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SELF-EFFICACY AND EMOTIONAL INTELLIGENCE AS CORRELATES OF PRE-RETIREMENT ANXIETY OF PUBLIC SERVANTS IN EDO STATE, NIGERIA

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ABSTRACT

The study 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 hypotheses 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. Based on the findings, it was recommended amongst others that Counselling psychologists should help in educating prospective retirees in public service by impacting knowledge on self-efficacy and emotional intelligence.

Keywords: Self-Efficacy, Emotional Intelligence and Pre-retirement Anxiety.

Introduction

Preretirement anxiety by its nature involves worries about the future of a worker as a result of the cessation of active working life (Dada and Idowu, 2010). Pre-retirement anxiety may arise when such officers recall the predicaments often associated with retirement. Relatedly, pre-retirement anxiety can be described as a feeling of intense fear, discomfort, and uncertainties that consistently interfere with prospective retirees' thought processes and preparations towards their retirement (Jaworski, Reed, and Vernon, 2016). Therefore, pre-retirement anxiety now revolve around work, money, emotion, family life, economic, psychological, health, and other crucial issues that demand a person's attention. Despite serious concerns regarding pre-retiree anxiety and its consequences on pre-retirees' overall wellness it relatively poses problems to several public servants who are about to retire and even those who still have many years to spend in service. Quite often, the uncertainties

of life make public servants apprehensive of the future. It is not unlikely, therefore that the individual who is about to retire may be apprehensive of the approaching new phase of life, life after retirement. More so, pre-retirement anxiety can be a time of pleasure or difficulty depending on one's attitude and how well one prepares for it. It is an inevitable activity in the lives of all public servants. The thought of retirement to some public servants may breed anxiety. The social insecurity associated among pre-retires in Nigeria makes retirement unattractive to them (Jonathan, 2019). So, public servants in Nigeria are not adequately prepared for retirement due to the trending issues in Nigeria which has make many public office holders in service presently to see it has a death sentence. In the words, one way of making adequate preparation for retirement is to be paid good salaries, allowances and benefits regularly by the governments. Unfortunately, most governments do not fulfill these obligations to their workers particularly in Nigeria. The deplorable social conditions of retirees tend to generate a lot of pre-retirement anxieties among public servants. To confirm this, Oghogho and Nwankwo (2022), noted that pre-retirement anxiety is a feeling of intense fear, discomfort, and uncertainties that consistently interfere with prospective retirees' thought processes and preparation for their retirement. They also stated that insecurity and unpreparedness for retirement are the main causes of retirement anxiety. This paper focusses on pre-retirement anxiety is pertinent because of the nonexistence of proper research on it in Edo State and especially in Nigeria. The study of pre-retirement is justified because retirement challenges have precursors; these precursors if well taken care of, could most likely prevent some future retirement challenges.

Furthermore, 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. Pre-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 pre-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 pre-retirement. Pre-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 public servants also do the same for female public servants.

Additionally, public servants are very conscious of their retirement right from the day they join the public 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 'Pre-retirement anxiety' Pre-retirement anxiety is the type of anxiety commonly expressed by retiring public servants who are about to retire from the service. Edet, Okon and Arah (2010) defined pre-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). Also, from literature, the concept of pre-retirement anxiety evokes different meanings and results in different responses from various individuals. Pre-retirement anxiety triggers fear in public servants on what he is likely to face when he leaves service. For instance, poor income, poor self-concept, detachment from the work environment could mean, loosing interpersonal relationships with friends and colleagues. According to Raymond 2016 pre-retirement anxiety is a pervasive and unpleasant feeling of impending disaster upon retiring, whereas anxiety is often a response to an undefined or unknown threat which may stem from internal conflicts, feeling of insecurity or forbidden impulses (Dada and Idowu, 2010).

Emotional intelligence was conceptualised by Salovey and Mayer (1995) and refers to individuals' ability to monitor their own and others' feelings and emotions, to discriminate among emotions, and to use this information to guide thinking and action. It is the ability to perceive and express emotions, assimilate emotion in thought, understand and reason with emotion and regulate emotion in self and others. Those who are emotionally intelligent show high level of emotional restraint and empathy. Individuals who are emotionally intelligent are generally happier with themselves Salovey and Mayer (2000). It is believed that emotionally intelligent prospective retiree may have less anxiety when approaching retirement.

Self- efficacy is one's perception of ability to attain a specific goal rather than the general perspective of what an individual thinks about oneself. Self-efficacy does not care about the number of skills one has, but with what one believes he/she can do under varying prevailing circumstance

Bandura, (1997). This could be a good predictor of pre-retirement anxiety; because according to Bandura (1993), Self-efficacy is viewed as people's beliefs about their capabilities to produce designated levels of performance that exercise influence over events that could affect their lives. Self-efficacy determines how people feel, think, motivate themselves and behave such beliefs produce diverse effects through four major processes, namely cognitive, motivational, affective and selection processes. A strong sense of self-efficacy may enhance human accomplishment and personal well-being in many ways. People with high assurance in their capabilities approach difficult tasks as challenges to be mastered rather than as threats to be avoided. They set themselves challenging goals and maintain strong commitment to them. They heighten and sustain their efforts in the face of failure. They quickly recover their sense of efficacy after failures or setbacks. They attribute failure to insufficient effort or deficient knowledge and skills which are acquirable. They approach threatening situations with assurance that they can exercise control over them. Such an efficacious outlook produces personal accomplishments, reduces stress and lowers vulnerability to depression. A prospective retiree should be self-efficacious for him/her to belief in his/her capabilities to handle the stress and anxiety when retirement is nearing. Possible selves may function as incentives for certain behaviour hutt, (2011) most prospective retirees sees themselves as a failure who have not achieved any thing in life haven worked for more than twenty-five years in public service without achieving any major thing. It is based on this that the researcher seeks to examine the relationship between self-efficacy and emotional intelligence as correlates of pre-retirement anxiety of public servants in Edo State.

Research Questions

The following research questions will guide the study.

1. What is the relationship existing between emotional intelligence and pre-retirement anxiety of public servants in Edo State?
2. What is the relationship existing between self-efficacy and pre-retirement anxiety of public servants in Edo State?
3. What is the relationship existing among self-efficacy and emotional intelligence pre-retirement anxiety of public servants in Edo State?

Hypotheses

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

1. There is no significant relationship between the independent variables (self-efficacy, emotional intelligence) and pre-retirement anxiety of public servants in Edo State.

Research Method

The research design to be used for this study will be correlational research design. The design will be applicable since the events is presently ongoing. The study will be conducted in Edo State. The population for this study will comprise all 25,463 public servants serving under the auspices of the Edo State government. (Source: Information Communication Technology Agency, Government House, Benin City, Edo State 2024). This group is considered appropriate for this study because it is believed that public servants of this class are mainly adults who do not want to be victims of pre-retirement anxiety. The sample of this study will comprise 1,800 public servants under the auspices of the Edo State government. A multi-stage sampling technique will be adopted in the selection of respondents. The researcher adapted three different scales which was modified and titled; Pre-retirement Anxiety Scale (PAS) 0.83, Self-Efficacy Scale (SCS) 0.79 and Emotional Intelligence Scale (EIS) 0.97 respectively and was used for data collection, which was structured into a Likert scale of Strongly Agree (SA), Agree (A), Undecided (U) Disagree (D) and Strongly Disagree (SD). The reliability of the instrument was established using Cronbach alpha reliability method. The coefficient alpha of 0.83 was obtained. The instrument was therefore considered reliable because of the very high coefficient alpha. Five research assistants were used to distribute the questionnaire. Direct approach was used in data collection. The data collected from the study were analysed using SPSS 21. Research questions 1, 2 and 3 were answered using summated scores. The null hypotheses 1 2 and 3 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 is the relationship existing between public servants' emotional intelligence and their pre-retirement anxiety in Edo State?

Null Hypothesis I: The relationship existing between public servants' emotional intelligence and their pre-retirement anxiety in Edo State will not be significant.

Table 1: Pearson r on the public servants' emotional intelligence and their pre-retirement anxiety in Edo State

Source of Variation	N	Emotion. Intell. r	Pre-retirement anxiety r. Cal t	0.05	Remark
Emotional intelligence	1555	1.00	0.025	0.649	0.517 Very Low +R
Pre-retirement anxiety	1555	0.025	1.00		

In table 5 it was observed that there is very low positive relationship of 0.025 existing between public servants' emotional intelligence and their pre-retirement anxiety in Edo State. Also it was observed that at 1553df and 0.05 level of significant, the calculated t 0.649 with pvalue 0.517 which is greater than 0.05, the first null hypothesis is accepted. Therefore there is no significant relationship between public servants' emotional intelligence and their pre-retirement anxiety in Edo State.

Research Question 2: What is the relationship existing between public servants' self-efficacy and their pre-retirement anxiety in Edo State?

Null Hypothesis 2: The relationship existing between public servants' self-efficacy and their pre-retirement anxiety in Edo State will not be significant.

Table 2: Pearson r on the public servants' self-efficacy and their pre-retirement anxiety in Edo State

Source of Variation	N	Self-efficacy r	Pre-retirement anxiety r.	Cal t	0.05 Remark
Self-efficacy	1555	1.00	0.358	6.918	0.000 Low relationship
Pre-retirement anxiety	1555	0.358	1.00		

Table 7 indicates that there is low positive relationship of 0.358 existing between public servants' self-efficacy and their pre-retirement anxiety in Edo State. Again, it was revealed that at 1553df and 0.05 level of significant, the calculated t 6.918 with p-value 0.000 which is less than 0.05, the third null hypothesis is not accepted. Therefore there is significant relationship between public servants' self-efficacy and their pre-retirement anxiety in Edo State.

Research Question 3: What is the correlation existing among public servants' self-efficacy, emotional intelligence and their pre-retirement anxiety in Edo State?

Null Hypothesis 3: There is no significant correlation existing among public servants' self-efficacy emotional intelligence and their pre-retirement anxiety in Edo State.

Table 3: Regression analysis on the correlation existing among public servants' self-efficacy, emotional intelligence and their pre-retirement anxiety in Edo State.

R	R Square	Adjusted R Square	%	df	Cal. F	P<0.05	Remark
0.469	0.220	0.219	21.9	1551	146.17	0.000	S

Table 4 reveals that public servants' emotional intelligence, self-efficacy had R^2 adjusted of 0.219. This indicates that public servants' self-efficacy, emotional intelligence contributed 21.9 percent of their pre-retirement anxiety in Edo State. Furthermore, at 3df numerator, 1551df denominator and 0.05 level of significant, the calculated F146.17 with P-value 0.000 which is less than the 0.05, the fourth null hypothesis is not accepted. Therefore, there is significant correlation existing among public servants' self-efficacy emotional intelligence and their pre-retirement anxiety in Edo State.

Discussion of Findings

The first research question was meant to test for relationship among the independent variables and pre-retirement anxiety. The present study found out that pre-retirement anxiety is correlated with all the independent variables in the study. This result was corroborated by various researchers. The finding is in agreement with Tokunboh and Uzoma (2017) who found out in their study in a strong negative relationship between pre-retirement anxiety and emotional intelligence, and subjective well-being respectively. Also, dAkerjordet and Serverinsson, (2014) study also aligns with the current findings that self-efficacy and emotional intelligence had relative significant contributions to the prediction of pre-retirement anxiety. This is because that anxiety is a psychological measure and it could be best predicted by psychological factors. All the independent variables (self-efficacy and emotional intelligence) jointly have significant contributions to the prediction of pre-retirement anxiety. The two predictors jointly accounted for 9.4% (Adjusted R square=.094) variation in the prediction of pre-retirement anxiety. From these results, it could be safe to say that the combination of self-efficacy and emotional intelligence could reduce pre-retirement anxiety or facilitate the process of adjusting retirement stage of life and other positive job attitudes.

Conclusion

The study concluded that there is significant relationship between independent and dependent variable. According to the present study, psychological problems could only be solved by psychological measures. This study has obviously shown that self-efficacy and emotional intelligence have relationship with pre-retirement anxiety. The study further concluded that most public workers have low self-

esteem, which is inimical to personal and mental health. People need high self-worth and proper self-concept could develop positive attitude towards retirement. People need high self-efficacy and emotional intelligence to be able to adjust well into retirement life and have less anxiety when drawing close to retirement. Above all, People with high self-worth and proper self-concept could develop positive attitude towards retirement. People with high self-efficacy and emotional intelligence could adjust well into retirement life and experience less anxiety when drawing close to retirement.

Recommendations

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

1. Pre-retirement counselling units should be established in all public establishments.
2. Pre-retirement seminars and retreat should be organised for public workers from time to time.
3. Counselling psychologists should help in educating prospective retirees in public service by impacting knowledge on Emotional Intelligence and Self-efficacy.

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