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SELF –EFFICACY AS CORRELATE OF PRE-RETIREMENT ANXIETY AMONG TEACHING STAFF IN THE UNIVERSITY OF BENIN

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ABSTRACT

This study investigated the relationship of self-efficacy on pre-retirement anxiety, examining the interaction effect of gender among the academic staff of the University of Benin, Edo State. Two research questions were raised and their corresponding hypotheses were formulated and tested at 0.05 alpha level of significance. The correlational survey design was adopted and a sample size of 219 academic staff from eight faculties in University of Benin was selected using the multi-stage sampling procedure. The instruments for this study were questionnaires titled "Self-Efficacy and Pre-Retirement Anxiety Scale". Pearson product moment correlation statistics and Fisher's Z-test were used to analyze the answer the research questions and test the null hypotheses. The findings revealed that there is low relationship between academic staff self-efficacy and their pre-retirement anxiety in university of Benin. The correlation between the staff Self-efficacy and their pre-retirement anxiety is not significant regardless of the gender of the individuals in University of Benin. The study recommended that government should make provisions of workshops where trained counsellors basically enlighten lecturers approaching retirement age on the need to pay attention to changes in life-styles that comes with pre-retirement and get prepared for it.

Keywords: Self–Efficacy, Correlate, Pre-Retirement Anxiety, Teaching Staff

Introduction

Pre-retirement is the phase when an individual begins to think seriously about the life, they want for themselves in retirement and whether they're financially on track to achieve it. Pre-retirement is an occurring time before retirements when you decided to retire and start getting your retirement plans in order. Pre-retirement experience is a global phenomenon which every worker has to pass through to get to retirement. Individuals go through many transitions during their lifetime, but the transition from work to non-work life which is one of the most demanding. Pre-retirement is simply the period or stage before retirement from active service or programme. The level of uncertainty, socio-economic and political upheavals, inflation and life-styles globally, may lead individuals to having different pre-retirement anxiety, feeling nervous, fearful situations, restless or tense and even having an increased heart rate (Asamoah, 2012). The fear of the unknown and irregularities in government policies towards retirees make it likely that thinking about retirement could be characterised by anxiety, specifically for workers with forthcoming retirement leading to preretirement anxiety (Anifalaje, 2017).

Pre-retirement anxiety is a feeling of uncertainties, discomfort, and extreme fear that constantly affect prospective retirees. Pre-retirement period may be characterised by people who experience both positive and negative emotions, depending on the self-perceptions (Yeung, 2013). Pre-retirement anxiety is not restricted to any profession, including the teaching profession.

Teaching Staff are professional personnel directly involved in teaching students or giving instruction and spend majority of their active times in contact with students either in classes or on an individual basis. They may work with students as a whole class, in small groups or one to one, inside or outside regular classrooms. The teaching staffs are also involved in academic advising and counselling of students. They are instructors engaged in a university or college teaching activities or events.

The classroom teacher hopes to retire one day from the profession which they have spent most of their lifetime and energy on. It therefore becomes necessary for the academic staff to plan and make effective preparation towards retirement. However, only few teachers make the necessary provision for their lives after retirement, so when the time comes for their retirement, some of them find it difficult to leave the classroom and face crisis like shock, emotional trauma which could lead to high pre-retirement anxiety.

Anxiety is an unpleasant, emotional state of high energy that consists of a complex mixture of emotions that include fear, uneasiness, and worry. It is a state of uneasiness, uncomfortable and unpleasant feelings that an individual experience when facing demanding or fearful situations. Anxiety could be abnormal in any would be retiree because of the fear on how to cope after retirement. These worries could be worries about having enough money to keep surviving for life time. Anxiety could make the individual anxious before retirement, feeling of fear or apprehension of what is to come which could interfere with the daily activities. Thus, there is a need to examine whether some psychological knowledge, skills and abilities in the workers who are about to retire such as

self-efficacy relates with pre-retirement anxiety among workers.

Self-efficacy is the set of beliefs an individual hold about self which affects the knowledge and skill needed to effectively produce a desired effect. According to Bandura (2006), self-efficacy beliefs affect people's goals and aspirations, their motivation levels, and their levels of perseverance when faced with adversity, its reflected confidence in the ability to exert control over one's own motivation, behaviour, and social environment. They help determine how one perceives opportunities and obstacles. They also help shape individuals' outcome expectations which are judgements of how likely their efforts will produce favourable or adverse outcomes. Self-efficacy for pre-retirees includes how the employees feel, think, behave and motivate themselves for retirement.

The cases of pre-retirement anxiety especially among Nigerian workers seem worrisome over the years. There is need to examine the relationship between self-efficacy and pre-retirement anxiety.

Self-efficacy is a belief in one's own capability to accomplish a task and select an effective approach to a task or problem. This definition includes confidence in one's ability as expressed in increasingly challenging circumstances and confidence in one's decisions or opinions.

Furthermore, Bandura (2006) strongly asserted that self-efficacy beliefs affect one's quality of life in terms of emotional well-being and also determine the choices that individuals will make which can profoundly affect their life course. Self-Efficacy consists of the self-assessed ability to deal with the changes that accompany retirement; this is the belief that one has the resources needed to make the pre-retirement phase successful. Self-efficacy is another psychological skill that can have influence on workers' preparation for and response to tasks. It includes how employee feels, thinks, behaves and motivates oneself for retirement. Self-efficacy is a belief in one's own capability to accomplish a task and select an effective approach to a task or problem. This definition includes confidence in one's ability as expressed in increasingly challenging circumstances and confidence in one's decisions or opinions. Bandura (2006) strongly asserted that self-efficacy beliefs affect one's quality of life in terms of emotional well-being and also determine the choices that individuals will make which can profoundly affect their life course. Hence, self-efficacy consists of the self-assessed ability to deal with the changes that accompany retirement; this is the belief that one has the resources needed to make the retirement transition successfully. Given that positive feelings of self-efficacy are associated with more confidence in the ability to handle challenging events, this variable may predict retirement anxiety. Those with high self-efficacy belief or high retirement self-confidence may be more likely to plan for and adapt to retirement changes (Taylor & Cook, 2015). Thus, individuals are viewed as both the producers and products of their own environments and social systems. This is because human lives do not exist in isolation, people work together on shared beliefs about their capabilities and common aspirations to better their lives.

Regarding the transition process, self-efficacy is likely to affect workers' motivation

to retire, feelings about future retirement and motivation to attempt the transition to retirement (Taylor & Shore, 2005). At the same time, retirement and self-efficacy is also probable to affect workers' efforts for a fruitful retirement transition, their doggedness when hitches arise, their general future fruitful retirement transition and satisfaction with retirement. Gabriela and Encarnación (2017) assessed how self-efficacy and resource threats contribute to retirees' satisfaction, depression, and losses. The study applied the resource-based dynamic perspective to explore retirees' satisfaction, depression, and actual loss of resources. A three-wave design with Spanish workers who were in transition to retirement (N = 286) was used with the aim of investigating correlations between pre-retirement variables and post-retirement well-being. Participants were working at Time 1 and Time 2 but at Time 3, they had retired in the past year. Individual attributes (age), access to resources (life satisfaction and depression), situational characteristics (job stress, job tenure, and retirement transition quality), and psychological disposition (general self-efficacy and positive retirement expectations) at the first wave, correlated with the threat of loss at the second wave. Moreover, these predictors explained how people adjust to retirement at the third wave, assessed both directly (actual loss of resources) and indirectly (satisfaction with retirement and depression), via their effects on Time two variables. The results revealed that threat of loss had a positive relationship on loss of resources after retirement, and also both on retirement satisfaction and depression after retirement.

Self-efficacy consists of self-perceptions of the extent to which one will be able to successfully handle the specific challenges and tasks implied by the new situation of retirement (Van Solinge & Henkens, 2005). Workers with higher levels of self-efficacy tend to plan for retirement in advance, experiencing less anxiety about retirement. In terms of the retirement process, self-efficacy probably affects feelings about the upcoming work exit and motivation to address the transition, as well as assessments of the positive or negative nature of the changes associated with the end of one's working life. Some studies have already provided evidence of the associations between self-efficacy and financial resources, the adequacy of income and socio-economic status, and between self-efficacy and health, including positive health behaviours.

Pre-retirement confidence varies globally, and more needs to be done to help people to be more prepared for retirement. In Nigeria, pre-retirement anxiety has been observed among public workers (Abidoye, Jimoh, & Adeyemi, 2020 and Ujoatuonu et al, 2020). The fate that retirees, especially in public service remain precarious and the issues have been observed to generate fear of reduction in income and lack of preparation (Baba et al, 2015). Pre-retirement is a relative phenomenon as it evokes different meanings and brings forth significantly different responses from various employees. It is not a homogeneous experience for every worker; for some employees, pre-retirement is viewed as a positive event, a period of active life and living life in the present or fast lane, other employees see it as a period of working and planning for the evening of their lives, while

some other employees see pre-retirement as a period of thinking of the negativities attached to retirement, such as boredom, death, diminishing social and economic status (Saidu, 2007). Thus, workers respond not only to the objective features of pre-retirement but also to the meaning this situation has for them.

Pre-retirement decisions could be accompanied by anxiety, depression and many sleepless nights to some persons. Thus, quite a number of studies focused on the educational preparation of workers for retirement with the aim of making retirement phase more meaningful (Oluwatula, 2005). Furthermore, a great deal of attention has been paid over the years at challenges of retirees in Nigeria. Few studies (such as Ali, 2014; Garba and Mamman, 2014; Udofot, 2012) identified notable problems confronting the retirees to include abrupt loss of life, financial inadequacy, loss of usual monthly salary, poor feeding, incapacity to attend to loss sustaining bills, deteriorated health condition, loss of good accommodation, sadness, personality crisis among others. The researcher has observed that the challenges faced by retirees in Nigeria may cause anxiety to many workers who are approaching retirement. Works has been covered on pre-retirement issues and planning (Undiyaundeyo, 2016).

Some studies showed that female experience retirement in a different way from male (Joo & Pauwels, 2016). Males were found to likely have higher retirement anxiety towards retirement than females. Joo and Pauwels (2016) also found that males had higher retirement confidence than females. In contrast, female workers were found to be less prepared for retirement than their male counterparts (Behling & Merves, 2018). Discontinuous work histories due to family care giving often result in women filling lower-paying jobs, jobs without skill development potential, and jobs with few benefits. Women are often just experiencing career success when they reach retirement age. Women have had less time to accrue employer retirement benefits and as a result have fewer financial resources to draw on in retirement (Behling & Merves, 2018). Studies advocated demographic factors such as sex play a significant role in the decision to retire or stay in the workforce and the degree of psychological well-being in retirement.

Oghogho and Nwankwo (2022) carried out a study on retiring civil servants' retirement anxiety 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 payroll 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. Three research questions and two hypotheses guided the study. Descriptive survey design was adopted. A structured and standardized instrument titled "Workers

Retirement Anxiety 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 female workers do not significantly differ in their retirement anxiety, the married and single civil servants in the state differ significantly in their retirement anxiety.

Also, Oboh and Nwankwo (2024) investigated self-efficacy and emotional intelligence as correlates of pre-retirement anxiety of public servants in Edo State, Nigeria. The study adopted correlational research design. The sample for this study was 1,800 public servants under the auspices of the Edo State government using multi-stage sampling technique. Three instruments were adapted and used for this study. They include; Pre-retirement Anxiety Scale (PAS) 0.83, Self-Efficacy Scale (SCS) 0.79, Emotional Intelligence Scale (EIS) 0.97 respectively. Three research questions as well as one corresponding hypothesis were formulated and used for the study, while research questions one to three were answered using Pearson Product Moment Correlation Co-efficient and Regression Analysis for testing the three null hypotheses at $P<0.05$ level of significance. Findings of the study showed that there is significant relationship between the independent and the dependent variables. However, literature reviewed by the researchers showed that there is a dearth in literature on self-efficacy as correlate of pre-retirement anxiety among academic staff of university of Benin. Therefore, the study was on self-efficacy as correlate of pre-retirement anxiety among teaching staff of University of Benin.

Purpose of the Study

The study aimed at determining

1. the relationship between self-efficacy and pre-retirement anxiety of academic staff of University of Benin.
2. the relationship between self-efficacy and pre-retirement anxiety of male and female academic staff in University of Benin.

Research Questions

The following research questions were raised to guide the study:

1. What is the relationship between self-efficacy and pre-retirement anxiety of academic staff of University of Benin?
2. What is the relationship between self-efficacy and pre-retirement anxiety of male and female academic staff in University of Benin?

Hypotheses

The following hypotheses were formulated and was tested at 0.05 level of significance:

1. There is no significant relationship between self-efficacy and pre-retirement anxiety among academic staff of University of Benin.
2. There is no significant difference in relationship between self-efficacy and pre-retirement anxiety of academic staff in the University of Benin based on sex.

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Method

This study adopted a correlational survey research design. This is because the researchers were interested in investigating the strength of the relationship that exists between the independent variable (self-efficacy) and the dependent variable (pre-retirement anxiety). The population for the study consists of all the academic staff of the University of Benin, which is 1,900 (Academic Planning Division; 2023). The sample size comprised of 219 academic staff from eight faculties selected in University of Benin who have at most five years to be in active service using purposive and accidental sampling techniques. The multistage sampling technique was adopted as follows: a simple random sampling technique by balloting was used to select 8 faculties from 14 faculties in the University of Benin; disproportional sampling technique was used to select 16 departments from the eight faculties selected.

The research instruments for collection of data for this study were Pre-retirement Anxiety Inventory (PAI) having 12 items and 10 item Self-Efficacy Scale which are standardized instruments designed in 4-point Likert response format. As standardized instruments they have been revalidated and used in Nigeria. A reliability coefficient of 0.89 was obtained from Pre-retirement Anxiety Inventory (PAI) having 12 items and 0.77 was obtained for Self-Efficacy Scale having 10 items.

Data were collected by the researchers through direct contact/accidental approach The data collected was analysed using Pearson Product Moment Correlation Statistics for hypotheses 1 and hypotheses 2 was tested using Fisher's Z-test.

Results

Research question 1: What is the relationship between self-efficacy and pre-retirement anxiety among academic staff of university of Benin?

Null Hypotheses 1: There is no significant relationship between self-efficacy and pre-retirement anxiety among academic staff of university of Benin.

Table 1: Pearson Correlation on Self-Efficacy and Pre-Retirement Anxiety among Academic Staff of University of Benin.

Source of Variation	N	Self-efficacy r	Pre-retirem. anxiety r.	0.05	Remark
Self-efficacy	217	1.00	0.422	0.074	Low relationship
Pre-retire. anxiety	217	0.422	1.00		

Table 1 shows that there is low positive relationship of 0.422 existing between academic staff self-efficacy their pre-retirement anxiety in university of Benin, Edo State.

Also in table 1, it was observed that with r value of 0.0422 and p-value of 0.074 which is greater than 0.05, the first null hypothesis is accepted. Therefore, there is no significant relationship between self-efficacy and pre-retirement anxiety among academic staff of university of Benin.

Research Question 2: What is the relationship between self-efficacy and pre-retirement anxiety of male and female academic staff in University of Benin?

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Hypotheses 2: There are no differences in the relationship between self-efficacy and pre-retirement of anxiety of academic staff in the University of Benin based on sex.

Table 2: A Fisher Z Analysis on the Difference in the Relationship between Self-Efficacy and Pre-Retirement Anxiety of male and female Academic Staff in the University of Benin

	N	Pearson r	Zr	Z Calculated	Z Critical
Male	92	.408	.413	1.94	1.96
Female	125	.375	.382		
Total	217				

Table 2 indicates that as the relationship existing between male academic staff self-efficacy and their preretirement anxiety stood at r0.408, that of the female staff was r0.375 showing a slight difference.

Again, at 215df the calculated z-value of 1.94 at a significant level of 0.05 had the critical z value 1.96. Therefore, the second null hypothesis is accepted hence there is no significant difference in the relationship between self-efficacy and pre-retirement anxiety of male and female academic staff in the University of Benin.

Discussion of Findings

The result of this study revealed that self-efficacy has low relationship with pre-retirement anxiety, regardless of gender of the individual among academic staff of University of Benin. The findings of hypothesis one revealed that there is no significant relationship between self-efficacy and pre-retirement anxiety among academic staff of University of Benin. This finding is in support of Taylor and Cook (2015) who asserted that those with high self-efficacy may be more likely to plan for and adapt to retirement changes thereby experience less pre-retirement anxiety. This implies that having a high self-efficacy can help the academic staff manage and prepare themselves for and after retirement.

The present study in its findings disagreed with the findings of Arogundade (2016) and Oboh and Nwankwo (2024) which established that self-efficacy and pre-retirement anxiety has relationship, among some selected civil servants. This could be as a result that this study focused on academic staff of university. The result of this hypothesis implies that self-efficacy does not correlate pre-retirement anxiety.

The result of hypothesis two showed that there is no significant difference in the relationship between self-efficacy and pre-retirement of male and female academic staff in the University of Benin. This hypothesis is accepted, both male and female self-efficacy have no significant difference in relationship of pre-retirement anxiety among academic staff of University of Benin. The findings of this study differed from findings by Ugwu (2011) and Joo and Pauwels (2016) who assert that from their findings of the studies that gender account for differences in retirement anxiety. This may be because both male and female have high self-efficacy and are engage in academic work in the University of Benin.

Conclusion

Based on the findings of this study, it was concluded that self-efficacy of the academic staff in the University of Benin had low and not significant relationship on their pre-retirement anxiety.

Recommendations

Based on the findings of this study, the researchers recommended as follows:

1. The government should make provisions of workshops where trained counsellors basically enlighten lectures approaching retirement age on the need to pay attention to changes in life-styles that comes with pre-retirement and get prepared for it.

2. The academic staff should undergo seminars from time to time, where they would be reminded that life does not stop with retirement because life is a continuous process, and in order to continue with life, one may undergo series of action and a sequence of changes adjusting themselves with changes after retirement.

3. The government and non-government organizations should organize financial literacy and entrepreneurship development programmes to enable the lectures look forward to their retirement with so much joy and less concerns for their finances.

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