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RETIRING CIVIL SERVANTS' RETIREMENT ANXIETY IN EDO STATE, NIGERIA

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ABSTRACT
The study was designed to find out the retirement anxiety of Edo state civil servants. The social insecurity associated with retirement in Nigeria makes retirement unattractive to workers. Most workers in Nigeria are not adequately prepared for retirement because they are not well paid. One way of making adequate preparation for retirement is to be paid good salaries, allowances and benefits regularly by the governments. The researchers embarked on the study due the ugly situations and conditions faced by the retirees in the country and Edo state in particular. Three research question and two hypotheses guided the study. Descriptive survey design was adopted. A structured and standardized instrument titled "Workers Retirement Attitude Scale" was used for the study. Aggregate scores were used to answer the research questions while t-test was used to test the null hypotheses. The findings revealed that most of the retiring civil servants in Edo state have high retirement anxiety. Also as male and females workers do not significantly differ in their retirement anxiety, the married and single civil servants in the state differ significantly in their retirement anxiety. The study recommends among others that Workers' unions should regularly organize guidance and counselling programmes/financial counselling as part of planning programmes for civil servants nearing retirement to enable them manage their pre-retirement anxiety.

Keywords: Retiring, Civil Servant and Retirement Anxiety

Introduction

Civil servants composed mainly of career bureaucrats hired on professional merit rather than appointed or elected, whose institutional tenure typically survives transitions of political leadership. Their appointments and promotions according to Riper and Weisman (2008) are determined by competitive examinations. The civil servants are workers employed by the government at different levels to perform some specific tasks or duties. They are expected to serve under three major tiers of the government in a hierarchical order namely the federal, state and local governments. Apart from recognizing the civil servants as employees in the public sector under a government department or agency, the Nigeria Civil Service Reform (2009) also allows the civil servants to operate under the umbrella of the "civil service".

Civil servants serve within 55 – 60 years age bracket after which they go on retirement. In the context of this study, "retiring civil servants" simply referred to as those civil servants who are currently serving but still have 5 years or less to retire from the service. Today, civil servants in Nigeria perform their duties under some form of insecurity, uncertainty and anxiety. Anxiety is a global problem or phenomenon. It is not peculiar to worker(s) alone. Smith, Robinson and Segal (2017) believed that anxieties now revolve around work, money, family life, health and other crucial issues that demand a person's attention. Anxiety according to American Psychological Association (2012) could be defined as an emotion characterized by feelings of tension, worried thoughts and physical changes like increased blood pressure. Anxiety according to Egbochukwu and Obodo (2005) is a feeling of uneasiness and apprehension about a situation particularly one with an uncertain outcome. Obi (2011) saw anxiety as a situation where one experience fear towards daily life activities that ought not to experience. According to her, anxiety should be seen as an unreasonable fear, a condition where one emotionally or physically experiences distress. There is the normal feelings of anxiety which differs from the anxiety disorders which are linked to medical attention such as stress, depression,

Generalized Anxiety Disorder (GAD), panic disorder, phobia, social anxiety disorder, obsessive-compulsive disorder (OCD), post-traumatic stress disorder (PTSD) and separation anxiety disorder (SAD).

The social insecurity associated with retirement in Nigeria makes retirement unattractive to workers (Jonathan, 2009). Most workers in Nigeria are not adequately prepared for retirement because they are not well paid. One way of making adequate preparation for retirement is to be paid good salaries, allowances and benefits regularly by the governments. In the words of Yunusa (2013), while some people view retirement positively and anticipate it with nostalgia, others dread its eventuality with great anxiety. Therefore, it may be correct to say that retirement is not a homogenous experience for everybody. Retirement is seen by Adeniyi, Akinnusi, Falola and Olumakin (2017), as a phase of life that every employee must reach whether he or she prepared for or not. It is considered to be a point of time at which an employee chooses to leave his or her employment completely or permanently. Unfortunately, most governments do not fulfill these obligations to their workers. Retirement ought to remain a luxury as it is in most developed countries but in Nigeria, workers are always afraid of retirement especially financial insecurity after retirement. The deplorable social conditions of retirees tend to generate a lot of pre-retirement anxieties among the civil servants. Most times, the retirees cannot even pay their house rent let to talk of buying drugs to take care of their health conditions. Some workers now associated retirement with shock, trauma and anxiety. To confirm this, Eze (2005) concluded that the matter of retirement had gone so bad that the notification to a worker in Nigeria of his impending retirement is as good as informing him that his life is coming to an end.

Civil servants are very conscious of their retirement right from the day they join the civil service and as they move closer to retirement, they begin to develop some form of anxiety towards it. This form of anxiety is described as "Retirement Anxiety". Retirement anxiety is the type of anxiety commonly expressed by retiring civil servants who are about to retire from the service. Akpochafo (2005) defined retirement anxiety as a feeling of intense fear, discomfort, and uncertainties that consistently interfere with prospective retirees' thought processes and preparation towards their retirement. When throwing more light on the nature of anxiety, Barlow (2010), argued that anxiety does not only affect the body, but also affects the person's thoughts and behaviours. He then recognises three parts of anxiety: physical symptoms (how the body responds), thoughts (what we say to ourselves), and behaviours (what we do, or our actions). From literature, some studies were done in the area of pre-retirement anxieties and retirement anxieties such as Pre-retirement Anxieties among Civil Servants in Ebonyi State of Nigeria by Nweke (2013), study of levels of worry between employees nearing retirement and those already retired by Skarborn and Nicki (2010) and these were carefully studies with keen interest.

Gender which has to do with a state of being male or female may influence individual's choice, opinion and decision-making processes. Butler and Smith (2006) described gender as the roles and responsibilities of men and women that are created in our families, our societies and our cultures. These gender roles according to him are learned. Retirement is perceived differently and the way people react to it also differs. Seccombe and Lee (2006) observed that some people assumed that women are primarily family and home oriented and that retirement is not problematic to them. Others believed that women in their retirement have little problems to cope with because of the assumption that most of their responsibilities are shouldered by their husbands. For this reason, most retiring female civil servants are not afraid of retirement. Retirement is not a homogenous experience for everyone. According to Strudsholm (2011), women are more likely to experience fewer difficulties adjustment than men because they have many other roles on which to rely on when they leave employment. Research confirmed that the factors or variables which created pre-retirement anxieties for male civil servants also do the same for female civil servants.

Generally, literature has shown that some workers including the retirees have not

been properly managed by successive governments. Some are owed several months of salaries, pensions and gratuities. There are several reports of mismanagement and embezzlement of salary, pension and gratuity's funds which sometimes give rise to protest in some states. Daima (2009) observed that the mismanagement of non-contributory pension scheme was the major problem confronting pension administration in Nigeria. In some cases, offenders go with impunity thereby encouraging the evil practice to continue unabated. Inability of government to pay salary, pension and gratuity coupled with the ordeal some pensioners are made to pass through in the hands of the governments has sent many to their untimely graves. Olori (2008) observed that many retirees were turned to beggars and died as a result of the hardship they encountered following their retirements. All these constitute one form of anxiety or another to the retiring civil servants as they look forward to their retirement. However, experts such as Obiora and Iwuoha (2013) and Gierl and Bisauz (2005) believed that anxiety has no gender differences. A study was done on Effects of Gender Pre-Retirement Preparation and Adjustment in Retirement: A Case Study of Enugu State, Nigeria by Anibueze (2013). The study was aimed at investigating the effects of gender preparation and adjustment in retirement of retired civil servants in Enugu State, Nigeria. Five (5) research questions were administered and three hypotheses tested. The population was 828 and 331 was used as sample under a stratified technique. 50 retired civil servants from Ebonyi State were used to establish the reliability. Data was analysed using the Pearson Product Moment Correlation Coefficient, mean standard deviation, t-test of r and t-test statistics. Results of the study revealed that there was lack of awareness and poor preparation to retirement and that there is maladjustment or poor adjustment to retirement by the retirees in Enugu State. There is no gender difference in the preparation to retirement. This study is related to the present study in that they are both centred on retirement of workers. Gender which is one of the variables of the present study also forms part of the variable of the study under discussion. Civil servants are involved in the two studies but the former study employed retired civil servants while the present study is using retiring civil servants currently in service.

Nweke (2013) investigated the Pre-Retirement Anxieties among Civil Servants in Ebonyi State, Nigeria on the non contributory pension scheme. The study utilized survey design. The study sampled 382 civil servant respondents out of a total population of 8606 through questionnaire administration while in-depth interview (IDI) were conducted on 4 stakeholders of the non-contributory pension scheme. Qualitative data showed that inadequate preparations for retirement, delay in the payment of retirement benefits, embezzlement of pension funds, corrupt practices among pension managers and governments' unwillingness to review pensions were challenges confronting the non-contributory pension scheme. These variables equally created pre-retirement anxieties among the civil servants in Ebonyi State Civil Service.

There is a strong relationship between Nweke (2013) study with the present study in that both studies dealt with pre-retirement anxieties among the civil servants in Ebonyi State and Edo State Civil Services. The former study focused attention on non-contributory pension schemes – with respect to retirement while the latter study placed emphasis on how anxiety can be predicted by attitude, gender and location among the retiring civil servants in Edo State Civil Service. Research survey design was used by the study as the present study is also going to use survey design. However, the locations of the two studies are different.

Arogundade (2016) conducted a study on a Psychological Appraisal of Pre-Retirement Anxiety Among Some Selected Workers in Lagos Metropolis. The study is aimed at finding workers' reaction to retirement in Lagos metropolis. A total number of (800) participants (M = 400, F = 400) were randomly selected from both private and public sector organizations in Lagos metropolis. The data were collected using a pre-retirement anxiety scale (PAS) developed, standardized and validated by the researcher along side with emotional intelligence and self-efficacy scales. Simple percentages,

independent t-test and linear regression analyses were used to analysed the data. Some of the findings include:

(a) workers classified as possessing low emotional intelligence and self-efficacy reported higher pre-retirement anxiety compared to their counterparts who possessed high emotional intelligence and self efficacy.

(b) There were inverse relationships between emotional intelligence and pre-retirement anxiety on the one hand and self-efficacy and pre-retirement anxiety on the other hand.

(c) Workers' level of emotional intelligence and self-efficacy were important predictors of pre-retirement anxiety as they both accounted for 32% variance in pre-retirement anxiety.

This study is related to the present study in some ways. Firstly both studies are addressing pre-retirement anxieties among workers but while Arogundade (2016) centred on workers in both public and private sectors the present study is addressing the retiring civil servants in Edo State Civil Service. The former study employed regression as its statistics and the present study is also employing regression statistics as a tool for analyzing data. While the present study intends to use survey design the former study failed to tell us the design used. The present study is not using workers in the private sector but the former study did. The locations for the two studies are different.

A study was conducted on Depression, Anxiety, and Attitude Toward Retirement as Predictors of Wellness for Workers Nearing Retirement by Foster (2008) in Kent State University. The objective of the study was to examine the predictive value depression, anxiety and attitude toward retirement have on wellness for workers nearing the time of retirement. Participants (N = 168) were sampled from the community through local businesses, churches, mailing lists and schools. Participants had to still be working within their primary career and had to be planning to retire within the next five years to qualify for this study. Hierarchical multiple regression analysis was used to determine the predictive relationships between the above variables and wellness. Specifically, the Beck Depression Inventory-II, Beck Anxiety Inventory, Attitude Toward Retirement Scale and Perceived Wellness Survey were used to measure these variables. Results showed that depression, anxiety, attitude toward retirement, and wellness were all significantly related. Result also revealed that depression was the largest predictor of wellness, with attitude toward retirement being the second largest predictor. Overall, depression and attitude accounted for 38% of the variance of wellness scores. In addition, income level was found to be related to the predictor and criterion variables: but income only accounted for 1% of the variance.

Foster (2008) study has some relationships with the present study. Both studies address the issues of retirement and the anxieties of workers that precede their retirement. Only the workers that are nearing the time of retirement (five years and below) are used by both studies. Variables such as attitude and anxiety used by Foster's study also formed part of the variables employed by the present study. Foster's study used attitude as predictive variable just as the present study will be doing. Foster's study employed some variables e.g. attitude and depression as predictors of wellness among workers just as the present study is also employing attitude, gender and location as predictors of retirement anxiety among the retiring civil servants. Survey design and regression statistic were used and the present study will use same. However, locations where both studies took place were very far apart from each other.

Asiedu, Assoah and Wilson (2018) carried out a study on Managing Pre-Retirement Anxiety Among Teachers in Asunafo South District of the Brong Ahafo Region of Ghana. The study sought to examine the perception of teachers on retirement, sources of pre-retirement anxiety and the managerial strategies that would be used to support teachers nearing retirement in Asunafo South of Ghana. Descriptive survey design was employed for the study. 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. Fifty two (52) respondents were selected for the study out of

the 60 teachers nearing retirement. Questionnaire was used to collect data and analysed using descriptive and inferential statistics. Result showed that respondents agreed that they feel nervous when they are aware 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.

There is a relationship between the two studies. Both of them are dealing with the issue of retirement anxieties. While Asiedu, Assoah and Wilson (2018) study dealt with how to manage pre-retirement anxiety among the school teachers, the present study is concerned with the variables that could predict or identify anxiety among the retiring civil servants for better management. Both studies used workers (respondents) nearing the age of retirement for their studies and both workers are civil servants. Both studies employed questionnaire and survey design but the locations of the studies are different.

Skarborn and Nicki (2010) conducted a study in the U.S to compare the levels of worry between employees nearing retirement and those already retired. Their intent was to determine if there were differences in levels of worry between these pre-retirement and post-retirement groups. Participants (N = 96) were given 4 instruments that measured levels of worry. The authors recruited the pre-retirement group (n = 48) from various businesses and corporations within the community and the pre-retirement group (n = 48) from senior's association. Result indicated pre-retirees had higher levels of worry than post-retirees. Specifically, pre-retirees worried more about family affairs, finances, and world matters when compared to post-retirees.

The study is related to the present study in that both studies worked on retirement. The study worked on subjects (employees) nearing retirement as the present study is also working on the civil servants (employees) who are about to retire from the service. The study is concerned with the worry (anxiety) of both the pre-retirees and the post-retirees in the businesses and corporations just as the present study is concerned with the worry (anxiety) among the retiring civil servants. A survey design was employed by the study and the present study is also using a survey design. While the study employed the services of the employees in the business and corporation the present study is using the retiring civil servants in the government sector. The location where the two studies are carried out is different. The weakness of the authors in this study is that they did not provide us information on the length of time the participants planned to work before retirement, the design and instrument (questionnaire) used to carry out the study but the present study is doing that.

However, only very little attention was paid to works on pre-retirement and retirement anxieties among workers. Even where studies on pre-retirement/retirement anxieties were carried out, all of them were done outside Edo State. It was also observed that none of these studies was carried out among the retiring civil servants. This is the gap this study intends to fill.

Research Questions

The following research questions will guide the study.

1. What are the retirement anxiety scores of retiring civil servants in Edo State?
2. What are the retirement anxiety scores of retiring male and female civil servants in Edo State?.
3. What are the retirement anxiety scores of retiring married and single civil servants in Edo State?

Research Hypotheses

The following null hypotheses will guide the study and will be tested at 0.05 level of significance.

1. The retirement anxiety scores of retiring male and female civil servants in Edo State do not differ significantly.
2. The retirement anxiety scores of retiring married and single civil servants in Edo State do not differ significantly.

Research Method

The research design to be used for this study will be descriptive survey design. This

design is appropriate because it may be likened to approximate conditions of true experiment which do not permit the control and manipulation of all relevant variables by the researcher (Kpolovie, 2010). The study was carried out in Edo State. Population of the study comprises all the 2560 retiring civil servants who are currently serving in all ministries, departments, units, boards, and parastatals in Edo State. Such civil servants names will reflect in the pay-roll of Edo State civil service and must have five years and below to retire from Edo State civil service either by 35 years of service or 60 years statutory age whichever comes first. As at 27th of August, 2019, this population is 2,560 retiring civil servants (Source: ICT – Information Communication Technology, Government House, Benin City, Edo State 2020/2021). The sample of this study comprised 1,018 retiring civil servants from Edo State. Proportionately stratified random sampling technique was used to draw the sample. The instrument to be used in this study is a 24-item questionnaire titled Workers' Retirement Anxiety Scale (WRAS) developed by the researchers. The workers' Retirement Anxiety Scale (WARS) is structured into a 4-point Likert scale of Strongly Agree (SA), Agree (A), Disagree (D) and Strongly Disagree (SD). The instrument was face validated by three experts. The reliability of the instrument was established using Cronbach alpha reliability method. A trial test of the instrument was done on 45 retiring civil servants who have less than five years to their retirement or have put in not less than 30 years of service in Delta State Civil Service. The data collected were analysed using the Cronbach alpha method. The coefficient alpha of 0.921 was obtained. The instrument was therefore considered reliable because of the very high coefficient alpha. Ten research assistants were used to distribute the questionnaire. Direct approach was used in data collection. The data collected from the study were analyzed using SPSS 21. Research questions 1, 2 and 3 were answered using summated scores. The null hypotheses 1 and 2 were tested using t test analysis. The norms of the instrument guided the decision of the researchers on research questions.

Presentation of Results

Research Question 1: What are the retirement anxiety scores of retiring civil servants in Edo State?

Table 1: Range of retirement anxiety scores of the retiring civil servants in Edo state (Norm = 60)

Range fo scores	N	%	Remark
24 – 59	325	31.9	Low anxiety
60 – 100	693	68.1	High anxiety

Table 1 reveals that with scores ranging from 60 to 100, 693(68.1%) retiring civil servants in Edo state have high retirement anxiety, while 325(31.9%) others whose scores ranged from 24 to 59 have low retirement anxiety.

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Research Question 2: What are the retirement anxiety scores of retiring male and female civil servants in Edo State?

Table 2: Range of retirement anxiety scores of the retiring male and female civil servants in Edo state (Norm = 60)

Range fo scores	Male N	%	Female N	%	Remark
24 – 59	95	35.06	230	30.79	Low Anxiety
60 – 100	176	64.94	517	69.21	High Anxiety

Table 2 indicates that with scores ranging from 60 to 100, 176(64.94%) retiring male civil servants in Edo state have high retirement anxiety, while 517(69.21%) retiring female civil servants in Edo state have high retirement anxiety.

Research Question 3: What are the retirement anxiety scores of retiring married and single civil servants in Edo State?

Table 3: Range of retirement anxiety scores of the retiring married and single civil servants in Edo state (Norm = 60)

Range fo scores	Married N	%	Simgle N	%	Remark
24 – 59	196	28.95	129	37.83	Low Anxiety
60 – 100	481	71.05	212	62.17	High Anxiety

Table 3 shows that with scores ranging from 60 to 100, 481(71.05%) retiring married civil servants in Edo state have high retirement anxiety, while 212(62.17%) retiring single civil servants in Edo state have high retirement anxiety.

Null Hypothesis 1: The retirement anxiety scores of retiring male and female civil servants in Edo State do not differ significantly.

Table 4: t-test on the retirement anxiety scores of retiring male and female civil servants in Edo State

Source of variation	N	Mean	Sd	df	Cal.t	Pvalue	Remark
Male	271	63.71	6.83				
				1016	1.577	0.115	NS
Female	747	64.68	9.26				

In table 4 it was observed that at 0.05 level of significance and 1016df the calculated t1.58 with P-value 0.115 which is greater than 0.05, the first null hypothesis is accepted. Therefore, there is no significant difference in the mean scores male and female retiring civil servants on their retirement anxiety.

Null Hypothesis 2: The retirement anxiety scores of retiring married and single civil servants in Edo State do not differ significantly.

Table 5: t-test on the retirement anxiety scores of retiring married and single civil servants in Edo State

Source of variation	N	Mean	Sd	df	Cal.t	Pvalue	Remark
Married	677	65.07	9.32				
				1016	3.33	0.001	S
Single	341	63.15	7.09				

Table 5 shows that at 0.05 level of significance and 1016df the calculated t3.33 with Pvalue 0.001 which is less than 0.05, the second null hypothesis is not accepted. Therefore, there is significant difference in the mean scores

married and single retiring civil servants on their retirement anxiety.

Discussion of Findings

The findings from the data analysed revealed that most retiring civil servants in Edo State have high retirement anxiety. However, they did not differ significantly in their retirement anxiety due to gender but differ significantly based on their marital status. The respondents' high level of anxiety might have been influenced by the series of treatments meted on the retirees who are their immediate predecessors by the successive governments. Some of the respondents may have been worried by the ordeal the retirees go through and the long queues that are formed to enable them receive their poor stipend from the governments. More worrisome is the unnecessary delay in the processing of pension and retirement benefits of retired workers. Other areas of worries and anxieties could be related to the steps involved in the collation of retirement benefits by the non-contributory and contributory pension schemes. Another possible reason why some respondents have high level of anxiety towards retirement in the state is because the government seems to be paying lip services to the issue of gratuity. There have been lots of unfulfilled verbal promises with regards to the payment of gratuities to retired civil servants. For the past ten years (from 2012 to 2021), no single retiree had been paid his or her gratuity. This development had not gone down well with the civil servants nearing retirement. Little wonders why the respondents expressed high level of anxiety towards retirement. There is also an indication that most civil servants nearing retirement have not adequately prepared for it due to some reasons. Most retiring civil servants are not well paid and had no structures or financial resources to fall back upon after retirement. Furthermore, there is high rate of unemployment, which is aggravated by high inflation rate, insecurity of lives and properties among others in the state.

The finding from this study is in agreement with that of Skarborn and Nicki (2010) which agreed that anxiety is prevalent in workers nearing retirement and people already retired. The findings from this study also confirmed some of the findings of Nweke (2013) in Ebonyi state which identified some causes of pre-retirement anxiety to include: inadequate preparations for retirement, delay in the payment of retirement benefits, embezzlement of pension funds, corrupt practices among pension managers and unwillingness of government to review pension and challenges confronting non-contributory pension scheme.

From the findings of this study, it was revealed that most of the respondents expressed high level of anxiety towards retirement. This finding collaborates with the findings of Asiedu, Assoah and Wilson (2018) in which the majority agreed that they feel nervous when their retirement was fast approaching. The findings from their study also identified four sources of pre-retirement anxiety to include: inadequate preparation for retirement, total dependence on present salary, not secured permanent residential accommodation and ignorance of what to do with gratuity.

From the finding of this study, gender is not a serious factor affecting the anxiety levels of retiring civil servants in Edo state. This result agreed with the finding from the study of Wong and Shobo (2016) which showed that gender did not significantly moderate the association between retirement transition and daily experiences such as psychological distress or anxiety. The present study collaborates with the finding of International University of Malaya-Wales (2018) which showed that age and gender were insignificant to retirement planning including anxiety among Malaysia's Generation 'Y'. The present finding also agrees with that of Anibueze (2013) which showed that there is no gender difference in the preparation to retirement. This means that male and female can react to retirement and its anxiety in the same way as they prepare for retirement. The finding however disagrees with that of Kim and Moen (2002) who revealed that retirement was gender-related. 'Looking forward to retirement' was the modal response from men while 'looking forward to retirement with mixed feelings' was the modal responses of women. They posited from their findings that women have more time in retirement because of increased longevity compared to their men counterparts.

The finding from the present study which states that reiting civil servants in Edo state differ significantly in their retirement anxiety due to their marital status agrees with that of Putney and Bengton (2012) which showed that family pressures influence retirement anxiety of the workers. The means that married civil servants have more responsibilities to think about when approaching retirement that the unmarried ones.

Conclusion

This study concluded that most of the retiring civil servants in Edo State have high retirement anxiety and gender was not a significant factor of retirement anxiety of retiring civil servants in Edo State but marital status was.

Recommendations

Based on the findings of this study, the following recommendations were made.

1. The government should organize workshops from time to time for the civil servants nearing retirement to prepare them for a successful retirement.
2. Most civil servants according to the result of this study's finding are afraid of retirement. Workers' pension and gratuities should be paid regularly by the government to allay fear, worries, anxieties and untimely death among the senior citizens in Edo State. This measure will help to build trust and confidence for the government and reduce the anxiety level.
3. Workers' unions should regularly organize guidance and counseling programmes/financial counselling as part of planning programmes for civil servants nearing retirement to enable them manage their pre-retirement anxiety.
4. The Civic Service Pension Bureau should be well organized, restructured and revitalized to enable it manage the remaining pension cases arising from the non-contributory pension scheme in Edo State.

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