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INFLUENCE OF RETIREMENT PLAN ON PERCEIVED RETIREMENT ANXIETY AMONG STAFF IN USMANU DANFODIYO UNIVERSITY SOKOTO, NIGERIA: IMPLICATIONS FOR CAREER COUNSELLING

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ABSTRACT

Retirement is an inevitable phase of life that all those engaged in paid labour have to face at a certain time, as such planning for it should be unavoidable also. Many times, workers experience fears when approaching retirement period for the simple reason that they did not plan for it; workers in Usmanu Danfodiyo University are not any different. Thus, the study investigated how retirement planning influenced retirement anxiety among the staff. Using descriptive survey, the study utilizes purposely sampled staff who retired and those who are about to ($N = 31$). An adapted version of Preretirement Planning Questionnaire was used to collect data, which was analyzed by using chi-square and independent t-test analysis. Results indicated that planning for retirement positively influence retirement anxiety among the staff, and also that there was no difference in how the academic staff plan for retirement or how they experienced anxiety over retirement from that of the non-academic staff. Among the recommendations made was that employees in the university should plan ahead for the inevitable date of their retirements; in this way they would greatly reduce or altogether avoid feelings of concerns that may be a source of anxiety. One of the implications for career counselling is to employ adequate counselling approaches so that employees in the university should be empowered to plan ahead for the inevitable date of their retirements; in this way they would greatly reduce or altogether avoid feelings of concerns that may be a source of anxiety.

KEY WORDS: Retirement, Anxiety, Staff, Influence, Plan

INTRODUCTION

Retirement is a process that started on day one that an employee took up and started a paid job that contains the clause of duration of service, especially under Nigerian civil service terms. Invariably, any staff that took up work appointment that specifies duration for which he or she would spend, must understand that there would be a day when the work shall finish. In Nigeria, such appointments are usually for thirty-five years of service or sixty years of age – whichever comes first. This clearly shows that an employee ought to know that his/her years to be spent in work are numbered and the need to start planning for that. Thus, retirement is the formal disengagement from an employed job and the stage of being terminated from public or business organization and from active service. 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 (Gbenda, 2006). In another vein, Adeloye (1999) saw retirement as an act of withdrawing oneself from a particular regular working place and can be described as the final stage of an individual's working experience when he quits from his occupation either voluntarily or compulsorily. It also signifies transition to old age. Retirement was also perceived by Akinade (as cited in Onuigbo, 2007) as the termination of a pattern of life or a disengagement from active and a sort of regimented mode of occupation as a result of old age, poor health, social pressure or weariness after a long period on a particular job.

An important belief that apparently ought to be held by working people is that, at the end, retirement is inevitable as is with anything that has a beginning. Thus, Machima (2012) aptly points out that retirement is an inescapable phase in life of any worker being it an employee or an employer of labour. It is a period when old age causes one to slow down in working activities. Though retirement from full time paid employment is a defining moment that marks the beginning of a life transition, some were never prepared for it despite



being fully aware of it from the start. And this may result in uncalled for anxiety and even phobia about it. This may be simply as a result that such workers never really planned for it despite the notice of years they received for it. Thus, Adejare, Dalhatu, Oyelabowo and Yusuf (2019) rightly observed that people who plan their retirement well in advance adjust well and they are likely to go through it as a honey moon phase in which they are quite active or may go through rest and relaxation phase of recuperating from the stresses and strains of employment. But when retirement comes in one way or the other and coupled with failing to plan for it, such “abrupt actions provoke anxiety for workers who are yet to retire or be retired” (Adejare, Dalhatu, Oyelabowo and Yusuf, 2019). Thus, a feeling of anxiety may set in.

Dalhatu (2017) explains that retirement anxiety by its nature, involves worries about the future of the individual as a result of the cessation of active working. It is associated with several fears that affect the personality of the retirees entirely. It involves worry that usually results from change. Change is inevitable but most people tend to resist change because it is not always convenient. We can then argue that for workers who did not plan for retirement, at its time they may be faced with anxiety of how to get into another life which they are not accustomed to because of the psychological, emotional, physical, economic and social work life that their mindset has been used to. Hence some researchers pointed out that retirees may have to contend with one, two or all the major causes of retirement anxiety.

Accordingly, Ode (2004) identified the following as some of the major causes of retirement anxiety; inadequate fund, inadequate planning of retirement, challenges of managing a new and lower social status, difficulty in time management, total dependence on present salary, problem of securing residential accommodation, ignorance of what to do with pension money, attitude of friends and family and the challenges of sudden retirement, challenges in managing mental health as observed by Ekoja and Tor-Ayiin (2005) that “retirees who have not been equipped find it difficult to cope with health challenges”. Others are unexpected death or illness, redundancy during retirement, children education, and the feeling of being unsecured among others. Sometimes, in order to overcome the anxiety, the workers device means to continually remain in the service or work even in retirement. This seems to be the reason for falsification of records by workers in a bid to remain in service even after attaining the retirement age.

Any academic staff in the services of the university ought to put it at the back of his mind that at the age of seventy years his services would be retired and as such should start to plan for it since years before then. Hence, Ndaman (2004) noted that 10% of those who retired, who are living well and probably in high spirit, able to maintain their status quo are those who prepared and planned ahead. This clearly shows that planning for retirement is very much required and essential for workers as long as they aspire for a satisfying and fulfilling retirement devoid of any anxiety or stressors because “there are instigators that are capable of stirring up anxiety in the lives of workers” (Petters, 2009). Such stressors could originate from lack of money, health complications, aging, marital status and improper care for the elderly (Omoresemi, 2012). Adequate retirement planning could ensure financial strength that would take away such stressors for as pointed out by Christine (2002) that financial security is a necessity in old age to be able to afford comfortable, safe and accessible accommodation, home ownership and maintenance of such home, the wherewithal to pursue leisure and recreational activities as well as the ability to produce quality health care and other support services. For this reason, Uzoigwe (2001) suggested that the key words in preparing for retirement are effective preparation and careful implementation of plans. Without these the retirees or potential retiree may not be successful. Thus, Eze (1989) stated that preparation for retirement is something that needs embracing by all working class because such preparations will help minimize the problems that the retirees always face with retirement.

Accordingly, Lursadi and Mitchell (2011) pointed to the fact that financial knowledge increases effective planning for retirement and that lack of initiative often leads to breakdown during retirement. Though, Hanna (2005) argues that adjustment also involves mobilization of one's sense of worth, and values in the pursuance of life goals such as economic independence in vocation or occupational ventures. The ability to accommodate and face up to the stress, upheavals and various changing conditions in the pursuance of life goals, mark good adjustment. Accordingly, Omoresemi (1987) suggested that the way to successful retirement lies first in having a retirement plan to look forward to and carrying it out without delay.

Studies carried out have shown the need for careful planning for retirement and that majority of workers who plan for retirement find it easier and comfortably to do so. Among such, Streib and Schneider (1971) found that, the closer men were to the event of retirement, the more negative their attitudes are likely to be towards retirement. Likewise, Jenson-Scott (1993) suggested that preparing for an active life into retirement may be a crises period as the transition is not from work to not working but can involve personal shift of status identity and power. Thus, Arah (1996) indicated that the major problem being faced by retirees in Nigeria is lack of retirement plan caused by not being properly counselled. Similarly La Bauve and Robinson (1999) contended that any adult once employed should be planning for retirement but individual must have an awareness, which is through counselling of those issues relating to personal goal of post retirement life. In addition, Denga (1982) stressed the need for counselling on workforce to develop their self-concept toward facing



retirement challenges. Interestingly, Parretti and Wilson (1975) discovered that many who have retired voluntarily had planned to do so for several years. One may ask, why a public servant should experience fear and anxiety towards the end of his service, Agaba (2003) wondered and a simple reason is that there is usually fear and anxiety in respect of an unknown future. But apart from the fear and anxiety associated with the future, a simple answer to the question is that the public servant is never fully prepared for retirement and the changes that are evidently associated with the retired.

This study was hinged upon the Social Psychology Theory of Anxiety propounded by Horney (as cited in Abuo, Effiom and Odo-Simon, 2020) and the Activity Theory of Retirement propounded by Burgess (1960). The social psychology theory of anxiety believes that basic anxiety is not inherited but is a product of culture, socialization in the environment and so on. Accordingly the anxious person has the tendency of developing neurotic strategies to cope with the feeling of insecurity and advised that workers yet to retire should think in a more constructive (positive) way. This will help them to avoid anxiety that would result from illogical thinking of retirement as meaning "end of life". The activity theory of retirement, on the other hand, states that one may compensate for roles that are lost as one aged. The theory further posits that maintaining a constant socialization with people around their environment can contribute positively to the well-being of retirees. This theory encourages the individual to be better equipped with a large number of roles rather than depending on a single work role alone. Thus, interpersonal activity leads to life satisfaction and successful retirement.

STATEMENT OF THE PROBLEM

Even though retirement for staff in the Nigerian university system now ranges between sixty-five to seventy years of age and might look not in the near future, eventually it always happened. It has been observed usually that most staff used to postponed planning for their retirement believing that there is enough time for that, thereby deceived themselves in coming face to face with retirement when they are not yet fully ready for it which also inhibit a lot of tension, resentment and anxiety. Thus, it is common to find staff who resigned but are not yet ready to squarely and happily face their retirement. Another factor that may deceive workers is the recently introduced Contributory Pension Scheme, believing that it covers every plan you need to make for a joyful retirement from active service. Alas, with it the story is entirely different! Accessing it alone is proving to become a herculean task for those who retire; in fact, how to plan for accessing it is a retirement plan in itself. It has been observed thus that there was a gap in planning retirement among the staff and which will inevitably result in a lot of anxiety and tension at the eleventh hour. These and more salient reasons are what raised interest for the study and what prompted it.

RESEARCH OBJECTIVES

The main objective of this study is to find out how retirement plan influenced retirement anxiety among staff in Usmanu Danfodiyo University Sokoto, but specifically to:

- i. Find out the effect of retirement plan on perceived retirement anxiety among staff.
- ii. Find out whether there is any difference in the retirement plan between academic and non-academic staff.
- iii. Find out whether there is any difference in the perceived retirement anxiety between academic and non-academic staff.

RESEARCH QUESTIONS

The following questions were asked to guide the conduct of the study:

- i. How does retirement plan have effect on perceived retirement anxiety among the staff?
- ii. Does the academic staff plan retirement better than the non-academic staff?
- iii. Does the academic staff perceive retirement anxiety better than the non-academic staff?

RESEARCH HYPOTHESES

In line with the research questions, the following hypotheses were formulated for the study:

- i. There is no significant effect of retirement plan on perceived retirement anxiety among the staff.
- ii. There is no significant difference between academic and non-academic staff in their retirement plans.
- iii. There is no significant difference between academic and non-academic staff in their perceived retirement anxiety.

METHODOLOGY

The study utilizes the descriptive survey approach as the design to collect data from staff in the area of the study. This is as result that responses were sought from the staff because the study aimed at finding out how retirement plan influenced perceived retirement anxiety.



The population of the study was all the 21, 653 staff in Usmanu Danfodiyo University Sokoto (Office of the Registrar, Usmanu Danfodiyo University Sokoto, 2023). As for the sampling, subjects were drawn from the total population by the purposive (judgmental) sampling technique; twenty-two 22 non-academics and nine 9 academics (N = 31). All in all, the study utilized 17 staff that are about to retire and 14 staff that are already retired from the service of the university. The study decided on using this technique based on the fact that it aimed at only those staff who retired and those who have less than six months to retire.

Instrument used for collecting data for the study was an adapted version of “Preretirement Planning Questionnaire (PRPQ)” (Abubakar, 2011). The instrument has section ‘A’ that sought for the respondents’ demographic data of sex, age, year of/to retirement, location/address and section ‘B’ that contains 20 items that dealt with planning retirement. The researchers added section ‘C’ which contains 20 items that dealt with anxiety towards retirement based on the scale developed by Oluseyi and Olufemi (2015). The modified instrument is in 4-point Likert-form scale of ‘Strongly Disagree’, ‘Disagree’, ‘Agree’, and ‘Strongly Agree’. Furthermore, the instrument was subjected to experts in the field of psychology and guidance and counselling who made necessary adjustments and corrections after which it was adjudged as possessing both construct and content validities. Moreover, after subjecting the instrument to a test re-test reliability analysis, a Cronbach alpha index value of 0.76 was realized. Thus, for this study, both the validity and the reliability of the instrument were considered satisfactory and good enough.

The researchers gathered data for the study by visiting the sampled staff and administered the instrument, this was done by the help of the university authority for the respondents’ locations/addresses, and likewise, by engaging the help of some people who located them; thus, the study was able to cover them since their number is not much. In analyzing the gathered data, related samples chi-square was used to analyze hypothesis one while the independent samples t-tests technique was used to analyzed hypotheses two and three at .05 level of significance.

RESULT PRESENTATION AND ANALYSIS

The following are the result of the analysis of the data gathered for the study.

Hypothesis 1: *There is no significant effect of retirement plan on perceived retirement anxiety among the staff.*

This hypothesis was tested by subjecting retirement plan scores and the retirement anxiety scores to a related samples chi-square analysis as shown in table 1.

Table 1: Effect of retirement plan on perceived retirement anxiety among the staff.

Variables	N	Mean	Std. Deviation	X ² -Cal	p-Value	Decision
Retirement Plan	31	52.48	17.324	3.903	.048	H ₀ Rejected
Retirement Anxiety	31	41.16	8.922			

Result of table 4.3.1 indicates scores for retirement plan ($M = 52.48, SD = 17.324$) and retirement anxiety ($M = 41.16, SD = 8.922$), $\chi^2(30) = 3.903, p < .05$. This indicates that retirement plan positively and significantly affects retirement anxiety of the staff because the p -value is less than the .05 level of significance. Therefore, H₀₁ which states that there is no significant effect of retirement plan on perceived retirement anxiety among the staff is rejected.

Hypothesis 2: *There is no significant difference between academic and non-academic staff in their retirement plans.*

This hypothesis was tested by subjecting retirement plan scores of the academic and non-academic staff to an independent samples t-test analysis as shown in table 2.

Table 2: Difference in the retirement plan of the academic and non-academic staff

Status	N	Mean	Std. Deviation	t-Cal	p-value	Decision
Academic	9	57.67	15.937	-1.068	.294	H ₀ Accepted
Non-Academic	22	50.36	17.770			

Table 2 shows result indicating that scores were significantly higher for the academic staff ($M = 57.67, SD = 15.937$) than for the non-academic staff ($M = 50.36, SD = 17.770$), $t(29) = -1.068, p > .05$. Nevertheless, the result revealed that there was no significant difference in the retirement plans of the academic and non-academic staff. On the basis of this finding, the hypothesis which states that there is no significant difference between academic and non-academic staff in their retirement plans was therefore accepted.



Hypothesis 3: *There is no significant difference between academic and non-academic staff in their retirement anxiety.*

This hypothesis was tested by subjecting retirement anxiety scores of the academic and non-academic staff to an independent samples t-test analysis as shown in table 3.

Table 3: Difference in the retirement anxiety of the academic and non-academic staff

Status	N	Mean	Std. Deviation	t-Cal	p-value	Decision
Academic	9	43.89	8.660	-1.092	.284	H ₀ Accepted
Non-Academic	22	40.89	9.480			

Table 3 shows result indicating that scores were significantly higher for the academic staff ($M = 43.89$, $SD = 8.660$) than for the non-academic staff ($M = 40.89$, $SD = 9.480$), $t(29) = -1.092$, $p > .05$. Nevertheless, the result revealed that there was no significant difference in the retirement anxiety of the academic and non-academic staff. On the basis of this finding, the hypothesis which states that there is no significant difference between academic and non-academic staff in their retirement anxiety was therefore accepted.

DISCUSSION

Based on the findings of the study, an important revelation is that retirement plan positively and significantly affects retirement anxiety of the staff. In a way, this indicates that how staff in the university plan ahead for an inevitable retirement greatly reduce anxiety about it. So, planning for retirement could go a long way in resolving what Agaba (2003) considered as the usually fear and anxiety in respect of an unknown future. Accordingly, for the retirees and the would-be retirees, the best option is to imbibe the advice by La Bauve and Robinson (1999) that any adult once employed should be planning for retirement and must have an awareness, which is through counselling of those issues relating to personal goal of post-retirement life. This is all to avoid what Arah (1996) indicated that the major problem being faced by retirees in Nigeria is lack of retirement plan caused by not being properly counselled. Thus, Denga (1982) stressed the need for counselling on workforce to develop their self-concept toward facing retirement challenges. This may well be the reason why Adejare, Dalhatu, Oyelabowo and Yusuf (2019) rightly observed that people who plan their retirement well in advance adjust well and they are likely to go through it as a honey moon phase in which they are quite active or may go through rest and relaxation phase of recuperating from the stresses and strains of employment. Summarily, staff in the university are to plan for their retirement as this would reduce or altogether take away the feeling of anxiety that they may feel when approaching the time.

Another result from the study revealed that there was no significant difference in the retirement plans of the academic and non-academic staff. This implies that there is no difference in how both categories of staff in the university plan for retirement. Thus, this is well in accord to the suggestion by Omoresemi (1987) that the way to successful retirement lies first in having a retirement plan to look forward to and carrying it out without delay. In line with this, it would be much better if staff in the university take on seriously the issue of planning for retirement as this will prove vital for adjustment to retirement in the future since Ndaman (2004) noted that 10% of those who retired, who are living well and probably in high spirit, and are able to maintain their status quo are those who prepared and planned ahead. This clearly shows that planning for retirement is very much required and essential for workers as long as they aspire for a satisfying and fulfilling retirement devoid of any anxiety or stressors because adequate retirement planning could ensure financial strength that would take away such stressors Christine (2002). For this reason, Uzoigwe (2001) suggested that in preparing for retirement, effective preparation and careful implementation of plans are key factors; and without these the retirees or potential retiree may not be successful. Of course, it is also pertinent to involve adjustments in mobilization of one's sense of worth, and values in the pursuance of life goals such as economic independence in vocation or occupational ventures, since the ability to accommodate and face up to the stress, upheavals and various changing conditions in the pursuance of life goals, mark good adjustment (Hanna, 2005). Conclusively, as pointed by Eze (1989) that the thing that needs embracing by all working class is preparation for retirement, because such will help minimize the problems that the retirees always face with retirement

Results in the study finally revealed that there was no significant difference in the retirement anxiety of the academic and non-academic staff. In essence, this means that retirement anxiety is felt or experienced similarly by both categories of staff in the university. This lent support to the assertion that retirement anxiety by its nature, involves worries about the future of the individual as a result of the cessation of active working thus, associated with several fears that affect the personality of the retirees entirely and involves worry that usually results from change (Dalhatu, 2017). The finding is also in line with what some argue that for workers who did not plan for retirement, at its time they may be faced with anxiety of how to get into another life which they are not accustomed to because of the psychological, emotional, physical, economic and social work life that their mindset has been used to; hence, pointed out that retirees may have to contend with one, two or all the major causes of retirement anxiety (Adejare, Dalhatu, Oyelabowo & Yusuf, 2019; Ode, 2004). In the Nigerian situation, where rules that govern the civil service are recently changed, retirement may hit some without adequate warning



and in such instances, “when retirement comes in one way or the other and coupled with failing to plan for it, such abrupt actions provoke anxiety for workers who are yet to retire or be retired” (Adejare, Dalhatu, Oyelabowo & Yusuf, 2019).

RECOMMENDATIONS

Based on the findings of the study, it is recommended that:

- i. Employees in the university should plan ahead for the inevitable date of their retirements; in this way they would greatly reduce or altogether avoid feelings of concerns that may be a source of anxiety.
- ii. Employees of the university should employ strategies that will enable them make realistic and concrete financial and other material provisions so that at the event of retirement they would not be much othered by undue financial constraints.
- iii. The university employees should strengthen the existing cooperative societies by attracting and injecting more money and devising more ways to improve financial savings into such cooperatives. This is because overtime the cooperatives have proven more helpful and resilient, with minimum hassle, towards staff financial and material needs.

IMPLICATIONS FOR CAREER COUNSELLING

The following are the implications for career counselling:

- i. Counsellors should mount awareness focusing on the reality of retirement and teach the best strategies that could be employed in order to make concrete plans that would ensure taking retirement as another phase of life that needs to be celebrated and not viewed with apprehension. This should entails involving themselves in familial, societal or community activities that will ensure a sense of importance and belonging.
- ii. There is the need to employ adequate counselling approaches that will ensure that workers improve upon their culture of savings. This will empower the workers become financially stable during retirement even before the expected severance benefits are available or before drawing on their pensions.
- iii. Since undue hardships in drawing retirement benefits are proven to be another source of anxiety for retirees, counsellors should collaborate with relevant authorities to ensure that the modalities for realizing retirement benefits from Retirement Savings Scheme (RSS) are better improved so that prompt and timely payment and withdrawals of retirement savings are ensured. In this way, the notorious delay or loss of such benefits associated with the scheme would be avoided and that retirees would not go through undue hardships before their benefits could materialized.

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