

***Perceived influence of Geriatric counselling on retirement anxiety among near retirement secondary school teachers in Calabar Education Zone, Cross River State, Nigeria***

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**Abstract**

*The purpose of the study was to examine geriatric counselling and retirement anxiety among near retirement secondary school teachers in Calabar Education Zone, Cross River State, Nigeria. Survey research design was adopted for the study. A sample of two hundred and forty (240) teachers was used for the study. The sample was selected through stratified and simple random sampling techniques. A questionnaire was the main instrument used for data collection. Cronbach Alpha reliability method was used to determine the reliability estimate of the instrument. The reliability coefficient ranges from 0.82 to 0.91. The questionnaire was administered personally by the researcher with the help of two research assistants. The hypotheses were tested using simple linear regression at .05 level of significance. The results of the findings show that both Cognitive Behavioural Therapy (CBT) and Reminiscence Therapy significantly predict and reduce retirement anxiety among near-retirement secondary school teachers in Calabar Education Zone. These results indicate that both therapeutic approaches play meaningful roles in mitigating psychological distress associated with the fear of retirement. It was recommended, among others, that teacher professional development programmes should include mental health literacy training, with retirement readiness counselling embedded in them.*

**Keywords:** geriatric counselling, retirement anxiety, teachers, cognitive behavioural therapy, reminiscence therapy

**Introduction**

Retirement marks a major transitional phase in an individual's life, especially for professionals like teachers who have spent decades in service to society. The goal of retirement is to allow individuals to withdraw from formal employment and enjoy the rewards of long-term labour, rest, savour personal fulfillment, and engage in meaningful post-retirement activities. For teachers, retirement should be a period of dignity and satisfaction after years of shaping future generations. However, this phase can be filled with uncertainty, fear, and psychological distress, especially when proper preparation is lacking. Addressing retirement anxiety among secondary school teachers is crucial, as their emotional state can impact not only their final years of service but also the quality of their post-retirement life.

In many Nigerian educational settings, including the Calabar Education Zone of Cross River State, retirement anxiety is increasingly becoming a visible concern among teachers approaching the end of their careers. Teachers, who are expected to be emotionally stable and

inspiring role models for students, often suffer in silence as they approach retirement. This internal conflict may manifest in signs of stress, reduced productivity, emotional withdrawal, or burnout, further affecting the teaching and learning environment in secondary schools.

Every public secondary school teacher is expected to maintain a high level of emotional well-being, particularly in the later stages of their career. Emotional well-being includes attributes such as self-worth, optimism, inner peace, and a sense of purpose. These qualities not only contribute to the teacher's job performance but also serve as a model for students. However, the rise in retirement anxiety suggests that emotional well-being among near-retirement teachers is not being adequately supported, which could compromise the educational system's stability.

Retirement anxiety refers to the emotional distress or apprehension individuals feel when approaching retirement due to fear of the unknown, financial instability, and loss of social identity (Yahaya & Nyarko-Sampson, 2016). It is characterized by symptoms such as insomnia, irritability, worry, withdrawal, and feelings of helplessness. According to Moen (2016), retirement anxiety is often exacerbated by poor economic conditions, lack of coping mechanisms, and inadequate psychological preparation for life after work. In the context of education, this anxiety can undermine a teacher's final years of service and affect their transition into retirement life.

It is imperative that teachers exhibit a positive attitude towards retirement. A healthy perspective on retirement promotes better psychological adaptation, increased life satisfaction, and smoother role transitions. Teachers who are well-prepared mentally, emotionally, and financially tend to approach retirement with confidence, engaging in community service, entrepreneurship, or mentorship programmes at post-retirement. This positive outlook can also reduce the burden on government and support structures, as such individuals remain productive and independent even after leaving active service.

Given the rising concern, the researcher proposes geriatric counselling as a strategic intervention to manage retirement anxiety among near-retirement teachers. Geriatric counselling is a form of psychological support tailored specifically to meet the needs of older adults. It provides emotional support, helps with coping mechanisms, and offers guidance for life transitions. As pointed out by Capuzzi and Stauffer (2016), geriatric counselling empowers aging individuals to address fears, accept change, and plan for the future. Cognitive-Behavioural Therapy (CBT), for instance, is a structured, short-term, and goal-oriented psychotherapy that focuses on identifying and altering negative thought patterns and behaviours. CBT is based on the premise that maladaptive thoughts influence emotions and behaviours; therefore, by modifying these thoughts, individuals can experience emotional relief and behavioural change (Momeni et al., 2017). For example, a teacher nearing retirement may constantly worry about financial insufficiency or social isolation. CBT intervenes by challenging those distorted beliefs and promoting behaviours such as financial planning, social engagement, and goal setting. By altering negative thinking patterns, CBT may reduce anticipatory anxiety and promote emotional readiness for retirement.

Also, Reminiscence Therapy (RT) is a therapeutic intervention that involves the recollection and discussion of past experiences with the aim of enhancing psychological well-being (Yen & Lin, 2018). In retirement preparation, RT may provide individuals the opportunity to reflect on their professional accomplishments, personal values, and life transitions. This reflective process promotes acceptance of aging and retirement as a natural and rewarding stage of life. RT may reduce depressive symptoms and increase life satisfaction among the elderly by helping them find meaning in past experiences. Applying it within educational settings may help teachers in the Calabar Education Zone develop resilience, prepare for post-retirement life, and reduce the emotional burden associated with the end of their careers. The interplay in this context is worth investigating.

Justin and Otonjo (2022) conducted a study on retirement anxiety among secondary school teachers in Rivers Southeast Senatorial Zone: Implications for Counselling. 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 Ájuru 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, anxiety on aging, anxiety about death, to a high extent were responsible for retirement anxiety among secondary school teachers.

Victor et al. (2023) studied managing pre-retirement anxiety among teachers in Asunafo south district of the Brong Ahafo region of Ghana. Descriptive survey was employed for this study. The target population of the study was all teachers in Asunafo South District. Purposive sampling technique was used to solicit the views of teachers nearing retirement. 52 respondents were selected for the study, out of the 60 teachers nearing retirement. Questionnaire was used to collate data and analysed using descriptive and inferential statistics. Respondents agreed that they feel nervous when they feel that their retirement is fast approaching. Four major sources of pre-retirement anxiety were identified. Majority of the respondents agreed that seeking retirement counselling from professionals will reduce their level of anxiety. Rational Emotive Behaviour Therapy and Reality therapy were identified as two approaches of managing pre-retirement anxiety.

In another study, Venus et al. (2022) examined the effectiveness of cognitive behaviour therapy on anxiety, physical symptoms, worry, and attention deficit in women with generalized anxiety disorder (GAD). The study adopted quasi-experimental pre-test and post-test design with an experimental group and a control group. In this study, 30 women with GAD were selected using a voluntary sampling method. After matching, participants were randomly divided into experimental and control groups. The experimental group received CBT for 10 sessions, but the control group did not receive any treatment. The research instruments included the

Attention Skills Questionnaire by Savari and Oraki and the Pennsylvania State Worry Scale. Results indicated that there was a significant difference in physical symptoms in the experimental group compared to the control group ( $P < 0.01$ ,  $F = 65.28$ ), while in the experimental group, there was a significant difference in worry compared to the control group. Moreover, there was a significant difference in attention deficit in the experimental group compared to the control group. It was concluded that CBT improved attention deficit and worry in women with GAD.

Martaria and Qisthi (2024) conducted a study on using group cognitive-behavioural therapy for reducing anxiety in middle-aged women. The research employed a quasi-experimental approach with a one-group pre-test-post-test design and follow-up assessment. The participants included seven middle-aged women aged between 53 and 60 years (mean age = 56.71). They were selected based on screening results using the DASS42 anxiety scale, which indicated severe and very severe anxiety. Data collection consisted of pre-test, post-test, and follow-up assessments using the Beck Anxiety Inventory (BAI). Data were analyzed using the repeated measures ANOVA method. The results of the data analysis revealed an F-value of 22.603  $p < .001$ , indicating significant differences between the pre-test, post-test, and follow-up assessments. Specifically, significant differences were found between pre-test and post-test ( $p < .001$ ), pre-test and follow-up ( $p < .001$ ), and post-test and follow-up ( $p < .001$ ) results. These findings demonstrate the effectiveness of cognitive-behavioural group therapy in reducing anxiety among middle-aged women. Therefore, cognitive-behavioural group therapy emerges as a viable intervention for addressing anxiety in this demography.

Usman and Mustapha (2021) conducted a study on effect of cognitive restructuring technique on social anxiety among senior secondary school students in Suleja Education Zone, Niger State, Nigeria. The study was guided by two research objectives, two research questions and two null hypotheses. The study employed quasi experimental design involving pretest and posttest. The population of the study comprised of 35 male and female SS2 students identified with social anxiety symptoms from Government Day Secondary School Lambata Gurara Local Government in Suleja Education Zone of Niger State. Sixteen (16) selected students that is, 8 males and 8 females constituted the sample and were used for the study. The 35 students were identified using Social Anxiety Scale (SAS) developed by Yahaya and Nyarko-Sampson. The null hypotheses were tested using paired sampled t-test. The findings of the study revealed that cognitive restructuring technique has significant effect on social anxiety among male students with  $t=3.238$  and  $p=.005$ . Cognitive restructuring technique also has significant effect on social anxiety among female students with  $t=7.087$  and  $p=.000$ . The study therefore recommended that school counsellors and psychologists should be encouraged to use cognitive restructuring technique in handling both male and female secondary school students with social anxiety.

Mohammad-Rafi et al. (2022) conducted a study to evaluate the effectiveness of group reminiscence on death anxiety and adaptation of the elderly to old age. The study was a clinical trial study. Using simple random sampling method, they divided 32 elderly people into the intervention ( $n = 16$ ) and control ( $n = 16$ ) groups. Reminiscence therapy was held in 12 sessions. The study instruments including demographic characteristics questionnaire, Mini Mental Status Examination, Templer Death Anxiety, and aging adjustment questionnaires were

filled out by the samples in 3 steps before the intervention, after the last day of the intervention, and 30 days after the end of the interventional sessions. In the intervention group, the mean score of death anxiety and adjustment to old age before the intervention showed a statistically significant difference with the post-intervention stages ( $P < 0.05$ ); however, in the control group, the mean scores of death anxiety and adjustment to old age in the 3 steps were not statistically significant ( $P > 0.05$ ). Also, no statistically significant difference was found between the intervention and control groups before the intervention ( $P > 0.05$ ), but there was a statistically significant relationship in the steps immediately after the last day of the intervention and 30 days after the end of the interventional sessions ( $P < 0.05$ ). The findings of the study indicate that reminiscence therapy is able to effectively reduce the anxiety of death in the elderly; also, reminiscence therapy can be used to improve the adaptation ability of the elderly to old age.

Retno et al. (2020) investigated the effect of reminiscence therapy on the level of anxiety for elderly people. The research used Pre-Experimental One Group Pre-Post Test design. The population of this research was 20 elderly who experience anxiety. This research used a total sampling technique. The number of respondents in this study was 20 respondents. The independent variable in this research was reminiscence therapy, and the dependent variable was the level of anxiety. Data were collected using the Zung Self-Rated Anxiety Scale (ZSAS) questionnaire which consisted of 20 questions. The anxiety levels were analyzed by using the Wilcoxon signed-rank test, with a level of significance  $\alpha < 0.05$ . The results showed that reminiscence therapy influenced the anxiety level with a significant level of  $p = 0.000$ . It was therefore concluded that reminiscence therapy could reduce the anxiety level of the elderly.

AhmadiManesh et al. (2020) evaluated reminiscence on the happiness of retired elderly people in Department of Education in Mashhad. The study adopted a quasi-experimental design. Samples were 90 retired men over 60 years. Sampling was done by available method; samples were randomly assigned to intervention and control groups. Reminiscences were performed for six group sessions twice a week for the intervention group at the Mashhad Education Retirement Centre. Data collection tools were personal information form and Oxford Happiness Questionnaire. Data analysis was performed using descriptive and inferential statistics by SPSS software version 21. The mean happiness score of the elderly in the intervention group increased from  $48.82 \pm 3.51$  before reminiscence to  $56.51 \pm 6.14$  after. And in the control group it changed from  $47.66 \pm 6.99$  before reminiscence to  $49.68 \pm 7.96$  after. The mean score of happiness after Guider memory was significantly different between the intervention and control groups ( $p < 0.001$ ). The study showed that group reminiscence can promote happiness in the elderly.

### **Statement of the problem**

Retirement is ideally expected to be a peaceful and fulfilling phase of life where individuals reflect on years of contribution to national development and plan for personal fulfillment beyond active service. However, in the Calabar Education Zone of Cross River State, personal observation by the author shows that a growing number of secondary school teachers approaching retirement are experiencing heightened levels of anxiety, restlessness, and emotional instability. Rather than preparing for retirement with satisfaction and dignity, many

near-retirement teachers exhibit symptoms of fear, withdrawal, frustration, and low morale, which deviates from the expected model of confident and fulfilled educators passing on knowledge until their final service years.

The reality on the ground indicates that many of these teachers are overwhelmed by retirement-related fears such as financial insecurity, lack of adequate pension arrangements, social isolation, and uncertainties about post-retirement engagement. This anxiety manifests in their day-to-day activities as reduced classroom productivity, absenteeism, loss of enthusiasm, and lack of commitment to teaching responsibilities. Some have developed health-related issues tied to stress, while others struggle with making concrete retirement plans due to psychological denial or helplessness.

The consequences of retirement anxiety among these teachers are far-reaching. It affects not only the mental and physical well-being of the teachers themselves but also undermines the teaching profession and the quality of education offered to students. Students suffer from inadequate instruction, poor mentorship, and a lack of continuity in learning. The educational system is weakened by a demotivated workforce that is not prepared to exit professionally or mentor the next generation effectively.

This situation is particularly worrisome because teachers, as implementers of the curriculum, are central to achieving the goals of education. However, the emotional and psychological challenges they face during the pre-retirement phase threaten the realization of national objectives. Despite several government interventions such as pension reform, pre-retirement seminars, and teacher welfare schemes, there is little evidence to show that these have effectively reduced retirement anxiety among teachers in the study area. These efforts often lack psychological focus, continuity, or reach and do not address the core mental health and emotional preparedness issues required for smooth retirement transitions.

Given the critical role of teachers in national development, there is a compelling need to urgently address retirement anxiety through effective strategies. One such strategy is geriatric counselling, including psychological interventions like Cognitive Behavioural Therapy (CBT) and Reminiscence Therapy (RT).

### **Hypotheses**

**Ho1:** Cognitive-Behavioural Therapy is perceived not to significantly relate to retirement anxiety among near-retirement secondary school teachers in Calabar Education Zone, Cross River State.

**Ho2:** Reminiscence Therapy is perceived not to significantly relate to retirement anxiety among near-retirement secondary school teachers in Calabar Education Zone, Cross River State.

### **Methodology**

The study was conducted in secondary schools in Calabar Education Zone in Cross River State of Nigeria. Survey research design was adopted for the study. A sample of two hundred and

forty (240) teachers was used for the study. The sample was selected through stratified and simple random sampling techniques.

The questionnaire titled Perceived Influence of Geriatric Counselling Questionnaire (PIGCQ) was the main instrument used for data collection. The questionnaire consisted of three sections (A, B and C). Section A measured personal data of the respondents, while section B comprises six items each totalling 12 items to measure sub variables of Geriatric Counselling; while section C consisted of 10 items to measure retirement anxiety. The items took Four-point modified Likert rating scale, ranging from Strongly agree, Agree, Disagree and Strongly disagree with rating scale of 4, 3, 2 and 1 for positive items; and 1, 2, 3, and 4 for negative items respectively. To determine reliability of research instrument (questionnaire), a trial test was done using 50 respondents who were not part of the actual study. Cronbach Alpha reliability method was used to determine the reliability estimate of the instrument. The reliability coefficient ranges from 0.82 to 0.91. The questionnaires were administered personally by the researcher with the help of two research assistants. The hypotheses were tested using linear regression at .05 level of significance

### Presentation of results

**Ho1:** Cognitive-Behavioural Therapy is perceived not to significantly relate to retirement anxiety among near-retirement secondary school teachers in Calabar Education Zone, Cross River State.

The independent variable in this hypothesis is Cognitive-Behavioural Therapy, while the dependent variable is retirement anxiety among teachers. Simple regression analysis was employed to test this hypothesis. The result of the analysis is presented in Table 1.

**Table 1:** Simple regression result of the relationship between Cognitive-Behavioural Therapy and retirement anxiety among teachers

Model	R	R. square	Adjusted square	R. Std error of the estimate	
1	.295(a)	.087	.083	2.99123	
Model	Sum of square	df	Mean square	F	p-value
Regression	202.242	1	202.242	22.603	.000(a)
Residual	2129.491	238	8.947		
Total	2331.733	239			

The simple regression analysis of the relationship between Cognitive-Behavioural Therapy and retirement anxiety among teachers produced an adjusted  $R^2$  of .083. This indicate that the Cognitive-Behavioural Therapy account for 8.3% of the determinants of retirement anxiety among teachers in the study area. The F-value of the Analysis of Variance (ANOVA) obtained from the regression table was  $F = 22.603$  and the sig. value of .000 (or  $p < .05$ ) at the degree of freedom (df) 1 and 238. The implication of this result is that Cognitive-Behavioral Therapy is perceived to significantly relate to retirement anxiety among teachers.

**Ho2:** Reminiscence Therapy is perceived not to significantly relate to retirement anxiety among near-retirement secondary school teachers in Calabar Education Zone, Cross River State.

The independent variable in this hypothesis is Reminiscence Therapy, while the dependent variable is retirement anxiety among teachers. Simple regression analysis was employed to test this hypothesis. The result of the analysis is presented in Table 2.

**Table 2:** Simple regression result of the relationship between Reminiscence Therapy and retirement anxiety among teachers

Model	R	R. square	Adjusted square	R. Std error of the estimate	
1	.323(a)	.105	.101	2.96184	
Model	Sum of square	of df	Mean square	F	p-value
Regression	243.882	1	243.882	27.801	.000(a)
Residual	2087.851	238	8.772		
Total	2331.733	239			

The simple regression analysis of the relationship between Reminiscence Therapy and retirement anxiety among teachers produced an adjusted  $R^2$  of 0.101. This indicated that the Reminiscence Therapy accounted for 10.1% of the determinants of retirement anxiety among teachers in the study area. The F-value of the Analysis of Variance (ANOVA) obtained from the regression table was  $F = 27.801$  and the sig. value of .000 (or  $p < .05$ ) at the degree of freedom (df) 1 and 238. The implication of this result is that Reminiscence Therapy is perceived to significantly relate to retirement anxiety among teachers.

### Discussion of the findings

The findings of the first hypothesis reveal that Cognitive-Behavioral Therapy (CBT) is perceived to significantly relate to retirement anxiety among secondary school teachers in Calabar Education Zone, Cross River State. This suggests that CBT, as a psychological intervention, holds substantial promise in mitigating retirement anxiety among teachers nearing the end of their careers. This finding aligns with Venus et al. (2022) who stressed that CBT reduced worry, physical symptoms, and attention deficits; thus, reinforcing CBT's utility as a therapeutic tool for addressing anxiety-related issues. These results provide external validation to the current study's conclusion that CBT has therapeutic potential for alleviating anxiety — in this case, retirement-related anxiety among educators. Martaria and Qisthi (2024) study also found statistically significant reduction in anxiety scores between the pre-test, post-test, and follow-up assessments. The consistency of improvement across all phases of the study underscores the sustained benefits of CBT. This finding complements the present study's implication that CBT can be effectively applied to groups of teachers approaching retirement, not just individuals, to improve their emotional well-being and reduce stress associated with retirement transitions. Additionally, Usman and Mustapha (2021) study revealed significant effects among both male and female students, with p-values of .005 and .000 respectively,

further supporting CBT's efficacy across different age groups and contexts. Though their focus was on younger population and social anxiety, the findings echo the central theme of the present study - that CBT-oriented interventions can significantly reduce anxiety when properly administered.

In sum, the current study contributes to the growing body of literature affirming the relevance of CBT in managing psychological distress. Its findings highlight CBT's applicability not only in clinical and adolescent settings but also among educators grappling with pre-retirement anxiety. The modest yet significant adjusted  $R^2$  value suggests that while CBT is a strong predictor, retirement anxiety may also be influenced by other factors such as financial insecurity, lack of post-retirement plans, societal neglect of aged teachers, or inadequate pension schemes, which were not captured in this study. Nevertheless, the significance of CBT in this study affirms its potential as a strategic tool that school administrators, psychologists, and counsellors can adopt to promote emotional stability and retirement readiness among teachers.

The results of the second hypothesis show that Reminiscence Therapy is perceived to significantly relate to retirement anxiety among secondary school teachers in Calabar Education Zone, Cross River State. This finding suggests that reminiscence therapy, as an intervention, plays a meaningful role in reducing retirement-related anxiety among near-retirement teachers in the study area. This result is in line with Mohammad-Rafi et al. (2022) whose findings revealed that participants in the intervention group experienced significant reductions in death anxiety and improved adjustment to aging, post-intervention compared to the control group. The parallels between anxiety about death in older adults and retirement anxiety in teachers further reinforce the therapeutic potential of reminiscence in addressing age-related psychological concerns. Similarly, Retno et al. (2020) study found a statistically significant decrease in anxiety levels after administering reminiscence therapy ( $p = .000$ ). This result directly supports the present study by showing that recalling past positive life events and meaningful experiences can help reduce emotional distress, particularly during life transitions like retirement. Additionally, AhmadiManesh et al. (2020) found that group reminiscence sessions led to a significant increase in happiness scores in the intervention group compared to the control group. This supports the argument that reminiscence therapy not only alleviates negative emotions such as anxiety but also promotes positive psychological states like happiness and emotional well-being - both of which are critical for teachers transitioning into retirement.

The cumulative findings from these studies and the current investigation underscore the relevance of reminiscence therapy as a psychosocial intervention capable of addressing the emotional needs of aging individuals, particularly teachers approaching retirement. Thus, the present study confirms that reminiscence therapy is not only significantly associated with a reduction in retirement anxiety among teachers, but also complements existing literature on its effectiveness in improving psychological health outcomes. The findings also suggest that reminiscence therapy could be integrated into school counselling programmes, retirement planning workshops, and mental health services for educators, especially those nearing the end of their careers.

## **Conclusion**

This study has empirically demonstrated that both Cognitive Behavioural Therapy (CBT) and Reminiscence Therapy are perceived to significantly predict and reduce retirement anxiety among near-retirement secondary school teachers in Calabar Education Zone. These results indicate that both therapeutic approaches play meaningful roles in mitigating psychological distress associated with the fear of retirement. Cognitive Behavioural Therapy helps teachers restructure negative thought patterns about post-retirement life, while Reminiscence Therapy facilitates the emotional reconciliation of past experiences, strengthens self-worth, and fosters a sense of fulfillment. The statistical significance of both interventions confirms that emotional preparedness for retirement can be greatly enhanced through structured psychological support.

The study provides clear evidence that psychological interventions, particularly CBT and Reminiscence Therapy, should be integral to pre-retirement programmes. If implemented systematically, they can reduce retirement-related anxiety, boost teacher morale, and support a healthier transition from professional life to retirement. The findings advocate for a more holistic retirement preparedness model that includes not just financial literacy but also mental health support for aging educators.

## **Educational implications of the findings**

The findings of this study have several implications for practice, particularly in education and mental health:

1. For teachers: Teachers approaching retirement need structured psychological support to manage anxiety and transition positively. Interventions like CBT and Reminiscence Therapy equip them with tools to view retirement not as a loss, but as a meaningful new chapter.
2. For school counsellors and psychologists: These professionals should incorporate CBT and Reminiscence Therapy techniques into pre-retirement counselling to mitigate emotional instability among teachers.
3. For future researchers: The study opens avenues for longitudinal and intervention-based studies on retirement preparedness and mental health supports for public servants.

## **Recommendations**

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

1. Government and education authorities should provide free or subsidized CBT and reminiscence-based counselling sessions for teachers approaching retirement to reduce psychological distress.
2. Teacher professional development programmes should include mental health literacy training, with retirement readiness counselling embedded in them.
3. School administrators should engage psychologists and trained counsellors to monitor the emotional wellness of aging staff and offer tailored support.
4. Policymakers in education should enact policies making psychological retirement readiness a mandatory component of teacher exit preparation processes.

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