



Causes of Retirement Anxiety As Expressed By Civil Servants in Kwara State

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ABSTRACT

The aim of the study was to find out the causes of retirement anxiety among civil servants in Kwara State, Nigeria. The study was guided by three hypotheses. Descriptive research was used for the study while a purposive sample was used to select 24 government establishments while 480 randomly selected were the sample size of the study. Causes of retirement anxiety questionnaire (CORAQ) were used as an instrument for data collection and data collected were analyzed using PPMC. The finding from the study revealed no significant difference in the level of retirement of Kwara state civil servants on basis of age ($F=2.995 < F_{crit}=3.00$ at 0.05) and a significant difference in the level of retirement of Kwara state civil servants on basis of gender ($t=2.354 > t_{crit}=1.96$ at 0.05). Among the recommendation made were that seminars and workshops should be organized on new pension reform for civil servants on the life in retirement and the Counselling Association of Nigeria (CASSON) should lay emphasis on counselling services for retirement so as to encourage people to conduct more research studies on retirement.

ARTICLE INFO

Article History
Received: January, 2021
Received in revised form: April, 2021
Accepted: May, 2021
Published online: June, 2021

KEYWORDS

Retirement Anxiety, Civil Servants,
Kwara State.

INTRODUCTION

Retirement is a transitional period in life of an employee after serving with all his/her capacity for active productive years. According to Gbenda (2006), it is the state of being terminated from business, public or business organization and from active service. He maintained that it is the transition from a formal business career or active service to another second career in life or a second range of life development. To Edet, Okon and Arah (2006), retirement is an official and the formal enduring of a work life. They maintained that it is a transition from active involvement in the world of work, to active enjoyment of the world of leisure. Retirement could also be seen as the withdrawal from employment or profession due to social, economic, physical and political reasons to a new task that is less tasking but increases one's prestige and leisure (Ekoja & Tor-Anyiin, 2006). Retirement therefore is different for everyone

depending on the type and reason for disengagement. According to Musa (2004), retirement is the end of a happy life. Other sees it as the end of being useful in any way. The announcement of retirement grips many with agony and pain. Musa stated further that, some see retirement as a curse rather than a blessing because it is like the curtain of useful life has been drawn to a close. But in actual sense, Abdullah (2004) observed that a retiree is supposed to be happy, rejoicing and thanking God for the long life he has enjoyed as an active participant in national development and he still has time to enjoy the third phase of life which is the retirement period.

Every worker has a stipulated time to retire from a formal employment, either by reason of age or length of service in a normal circumstance. Retirement can come as a result of unforeseen vicissitudes of life in the form of involuntary retirement which can arise from a



myriad of reasons such as ill-health, disciplinary action, change in the organizational policy of the institution concerned, or redundancy occasioned by economic down turn in the fortune of the organization, amongst many other reasons (Dansan, 2002). Adegoke (2002) perceived retirement as an inevitable event that is bound to happen to a worker. It is a stage in the life of the employee both in private and government establishment, even those self-employed. According to Adegoke (2002), retirement is a transitional period in life of an employee after serving with all his capacity for active productive years.

All the above definitions of retirement have certain things in common. They all stress the fact that a worker must definitely leave his/her work, career, position or active service life to another face of life. It's rather a new dawn or beginning for the worker's immense change to the entire pattern of life. These changes for some individuals can be a change of good, and a change to enjoy a completely new way of life. For some, it is a change characterized by emotional and behavioural crisis (Tokunboh, 1998, Akinade, 2006, and Suleman, 2006).

Retirement marks a major life change for many people. The income, status, responsibilities, activities and social relationship associated with the work environment suddenly change are the causes of pre-retirement anxiety to would be retired officer (Adisa, 2003). Ode (2004) sees the following as some of the major causes of retirement anxiety, time management, total Dependency on Present Salary, problem of securing residential accommodation, ignorance of what to do with pension money and attitude of friends and family: The attitude of friend and family play on important role in the retirement decisions. From a research report carried out at Aladja, Delta State of Nigeria by Ode (2004), it was observed that retirement affects the income, residence, family structure, in relationship between members of the family as well as the economic viability of retirees. Since the family income stands the single most important determinant of life satisfaction and morale in the retirement, the prospective retirees are faced with the problem of

what the attitude of their friends and family members will be after retirement.

Retirement anxiety by its nature involves fears and worries about the future of the individual as a result of the cessation of active working life. It involves fears that usually result from change. According to Adeboye (2002), change is inevitable but most people tend to resist change because it is not always convenient. Some of the major causes of retirement anxiety according to Ode (2004) includes: anxiety over finances, challenges in managing mental health, not planning for retirement, difficulty on time management, total dependence on present salary, problem of securing residential accommodation, ignorance of what to do with pension money, attitude of friend and family and the challenges of sudden retirement.

Akinade (2006), when a retiree undergoes acute trauma, confusion and difficulty in thinking, for he is demobilized and becomes inactive. This can be described as acute stress reaction. These symptoms are temporary and can discontinue after some hours or days. To Somasundaran and Renol (1998), in (Dada, 2005), these symptoms include "Panic paralysis, confusion, terror, loss of control, anger, depression and hopelessness".

Disbelief or Denial is the situation in which one of it is in a fantasy (Imagination especially when related to reality). He is not sure whether he is in dream or something real is happening. A thorough quick recast of history is done to ascertain whether this is true or false, statements like "this letter is not me", "I reject it", "It is a matter of mistaken identity". The names and spellings are thoroughly checked to detect a mistake and disown the letter. If this is confirmed, retirees could look for the retirement reason. The reason is attached. If it is years, they are recalculated. All these are efforts to deny the letter of retirement (Akinade, 2006).

Again, Akinade (2006) noted that a retiree may be annoyed either with self, the employer, or anyone, in his family his suspects has contributed to his fate, especially if the retiree was forced to retire. This is so because anger goes with blaming. After blaming, guilt comes in as well as cursing. Even, dead parents



who were incapacitated to pay school fees are blamed for contributing to the retiree's inability to reach the apex in the career. Those in authority are accused of injustice, denial to give promotions scrip in. Faults are looked for everywhere to blame one person or another. Reasons are attributed to victimization, injustice, and hatred among others. In the Nigeria cultural setting, quarrels that occurred five years ago are re-examined to see if they have connection with the retirement. The highest point of anger is the thoughts of seeking redress in court if any slightest fault is identified in the letter. Others can even think of suicide.

Subsequently retirees are always anxious about the changes effected as a result of retirement. Consequently, most of them are likely to experience anxiety disorder. The major symptoms of anxiety disorder are fear, worry, poor sleep and poor concentration. Retirees experience all these because of the social-economic changes in which they have found themselves as a result of the retirement. Their panic attack could last minutes. But all the same they experience it. Symptoms of anxiety after retirement include worry, irritability, tiredness, sweating, muscle tension, poor concentration, poor sleep and panic attacks.

According to Somasundaran and Renol (1999) cited in Adewuyi (2008), "depression is a persistent low of mood characterized by sadness, sorrow, loss of pleasure and interest", the symptoms include weakness, due to changes in routine or cost ultimate. This will affect the retiree's weight as well as decrease in daily work. Depression is a mood disorder in which the individual according to Santrods (2008) is deeply unhappy, demoralized, self-derogatory and bored. The individual does not feel well, loss standing easily, has a poor appetite and is less motivated indeed. The sadness associated with retirement and subsequent social and economic changes, loss of close associates at work, and general work environment left can result in depression.

Lastly, many people drink in order to forget their worries (Ker & Tor-Anyin, 2001). Retirement can cause worry for lack of what to do. They are idle and in view of their idleness, they see the drinking place as the only avenue to

occupy themselves. Consequently, they are always there to drink. Unfortunately, they become addicted without knowing it. This is because being an alcoholic according to Morakinyo (2001) is simply drinking 24 bottles of beer a week or 14 shots of hot drink for men and 14 bottle of beer or 7 shots of hot for women. Retirees who resort to drinking may become alcoholics. This can worsen their situation and compound their retirement problems.

In a study carried out by Omoresemi (1987), among some Nigeria retirees, it was discovered that retirement affect the income, residence family structure or relationship between members of the family as well as the economic viability of retirees. For those who are compulsorily retired, their income is likely to be adversely affected while it might mean an economic boom for voluntary retirees. The accommodation for the retirees is another point. Some might have to quit official quarters for rented apartment while others might move into their private houses. Some retirees might experience frequent family squabbles particularly when the wife has to cater for the family. The social level of interaction might also be affected. Due to limited financial sources, some retirees might not have the courage to associate with old friends and family while for others retirement gives them the opportunity to interact more effectively with family members and friends, or to concentrate more on leisure-time activities like going to clubs, playing games, reading and the like. The problem associated with retirement is the red signal of anxiety to civil servants in kwara state towards retirement.

Research Hypotheses

The following hypotheses were generated to guide the conduct of this study:

- Ho1: There is no significant difference in the causes of retirement anxiety among civil servants in Kwara State on the basis of age.
- Ho2: There is no significant difference in the causes of retirement anxiety among civil servants in Kwara State on the basis of gender.
- Ho3: There is no significant difference in the causes of retirement anxiety among civil

servants in Kwara State on the basis of family type.

METHODOLOGY

The research design that was adopted for this study is the descriptive survey method since the method involves careful study and observation of the existing attributes of a particular event/situation. The purposive sampling technique was used to select 24 government establishments across the three senatorial districts of Kwara State on the bases of their year of establishment, geographical location and staff strength. While simple sampling technique was used to select (20) twenty respondents from each establishment government establishment which gave us total number of (480) four hundred and eighty respondents. A questionnaire titled Causes of Retirement Anxiety Questionnaire (CORAQ), developed through extensive literature review, was used to collect data. The instrument was sub-divided into two major sections: A and B. 'A' focused on the background information about the respondents which consist of three item-questions like age, sex and family type. Section 'B' consists of 15 structured items meant to elicit information on causes of retirement anxiety. Copies of the initial draft were given to five

experts in the Department of Counsellor Education, University of Ilorin to vet and check both content and face validity of the test. The suggestions, views, and comments given by these experts were noted and effected to establish the face and content validity of the instrument. To establish the reliability of the instrument a test re-test method of reliability was adopted. The instrument was administered twice with an interval of four weeks to the same respondents. The two sets of scores were correlated using Pearson Product Moment Correlation Coefficient and the calculated r-value is 0.75, which indicated that the instrument is reliable. For the analyses of data, frequency counts and simple percentages were used to analyse of demographic data. T-test statistics was used to test hypothesis 2 and 3 while Analysis of Variance (ANOVA) statistics was used to test hypothesis 2 and 3

RESULTS

The results were based on the hypothesis formulated for the study

Hypothesis 1: There is no significant difference in the causes of retirement anxiety among civil servants in Kwara State on the basis of age group.

Table 1: Analysis of variance (ANOVA) on the causes of retirement anxiety on the basis of age group.

Source of variance	Sum of square	DF	Mean square	Calculated f-ratio	Critical f-ratio
Between Groups	310.387	2	155.194		
Within Group	24716.133	477	51.816	2.995	3.00
Total	25026.500	479			

The result in table 1 indicates that the calculated f-ratio of 2.995 is less than the critical f-ratio of 3.00 at 0.05 alpha level of significance. Thus, the hypothesis which indicates that there is no significant difference in the causes of

retirement anxiety among civil servants in Kwara state on the basis of age group was accepted.

Hypotheses 2: There is no significant difference in the causes of retirement anxiety among civil servants in Kwara state on the basis of gender.

Table 2: Mean standard deviation and t-value of the causes of pre-retirement anxiety among civil servants in Kwara State on the basis of gender.

Gender	N	X	SD	DF	Calculated t-value	Critical t-value
Male	221	43-4525	6.45430	477		
Female	258	41.8992	7.77990		2.354*	1.96

*Significant, $p < 0.05$.

The result in table 2 indicates that the calculated t-value of 2.354 is higher than the critical t-value 1.96. On the basis of this, the hypothesis which states that “there is no significant difference in the causes of retirement anxiety among civil servants in Kwara State on

the basis of gender was rejected; $t (df = 477) = 2.354, p < 0.05$.

Hypothesis 3: There is no significant difference in the causes of pre-retirement anxiety among civil servants in Kwara State on the basis of family type.

Table 3: Mean, standard deviation and t-value of the causes of retirement anxiety among civil servants in Kwara State on the basis of family type.

Family Type	N	\bar{X}	SD	DF	Calculated t-value	Critical t-value
Monogamous	348	42.5977	7.16091			
Polygamous	131	42.6641	7.44891	477	-0.89	1.96

The result of table 3 indicates that the calculated t-value of .089 is less than critical t-value of 1.96. On this basis the hypothesis which states that there is no significant difference in the causes of retirement anxiety among civil servant in Kwara State in the basis of family type was accepted.

DISCUSSION OF FINDINGS

The first finding agrees that there is no significant difference in the causes of retirement anxiety among civil servants in Kwara State on the basis of age group. That is, all respondents accepted that causes of retirement anxiety have nothing to do with age group. This is in agreement with Adegoke (2002). The crowding pressure of the unemployed is already forcing the employer of labour to side-step some provision of service condition and retire employees even prematurely.

Also, the second finding disagrees that there is no significant difference in the retirement anxiety among civil servants in Kwara state on the basis of gender. That is, all respondents accepted that causes of retirement anxiety have nothing to do with gender. This finding is against claim of Blau (1981) which maintained that men displayed negative attitude toward retirement than women because when retire, they lose their major role, sources of respect and identity.

The third finding concludes that there is no significant difference in the causes of retirement anxiety among civil servants in Kwara state on the basis of family type. This means that causes of retirement anxiety has nothing to do

with family type, one can conclude that the type of family operate by individual has nothing to do with retirement anxiety in as much as they plan well for it.

CONCLUSION

Based on the results of finding in this study, the following conclusions were drawn.

1. There is no significant difference in the causes of retirement anxiety among civil servants in Kwara State on the basis of age.
2. The result also revealed that there is no significant difference in the causes of retirement anxiety among civil servants in Kwara state on the basis of gender.
3. The result implies that respondents did not significantly differ in their attitude towards the causes of retirement anxiety on the basis of family type.

Implication of the findings on Counselling

The finding of the study revealed that many civil servants in Kwara state are seriously anxious of what become of them after retirement due to the fact that retirement anxiety is a provoking life event that needs to be taking care of by the prospective employer in the civil service.

Again retirement anxiety may lead to physical and psychological disequilibrium that may pose serious health challenges to retiring civil servants.

Subsequently, the employer of labour such as civil service commission, teaching service commission, universal basic education



board etc. should provide retirement seminar/workshop for their employees.

Again there is need for retiring civil servant to have adequate information about life in retirement.

RECOMMENDATIONS

Based on the conclusion of the study, the following recommendations were drawn.

1. Counselling service for retirement should be incorporated into the counsellor education curriculum of study in tertiary institution of learning.
2. Retirement seminars/workshop should be organized for counsellor in training.
3. Counselling Association of Nigeria (CASSON) should lay emphasis on counselling services for retirement so as to encourage people to conduct more research studies on retirement.
4. Government should organize public lecture on new pension reform for civil servants on the life in retirement.

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