Assessment of Counseling Therapy for Pre-retirement Anxiety among Academic Staff in Universities in Kano state, Nigeria

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Abstract: **Pre-retirement anxiety affects the performance of workers and its presence can be avoided with adequate planning for retirement. This study was conducted to ascertain the extent towards which university academic staff of Kano state plan towards retirement and the counselling strategies appropriate for overcoming pre-retirement anxiety. Survey method was employed, where one hundred and fifty-three (153) academic staffs were drawn as sample size. Questionnaire was used as data collection instrument and the data was analysed using statistical software package for social sciences (SPSS) 23.0. The result showed that the majority of the respondents were aware of retirement as mandatory upon reaching the mandatory age of retirement a figure of up to 84.3%.while a large proportion of the respondents cited sudden death as a cause of anxiety (62.1%), others disagree with the concept that total dependence on salary can result to anxiety (73.2%). The overall level of readiness and preparedness towards retirement was generally recorded to be low. The most favourite counselling strategy trusted by the study group is union facilitated (93%), followed by mandatory retirement counselling program and annual evaluation of preparedness to retirement both on an equal proportion (83%). It is therefore, recommended that pre-retirement counselling should be provided to academic staff prior to retirement time.**

Keywords: **Counselling, pre-retirement Anxiety, Academic Staff, Universities, Kano State, Nigeria**

I. INTRODUCTION

The inability of workers to perceive retirement positively and make adequate plans for it does provoke anxiety. So also, the absence of meeting the estimated or calculated target plans that are usually set in place before retirement is also a trigger. That amount to ill preparation, poor implementation of research findings on retirement, faulty pension policies and financial insecurity among others. The deteriorating condition of retirees is presumed to be one of the factors that cause pre-retirement anxiety. However, this generally varies depending on many other factors such as individual differences, entitlement by the organization and environment factors. Furthermore, the provision of counselling is imperative pre-requisite guide through retirement. In developed countries retirement is usually guided, controlled and maintained at the right time that many workers pass through it successfully unlike what is observed in developing countries like Nigeria. In the former it has now reached a stage of changing the perception of employees on retirement. It is no longer perceived as a problem, but rather a transition from full time job to something else. The importance attached to the situation has led to continuous researches in order to address the problems. This makes many countries across the globe to initiate programs to address retirement issues by both the Government and Non-Governmental organizations (NGOs).

Therefore, this research is imperative owing to the teeming population of retirees in the country and so many issues surround the retirement transition. The researchers intend to find out the perception of academic staff towards retirement and their level of readiness to retirement, the causes of pre-retirement anxiety and how to avoid it. It will also look at their Counselling needs and strategies for managing pre-retirement anxiety.

II. BACKGROUND

In Nigeria, prospective retirees are likely to develop pre-retirement anxiety when they become reluctant and follow the footsteps of their predecessors. This could be based on the poor implementation of the research findings conducted on retirement. Scholars have identified the causes and sources of pre- retirement anxiety to be associated with poor health, old age, financial insecurity, loss of job roles, dissatisfaction and loss of social support and self-esteem among others, as the factors accompanying retirement transition. Moreover, the challenges of retirees range from inadequate income, delay in the payment of retirement entitlements, poor health medication, lack of personal accommodation, inadequate investment and poor savings, difficulties in getting post-retirement vocational substitute, society's negative perception to retires and reduced social networking (Olatomide 2014).

On the other side guidance and counselling are pre-determined and systematic procedures of putting people back to psychological equilibrium that is of reducing or even eliminating tension in individual and consequently engendering psychological stability in individual. Hence the need for counselling to potential retirees is supreme more especially to workers. Similarly, it has been discovered through related literature reviewed that guidance and counselling can be a useful anti-dote to this situation.

Academic staff like all other workers are ignorant on how to embark on preparation to avoid pre-retirement anxiety. So many issues concerning development in worker's life are facing a lot of challenges and show the need to explore counselling strategies to prevent the development of pre-retirement anxiety most especially among academic staff.

III. LITERATURE REVIEW

The relevant procedure of managing pre-retirement anxiety should be based on the causes and sources of pre-retirement anxiety as identified by Ifeanyi (2015) who maintains that "the first step in managing emotion is to understand its existence". The basic idea is to provide precise consideration of the environment and factors that lead to the development of pre-retirement anxiety. It is therefore urgent to provide tangible structure and guidelines that should be used for the development of pre-retirement counselling program based on the existing and potential needs, and these should capture the content, duration, participants, facilitators, and specifically the procedures based on critical analysis of the context of pre-retirement anxiety.

The prevention procedures should be sound enough to meet the target objectives of the program. It was argued that an individual is capable of making adjustment to identified mistakes. The application of relevant counselling services can ex-ray the thinking of employees and make them adjust positively. (Dada, 2010) notes that people's thinking significantly affects their feelings and behaviors. And thus, the counselor needs to inform the yet-to-retire not to be involved in the thinking that will affect their feelings and behaviors negatively especially with regard to retirement issues. Asuquo & Maliki (2007) assessed the perception of employees on pre-retirement counselling and maintained that employees had a negative perception to it. They linked this attitude to the inadequate provision of the program, ill management, little or no awareness and poor implementation.

Therefore, the prevention procedures for pre-retirement counselling should be capable of changing the employees' negative attitudes in all their endeavors to rational ones. In addition, (Ifeanyi, 2015) observes that successful prevention of emotion manifests in good behaviors at home, workplace and the society. He further explains that the prevention of emotion commences when one understands when they begin to manifest. And failure to identify when the anxiety starts among employees is one of the sign of poor prevention. The ability to provide good pre-retirement program early enough before the emergence of anxiety is a good step that is fundamental. Furthermore, the pre-retirement anxiety prevention procedures of employees should be both (personal and organizational).

Counselling services are a set of procedures or techniques administered by counsellors in an attempt to address a given phenomenon. Counselling services include services such as orientation, information, referral, appraisal, placement among others (Farouk 2012) and Saidu, (2016). According to Dada,

(2010) and later Igbo and Awopetu (2012) people are blessed and have predisposed attitude for self-preservation, happiness, thinking as well as verbalizing and loving communion with others, growth and self-actualization. They also have propensities for self-destruction, avoidance of thought, procrastination, endless repetition of mistakes, superstitions, intolerance, perfectionism' and self-blame. Similarly, they also have prosperity for avoidance of actualizing growth potentials. It is only through timely provision of good counselling services that individuals are guided to make good decision towards their personal development.

Scholars such as Enitan (2009) and Idowu (2010) have identified some counselling strategies for overcoming anxiety which include Rational Emotive counselling as an appropriate counselling therapy for instilling rationality in adult employees regarding their awareness of retirement. Clifford & Ogbebor (2010) note, that counselling program is expected to cover major areas as: -

(i) Good health in post- retirement life.
(ii) Adequate security provisions for life after retirement.
(iii) Provision of some kind of pre-occupation (or vocation) by removing the burden of idleness in post-retirement years.
(iv) Reducing concern for money and
(v) Eliminating the feeling of uselessness and not being tolerated or wanted.

The pre-retirement counselling program should, in its content, cover the above areas in detail. This will prepare prospective retirees to face the reality in future, and overcome pre-retirement anxiety. Eshofonie & Osborne (2012) have submitted that a number of pre-retirement lesson given to prospective retirees only focus on financial preparations to the exclusion of other equally important areas like psychological, social, physiological, and vocational preparations, etc. Abubakar (2012) conducted a study and found a positive relationship between pre-retirement plan and the golden year aspiration, which indicated the need to counsel civil servants on preparations for retirement.

Amune & Aidenojie (2015) noted that librarians as well make preparation in readiness for retirement through monthly contribution to specific pension schemes, maintaining a personal savings fixed deposit account in the bank, investing in skills acquisition and training, owning properties or investing in shares and stocks and holding an insurance policy.

IV. OBJECTIVES

The following objectives have been set for the counselling therapy of pre-retirement anxiety among academic staff in universities of Kano State, Nigeria: -

1. To find out the awareness of academic staff in the Universities under study towards retirement.

2. To identify the factors that cause pre-retirement anxiety among academic staff in the Universities under study.
3. To know the level of readiness of academic staff in the Universities under study towards retirement.
4. To know the types of counselling strategies required in managing pre-retirement anxiety among academic staff in the Universities under study.

V. METHODOLOGY

The research employed quantitative research approach using survey design and questionnaire was used for data collection. The general reliability score of all items was 837. The data collected was analysed using SPSS version 23.0. The study involved all the three (3) conventional universities within Kano State. They include, Bayero University, Kano (BUK), Kano University of Science and Technology, Wudil (KUST Wudil) and Yusuf Maitama Sule University, Kano (YUMSUK). The sample size drawn from each university was determined by the total number of the academic staff in the university based on Kreicy and Morgan Scale. Accordingly, a total of one hundred and fifty three (153) that is 58, 54 and 41 copies of the questionnaires were distributed to BUK, KUST Wudil and YUMSUK respectively. At the end, the response rate achieved from each university was shown in table 1.

VI. SCOPE AND LIMITATION

This study examined counselling therapy for pre-retirement anxiety among academic staff in Universities in Kano state of Nigeria. Therefore, it covered all the academic staff in Bayero University, Kano (BUK), Kano University of Science and Technology, Wudil (KUST Wudil) and Yusuf Maitama Sule University, Kano (YUMSUK). The study focused on the awareness and readiness of academic staff towards retirement, the causes and the level of pre-retirement anxiety among academic staff, the counselling strategies and services for pre-retirement anxiety. Consequently, the social and economic issues of the academic staff were not part of this study. The findings of the study are limited on the academic staff within the study area and cannot be generalized to other academic staff in other parts of the country.

VII. DATA ANALYSIS

7.1 Distribution of Respondents by the Participating University

Table 7.1: Distribution of Respondents by University

Sex of Respondents	University			Total
	Yusuf Maitama Sule university Kano	Bayero University Kano	KUST Wudil	
Male	31(20.1%)	46(30.1%)	44(28.8%)	121(79.9%)
Female	10 (6.6%)	12(7.8%)	10(6.5%)	32(20.1)
Total	41(26.8%)	58(37.9%)	54(35.3)	153(100.0%)

In the light of the above table, BUK produced the highest response rate of 58(37.9%) closely followed by KUST with 54(35.3%), while YUMSUK was least on the list with 41(26.8%) and thus, the total response used for the study stands at 153. Generally, the respondents of the study fall into all ranks of the academic staff in the universities, however, the rank of Assistant Lecturer produced the highest percentage of the responses with 34.6%, followed by the rank of Lecturer II and Lecturer I with 27.5% and 10.5% respectively. The least response rate was produced by the rank of Professor with 3.9%, followed by the rank of Associate Professor with 5.2% of the responses. The rank of Graduate Assistant and Senior Lecturer produced 9.2% each, see figure 1. Equally in terms of the qualification of the respondents figure 3 shows that majority of the respondents 101(66.0%) have master's degree, while 40 representing 26.1% have PhD and the remaining 12 representing 7.8% have bachelor degree. With regards to the working experience of the respondents, table 2 shows that over 71% of the respondents have a working experience of 1 to 10 years. And about 25% have a working experience of 11 to 20 years, while the remaining constituting less than 5% of the respondents have a working experience of over 20 years.

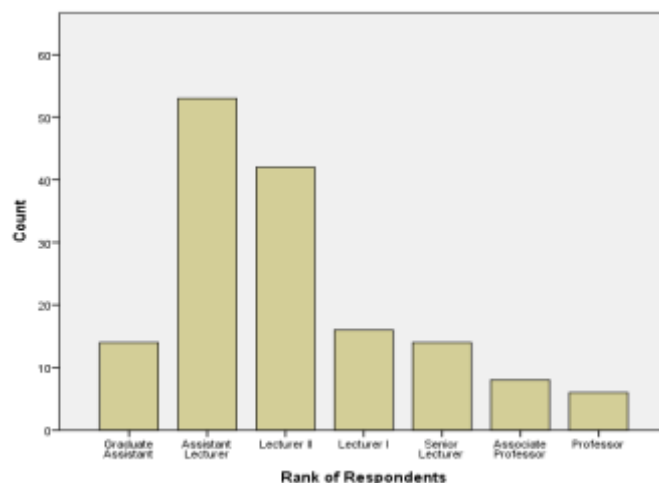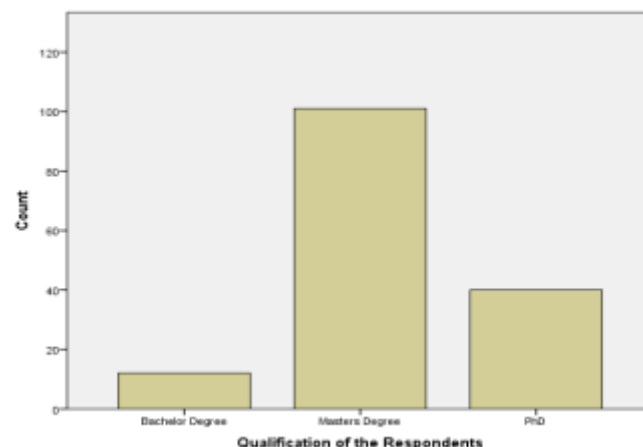Figure 1: Distribution of Respondents by Rank

Figure 2: Distribution of Respondents by Qualification

Years of Experience		Freque ncy	Percent	Valid Percent	Cumulative Percent
Valid	1-5 years	61	39.9	39.9	39.9
	6-10 years	48	31.4	31.4	71.2
	11-15 years	26	17.0	17.0	88.2
	15-20 years	12	7.8	7.8	96.1
	Above 20 years	6	3.9	3.9	100.0
	Total	153	100.0	100.0	

7.2 Awareness of Respondents About Retirement as Measured and the Result Presented in the Table Below

Table 7.2: Awareness of retirement among the respondents

Variable	Response Frequency		Percent
I am aware that retirement is indispensable	No	24	15.7
	Yes	129	84.3
	Total	153	100.0
I am aware with retirement policy	No	46	30.1
	Yes	107	69.9
	Total	153	100.0
I am aware of some programs that facilitates retirement transition	No	91	59.5
	Yes	62	40.5
	Total	153	100.0
I am aware with retirement facilitation office in my university	No	116	75.9
	Yes	37	24.2
	Total	153	100.0

Awareness of retirement among the university academic staff universities in Kano State is rated as moderate as shown in table 7.2.

Majority of the respondents (84.3%) in this study were aware that, retirement is indispensable. And 69.9% of the respondents are aware with the retirement policy. However, their awareness of the proper processes of retirement is a little below average, because only 40.5% of the respondents agree that, they are aware with programmes that facilitates retirement transition. Furthermore, only about a quarter of the subjects (24.2%) were aware with existence of retirement facilitation office in their university. In general, the greater majority of academic staffs of universities in Kano state were aware of the definite arrival of retirement in the future and its conditions, but knowledge on the available programs set aside by the government to ease transition both within the institutions and outside was limited. This could be a trigger for pre-retirement anxiety in the progressing towards retirement.

7.3 Readiness of Academic Staff towards Retirement

Table 7.3: Readiness towards retirement among the respondents

Response	N	Mean	Std. Deviation
I partake in healthy living activities and programmes to stay fit after my retirement	153	2.41	.765
I enrol in entrepreneurship skill acquisition programme to depend after my retirement	153	2.27	.837
I create a compulsory saving to support my life after retirement	153	2.22	.866
I discuss my retirement with the family	153	2.11	.878
I investigate the amount I contributed to my pension account	153	1.89	.878
I will retire earlier than necessary	153	1.88	.838
I purchase equities (stocks and shares) as investment that will substitute my salaries after retirement	153	1.82	.904
I attend retirement workshops and seminars	153	1.64	.808
Valid N (list wise)	153		
Overall Mean	8	2.03	.260

Investigation into the readiness of university academic staff in Kano State towards retirement was reported in table above and this variable was measured using eight items on the quantum of 1 to 4. Where, a mean of 2.5 and above indicates positive (full) readiness, and anything below 2.5 indicates to negative readiness or not ready. Overall mean of the attributes measured indicates the overall readiness towards retirement among university academic staff in Kano State. Accordingly, the overall mean of 2.03 indicates negative level of readiness towards retirement among the university academic staff in Kano State.

7.4 Causes of Preretirement Anxiety

Table 7.4 Causes of preretirement anxiety

Variable	Response	Frequency	Percent
Family size and its demand	Agree	77	50.3
	Disagree	76	49.7
	Total	153	100.0
Total dependence on salary	Agree	41	26.8
	Disagree	112	73.2
	Total	153	100.0
Lack of financial literacy	Agree	77	50.3
	Disagree	76	49.7
	Total	153	100.0
Fear of loneliness	Agree	77	50.3
	Disagree	76	49.7
	Total	153	100.0
Adopting	Agree	63	41.2

new life style	Disagree	90	58.8
	Total	153	100.0
Stigma of old age	Agree	77	50.3
	Disagree	76	49.7
	Total	153	100.0
Fear of sudden death	Agree	95	62.1
	Disagree	58	37.9
	Total	153	100.0

Investigation into the causes of pre-retirement anxiety among the university academic staff in Kano State shows about two third (62%), have fear of sudden death as the most significant factor that causes anxiety among the respondents. conversely adopting to new life style was only cited by a little above one third of the population (41%) as a cause pre-retirement anxiety among the respondents. However, other sources of pre-retirement anxiety such as family size and its demand; total dependence on salary; lack of financial literacy, fear of loneliness as well as stigma of old age each has a chance of causing pre-retirement anxiety was only given by half of the respondents, while the other half refute it.

7.5 Counselling Strategy for prevention of preretirement anxiety

Table 7.5: Counselling Strategy for prevention of preretirement anxiety

Variable	Response	Frequency	Percent
Mandatory retirement counseling program	Agree	127	83.0
	Disagree	26	17.0
	Total	153	100.0
Annual evaluation of preparedness to retirement	Agree	127	83.0
	Disagree	26	17.0
	Total	153	100.0
Unions should be involved in retirement process	Agree	143	93.5
	Disagree	10	6.5
	Total	153	100.0
Retirement counselling expert should be recruited in my university	Agree	20	13.1
	Disagree	133	86.9
	Total	153	100.0

Majority of the academic staffs under study above three quarter (83%) agree with mandatory retirement counselling program. Similarly, equal proportion concurs with annual evaluation of preparedness to retirement. The total amount of respondents further rises to a little below 100% who support unions to be involved in retirement process. Hiring a retirement expert was negatively perceived as over three fourth of the population say no to this (86.9).

VIII. MAJOR FINDINGS

The result shows that majority of the respondents are aware of retirement up to 84.3%. about (59.5%) of the respondents knew about pre-retirement counselling, which is similar to those findings of Asuquo and Maliki (2007) which showed that a little above our results with a proportion of respondents (60.6%) tended to be ignorant about the awareness of pre-retirement counselling. The overall mean of 2.03 which indicates negative level of readiness towards retirement among the university academic staff in Kano State. This finding is also contrary to the finding of Amune and Aidenojie (2015) noted that academics in Edo make preparation in readiness for retirement through monthly contribution to specific pension schemes, maintaining a personal savings fixed deposit account in the bank, investing in skills acquisition and training, owning properties or investing in shares and stocks and holding an insurance policy.

The causes of pre-retirement anxiety among the university academic staff in Kano State reveals that, fear of sudden death is the most significant factor that causes anxiety among the respondents with over 62% of the responses. This similar to what (Olatomide 2014) noted as the challenges of retirement.

Also majority of the respondents agree with the counselling strategies most especially the staff participation in mandatory retirement counselling programme as well as annual evaluation of workers' preparedness towards retirement. This finding is similar to that of Abubakar (2012) that There was a positive relationship between pre-retirement plan and the golden year aspiration, which indicated the need to counsel civil servants on preparations for retirement.

IX. CONCLUSION

In the light of the preceding discussion and the findings of the study it will be safe to conclude that there is a dire need of adequate information provision on retirement planning to academic staff and the counselling services to staffs involved. The provision of this is a major requirement for overcoming pre-retirement anxiety. The above is paramount since there isn't any counselling service provision concerning retirement to academic staff in the universities under study, and moreover, the professional counsellors are not involved in the pre-retirement program to prevent the development of pre-retirement anxiety among workers. This makes the program inadequate and academic staff not putting any plans for retirement.

X. RECOMMENDATIONS

Based on the presentation, analysis, discussion and findings of the study, the researchers wish to recommend the following:

1. There should be adequate provision of awareness on retirement to the academic staff from day one of their employment, since the opening of RSA is not sufficient or relevant to provide the needed education to make adequate plans for retirement.

2. There should equally be constant organization of workshops/seminars to prospective retirees to awaken them on the need to plan in good time for their retirement.

3. There is need for reorientation of staffs involved on the acceptance of professional counsellors to help the prospective retirees identify ways that will enhance their post-retirement life, thereby eliminating pre-retirement anxiety.

4. There is also the need for a constant monitoring of activities concerning the RSA and the information provision by the PFA to the stakeholders on academic staff retirement
preparation.

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