27.6%) remained undecided while only 62 (32.2%) disagreed. This means they know how much they are contributing monthly. Table 1 also indicates that almost half (87 representing 45.3%) of the academic librarians consider having less time for their family due to their work, 51 (26.5%) and 62 (32.2%) remained undecided and disagreed respectively. Other variables that have not been mentioned but which may likely add to the awareness of academic librarians to retirement were revealed, as 12 (6.3%) agreed, 14(7.2%) undecided and 17 (8.8%) disagreed. Based on the five 5- points Likert Scale, the benchmark for analysis is 3.00 and any score from 3.00 and above is positive and considered as Agree, while below is accepted as negative or disagreed. The average mean score of the items is 2.62 which is below the benchmark and indicates low level of awareness among the academic librarians on pre-retirement anxiety.

Research question 2: What is the level of pre-retirement anxiety among academic librarians in the federal universities in Northwest geo-political zone of Nigeria?

The level of pre–retirement anxiety was observed by researchers to be high in developing countries, most especially in Nigeria. For the purpose of analysis, the index of acceptance that the level of anxiety is high, moderate or low is set at 70% and above, 50-69% and 49% and below. Respondents were asked to indicate their level of anxiety on the variables provided using High for 70% and above, Moderate 50-69% and Low 49% and below. Table 2 provides the findings.

Table 2: Level of pre-retirement anxiety

S/N	Level of pre- retirement Anxiety	High	Moderate	Low
1	Financial	61 (76%)	18 (22.5%)	1 (1.2%)
2	Investment/savings	69 (86.2%))	5 (6.2%)	6 (7.5%)
3	Environmental	65 (81.2%)	14 (17.5%)	1 (1.2%)
4	Health	70 (87.5%)	9 (11.2%)	1 (1.2%)
5	Social	57 (71.2%)	15 (18.7%)	8 (10%)
6	Others	48 (60%)	11 (13.7%)	21 (26.2%)

The table 2 shows that majority (70 representing 87.5%), (69 representing 86.2%), (65 representing 81.2%) and (61 representing 76%) of the respondents indicated health, investment, environment and finance respectively as higher levels of their anxiety. This implies that the majority lack adequate provision or planning for retirement and are in need of measures that will ameliorate pre-retirement anxiety. This indicates that health and financial insecurity are two of the major factors that trigger pre-retirement anxiety among the academic librarians. They were not able to acquire any entrepreneurial skill, which is vital and applicable globally to address financial issues within or out of service.

Ho1: There is no significant difference between the levels of pre-retirement anxiety of academic librarians in the Federal Universities of Northwest geo-political zone Nigeria based on (a) Gender (b) Age

Table 3: t-test analysis on significant difference between pre-retirement anxieties based on gender of academic librarians

Pre-retirement anxiety		N	t	df	Mean dif.	t-cal	t-cri	Decision
	Male	131	-.635	190	-.35938	.894	.346	Reject Ho
	Female	61	-.618	117.452	-.35938			

From table 3 the calculated t-cal value is = .894, significant value .346 and confidence level of 0.05. This shows that t-cal> is greater than t-cri .346, hence the null hypothesis was rejected. This means that there is a significant difference between academic librarians on their level of pre-retirement anxiety, based on gender.

Table 4: ANOVA analysis on the significant difference between levels of pre-retirement anxiety based on ages of academic librarians

	Sum of squares	df	Mean square	F-cal	F -cri	Decision
Between Group	217.192	2	72.397			
Within Group	7961.678	188	42.349	1.710	.167	Reject Ho
Total	8178.870	190				

Table 4 indicates that the calculated f-cal is 1.710, while f-critical is.167 at 95% confidence level. It was deduced that since the calculated f-value is greater than the critical f-value hence, the null hypothesis was rejected. This interprets that there is a significant difference between the levels of pre-retirement anxiety across the ages of the academic librarians of the federal universities under study. Since age determines retirement, those closer to retirement age are more prone to have higher levels of anxiety than others.

Discussion of the findings
The finding on the extent of awareness revealed that the academic librarians in the federal universities have low level of awareness on pre-retirement. This shows that there is an inadequate provision of relevant information needed for enlightenment. There is certain vital information that workers need whether close or not to retirement, and failure to acquire that information is an indication of negative awareness on retirement which may likely provoke anxiety. The finding is similar to that of Inaja and Rose (2013), who maintain that the awareness of public servants about retirement issues and their attitudes towards pre-retirement counselling were negative. Similarly, Asuquo and Maliki (2007) indicate that 61.2% of employees had an unfavourable attitude to pre-retirement counselling. The findings generally show that there is inadequate education provision by the stakeholders and this has contributed to the poor awareness of the academic librarians on pre-retirement anxiety and retirement. Personal contact between the researcher and a pension officer revealed poor communication as part of the obstacles that affect the provision of pre-retirement counselling. Employees hardly responded to any communications with pension office and also individuals are not ready to seek information concerning retirement. Hence the failure of pre-retirement programmes is basically the result of the failure of the employers of labour to provide full awareness on retirement issues to their employees.

The findings on the level of pre-retirement anxiety revealed the high level of pre-retirement anxiety on investment, health related issues, environmental and financial security issues among the academic librarians. It is similar to that of Uzoekwe's (2012) study, which revealed that

Anambra State Civil Service retirees were experiencing financial, social, psychological and physical based adjustment problems in their retirement lives. It agrees with Akpochafo (2005) as well as Ekoja and Tor-Anyiin (2005), who maintained that the level of anxiety of employees approaching retirement in Nigeria was relatively high. Also Olatomide and Akonmolafe (2012) observed that the time near retirement for employees is a period of worry, uncertainties and stress and could be consequent upon their failure to have prepared for the uncertainties of retirement, financial insecurity and the fears of inactivity in retirement. Another aspect of the findings revealed that there is a significant difference between the levels of pre-retirement anxiety across the ages of the academic librarians of the federal universities under study. Since age determines retirement, those closer to retirement age are more prone to have higher levels of anxiety than others.

Conclusion

Based on the findings of the study, the researcher concludes that the academic librarians in the federal universities of Northwest zone have a low level of awareness on pre-retirement anxiety and retirement generally. There is a high level of pre-retirement anxiety among them on investments, healthy living, environment and financial issues. Counselling services provision is one of the major requirements for overcoming pre-retirement anxiety. There is a significant difference between the levels of pre-retirement anxiety across the ages of the academic librarians of the federal universities under study. Since age determines retirement, those closer to retirement age are more prone to have higher levels of anxiety than others.

Recommendations

1. The Federal government of Nigeria through appropriate means should provide adequate awareness on retirement to the academic librarians from day one of their employment. The opening of Retirement Savings Account (RSA) is not sufficient or relevant to provide the needed education to make adequate plans for retirement.

2. The Federal government through the universities management should provide security to employees in terms of finance, health, social and environmental aspects to address the major causes of pre-retirement anxiety.

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