

Pre-Retirement Anxiety among Nigerian Public Servants: Counseling Intervention Strategies for Mitigating Effects for Self-Reliance and National Development

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ABSTRACT

Despite the established information about retirement, civil servants continue to nurse one form of anxiety or another about the third phase of workers life. Retirement causes a lot of fear among the prospective retiree and other classes of civil servants. It results in 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. Studies revealed the major findings showed that pre-retirement anxiety is caused by attitude of government on the payment of gratuity with a mean of 3.3229; Pre-retirement anxiety is caused by fear of reduction in income. It had a mean score of 3.1458 inability of many civil servants to possess a personal accommodation with a mean of 3.0833. As they grow older the level of anxiety increases. Though, the menace of pre-retirement anxiety has eaten deep into the fabrics of our civil servants; however, with effective Counselling intervention programmes, the problems can be tackled through individual or group counselling intervention process which consist of five stages: from initiation to termination stages. Retirement enlightenment units should be set up in all states by the Federal, State and Local Governments to keep civil servants informed on the benefits of planning for retirement from assumption of duty as a civil servant.

Keywords:

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

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increases one's prestige and leisure (Ekoja and Tor-Anyiin, 2006). Retirement therefore is different for everyone depending on the type and reason for disengagement. According to Musa (2004), retirement to many, 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) perceives 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).

Types of Retirement and Retirees

There are different types of retirement within the work circle. Barren and Bakare (2004) classify retirement into early, mandatory or on time and later or partial types. In the Dictionary of Business Management (2001) retirement is classified as voluntary, compulsory or forced. Also in the view of Benjamin (2006), retirement comprised on psychological meaning which experts in the field of gerontology can view from different perspectives. However, he classified it into three forms, voluntary versus involuntary retirement, early versus on time retirement and partial versus complete retirement. However, Akinade (2006) classifies all types into three, namely: voluntary retirement, compulsory or forced retirement and mandatory retirement.

Causes of Pre-Retirement Anxiety

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 pre-retirement anxiety:

- (a) **Time Management:** Because most of the retirees find it difficult to manage their time especially where they cannot be meaningfully engaged, retirees tend to engage in habits which may be deleterious to their well-being. Thus, the pre-retired workers have to find alternative ways of being fully engaged when they are retired.
- (b) **Total Dependency on Present Salary:** Currently, it is becoming increasingly difficult for the average Nigerian worker to make ends meet because of inadequate wages and inflation. Retirees are no exception to this situation. Their expenses may even be worse as the little amount received by them as pension may not be paid on time. Consequently, retirement (which may not have been planned for in most cases) is accompanied with some psychological problems/anxieties.
- (c) **Problem of securing residential accommodation:** The problem of quitting official quarter for rented apartment after retirement is also a major concern of most prospective retirees, as most Nigerian workers are unable to build their own houses before retirement. Akinade (2006) notes that it is frustrating not to have a roof over one's head in retirement.
- (d) **Ignorance of what to do with pension money:** Prospective retirees need to think about what to do to invest their gratuity in some viable venture before retiring. Unfortunately, the pensions and gratuities are not paid immediately after retirement and so some are at loss on what to do. Some are ignorant of their personal qualities, interest, talents, habits, lifestyle, drive etc. Thus, the prospective retirees need to make sure that they acquire enough knowledge, skills, ideals, qualification and the like from their place of work before retirement. For such knowledge and skills will enable them to find what to do after retirement in the public or private sector to be an entrepreneur or small-scale industries.
- (e) **Attitude of friends and family:** The attitude of friend and family play an 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.

Effects of Pre-retirement Anxiety

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.

Anxiety over Finances: Money is the major determinant of what an individual does in retirement. Money is needed for the payment of bills that hitherto were taken care of by the office. Bills such as electricity, water, telephone security, house help, drivers, the visitors and medical bills are great challenges which may result in stress and frustration, consequently high blood pressure for some pre-retirement workers (Adeoye, 2007). Worry over money is usually compounded in Nigeria because of the employer's failure to pay retirement benefits including gratuity on time (Uzoigwe, 1997). This is a problem that is beyond the retirees and probably accounts for the high death toll among them, especially for those who lead the psychological adjustment skills. In fact some still have to grapple with education and medical bill for a family that is still, by and large made up of dependent children and wards.

Challenges in managing health: Health according to the World Health Organization (WHO) (2009) is being in a state of complete physical, mental and social well-being. It is not merely the absence of disease or infirmity. Thus, retirees, tend to face serious challenges in managing the health especially because of inability to do a constant exercise. Such category of retirees might experience some physiological illness such as stomach ulcers, heart disease, hypertension and a pressing tendency to commit suicide (Denga, 1996). In a report by Industrial Training Fund (I.T.F.) (2004), it was stated that a person's health, at any given time, is a creation of his congenital exposure. Therefore, except these factors can be adequately managed in all probability, pathological and psychological well-being of the retiree cannot be guaranteed or at least be enhanced.

Challenge of managing a new and lower social status: For many pre-retired workers, both in the public and private sector, maintaining a sense of identity and self-worth without a full-time job is in fact the single most difficult challenge that they have to face. This is a result of the fact that there are no more junior officers to wait and run errand for retirees. The sudden realization that they have to do everything themselves, usually makes most retirees feel used and spent. This challenge may result in feeling of isolation, loneliness and anxiety for those who could not manage it.

Not planning for retirement: Statistic have shown that 90% of the retired persons look miserable, confused and helpless (Ndaman, 2004); as a result of lack of pre-retirement planning or improper pre-retirement planning. According to Ndaman (2004), ten percent (10%) of those who retired, who are living well and probably in high spirits and are able to maintain their status quo, are those who planned ahead retirement. Thus, an unplanned retirement creates some unavoidable problems notable among which are: state of boredom, a condition of financial anxiety distress, loss of contact with colleagues and feeling of dissatisfaction and an unfulfilled life.

Difficulty on time management: One fact of human consciousness is the awareness of time. Humans feel the passage of time in their personal experience and observe it in their environment. The following are some of the characteristics of time which must be borne in mind always: Time is consumable, irreplaceable, universal, unique (i.e. cannot be hired or

stored), dynamic (i.e. not static etc.) since these characteristics of time is basic, the prospective retirees will think of how they will utilize their time judicious after retirement and if they do not succeed in planning for the utilization of their time after retirement, it might lead to pre-retirement anxiety.

Psycho-social effect of pre-retirement anxiety

According to 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”.

- a) **Disbelief or Denial:** 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 for me”, “I reject it”, “it is a matter of mistaken identity” are usually made. 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 recalculate it. All these are efforts to deny the letter of retirement (Akinade, 2006).
- b) **Anger:** 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.
- c) **Anxiety:** 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.
- d) **Depression:** 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.

- e) **Substance Abuse:** Many people drink in order to forget their worries (Ker and 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.

Economic Effect of Pre-retirement Anxiety

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 for anxiety to civil servants in Ilorin metropolis towards retirement.

Counselling Intervention Process

Therefore, counselling intervention is a process that starts off by building a relationship characterized by rapport and trust with the client. Shanthi, Rukmani and Thirumagal, (2014) maintain that the process of counselling intervention moves through five stages from initiation of the counselling relationship to its termination.

STAGE 1 - Developing a Therapeutic Relationship with the Client

The success of any treatment effort, irrespective of the treatment model followed, basically

depends on developing a deeply meaningful relationship with the client. Being able to empathize with the client and perceive his life situation from his perspective without being judgmental is extremely crucial. Demonstrating care and concern for the client and treating him as a human being worthy of respect helps strengthen the counsellor-client relationship. It is on the basis of this relationship that further progress is made and nothing can be achieved without it. It is a good practice to use the first session to explain the agency's programs, treatment goals and how individual counselling sessions will help. The client can be encouraged to express concerns about the treatment. Doubts may need to be clarified, fears set to rest, and his motivation and involvement in treatment heightened.

STAGE 2 - Exploring Problem Areas

Pre-retirement anxiety affects almost all areas of life – health, eating, sleeping, occupation, financial status and family relationships. Yet, the retiring officer can be surprisingly ignorant of these issues. He usually refrains from self-contemplation as it can trigger a lot of unpleasant feelings. During counselling sessions, the client is gradually led to discuss each of these areas. Details about these areas and the impact of anxiety on them have to be focused on. What, when, where, with whom, how long as well as how intense the problem is, are questions that need to be dealt with. The picture that emerges will definitely be complicated, for if it were not, the client would have coped with it long ago. During the second stage, the tendency to blame others for his problems is minimized and the client is helped to see it as 'his' problem. Only when this shift is made, does meaningful problem solving become possible. By the end of the second stage, the patient has a fairly realistic assessment of his problem areas. He accepts anxiety as 'his' problem and is motivated to work on it.

STAGE 3 - Goal Setting

Clients often repeat generalized statements like, 'I'll fix everything. I'll sort it out. I will overcome the anxiety and everything will be alright.' Soon after they experience relief from the anxiety and experience a sense of wellbeing, many clients are over optimistic and see the future as a bed of roses. To other clients, life seems bleak and forget about the anxiety can make life seem more complicated. No matter what his expectation of the future is goal setting is the next logical step in the sequence of events. Goals need to be specific, realistic and appropriate. Setting goals gives clients a clear sense of purpose and instills a sense of drive and enthusiasm about the future. Goals also help evaluate one's progress or lack of it.

STAGE 4 - Maintaining Change

The initial period of adjustment is usually euphoric. Plans that are made in the safety of the center may not be as easy to implement in the real world. Hence, follow-up visits need to be planned at frequent intervals, depending on the need and accessibility of the treatment center to facilitate the change process. During follow-up visits, adherence to the action plans and progress achieved need to be discussed. His routine – eating and sleeping habits, efforts to maintain adjustment, social-status – may need to be discussed. These sessions are often used to look back and evaluate recovery. Clients need help to identify relapse indicators at thought, feeling and behaviour levels. Bringing these to the client's notice and

helping him strengthen his coping mechanism are important. At this stage, the counsellor helps the client stay on track, maintain his focus on goals, nudge him on to grow; and he actively intervenes when he is heading in the wrong direction. When there is a relapse, the counsellor helps the client by providing hope and enthusiasm for recovery.

STAGE 5 - Termination

Termination is the logical conclusion to the process of counselling. The success of counselling does not end with resolution of his problems symptoms but should also ensure personality growth so that the client emerges as a stronger and more capable of handling his problems. When a client is totally anxiety free for about two years and made progress in his life functioning in the areas of physical wellbeing, family relationship, occupational and financial functioning, social reintegration, his adjustment can be considered as being stable. This counts as recovery.

CONCLUSION AND RECOMMENDATIONS

The work takes a look at the concept of retirement, types of retirement, causes of pre-retirement anxiety; effects of pre-retirement anxiety as well as examined counselling intervention process and recommendation were also reviewed. To stem the unwholesome tide, effective counselling intervention processes and strategies must be adopted with tactical contributions from stakeholders individually and collectively should be ascertained. Apart from the counselling intervention process proffered above for helping individual overcome his retirement anxiety problems the following recommendations are suggested to help civil servants overcome retirement anxiety: Establishment of Counselling Centres for civil servants: Counselling centers should be established in government or private sector. Qualified retirement counsellor should be employed in helping civil servants to allay their retirement anxiety by providing pre-retirement and post retirement counselling for civil servants. Establishment of pre-retirement and post retirement Awareness Units: Retirement awareness units to be set up in all states and moderated by the federal, state and local governments. It should design in such a way that there will be seminars and workshops from time to time for civil servants. A well established and trusted pension administrator could be introduced to civil servants for better understanding and administering of their monthly contribution towards better third phase of life and lastly retirees should avoid economic leakages such as frequent buying of 'asoebi' social-gathering uniform wears, drinking alcohol, womanizing, spending too much on 'want' instead of 'needs' and spraying of currency notes at parties among others.

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