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Pre-Retirement And Post-Retirement Adjustment Need Of Senior Secondary School 1 Teachers In Rivers State

Loveth Nkem Telphy-Moses

Phone: 08063741334

ABSTRACT

The study investigated pre-retirement and post-retirement adjustment need of secondary school 1 teachers in Rivers State. Two null hypotheses guided the study. A survey research design was used for the study. The population of the study comprised all the secondary school 1 teachers, total 7,000. A stratified random sampling technique was used for the study. Fluid survey online calculator was used to determine the sample size of 346 retiring secondary school teachers for the study. The instrument for data collection was a self-structured questionnaire titled Pre and Post-retirement Adjustment Need Scale (PPRANS). Two experts validated the instrument. Reliability of the instrument was determined through Cronbach Alpha method and obtain reliability index of r=0.82.The researcher personally administered the instrument to the respondents, while t-test was used to test the null hypotheses at 0.05 significant alpha level using SPSS. The findings revealed that there is no significant difference between pre-retirement adjustment needs of senior secondary school teachers in Rivers State based on gender, and there is no significant difference between post-retirement adjustment needs of senior secondary school teachers in Rivers State based on gender. Based on the findings, the researcher recommended that teachers should always have their pre-retirement and post-retirement adjustment needs in mind while in active services, and also teacher should discipline their selves by making little savings bearing post-retirement needs in mind while in active amongst others.

Keywords: Pre-retirement, post-retirement, teachers, adjustment needs

INTRODUCTION

All manner and class of people on a daily basis use the word retirement. Even though it is universally considered by experts and non-experts as well, no universally acceptable definition of retirement that is in existence. For better understanding of the study, it is necessary that these definitions should be looked at. Retirement is seen as something that involves the separation from the role performed by worker on the job through payment is made. This takes when a particular age set aside by the authority concern has been attained by the individual concerned. It could as well be when the physical condition of the person involved cannot allow for the execution of the work schedule due to illness or accident. In this situation adequate pension plans are made for the person retiring

Retirement is an important phase of life event, bringing with it many challenges in terms of adjustments and changes in lifestyle, self-esteem, friendship and vocation. It is often described as leaving the job at a specified period of time after putting in some number of years of one's productive years or attaining a given age of 60, now 65 signed by the executive arm of federal Government of Nigeria in 2020 in the public sectors of the economy(Peters & Asuquo, 2008) in (Onyejiuwa, 2020). Retirement is a period when a worker chooses to say farewell from active service permanently as stated by law, either voluntarily or stipulated age or years of service. Baba et al (2021) explained that retirement is a period in life when an employee will transit from active years of productivity to his private life marking the end of his/her services. They further looked at retirement as a situation whereby due to reasons like political, physical, economic and social one draws from an employment.

Work is one fundamental thing that all the societies value so much. It shows the mental and physical activities that man engages himself so that contact and interaction with the environment will be

achieved. This in turn will make him to realize his goals and drives in life (Onyejiuwa, 2020).. Work helps the person that is engaged in it to achieve some qualities that will earn him good leadership trait, credibility, self-dependence, direction, sense of belonging and of course self-identifying. Work is important in somebody's life. Due to this fact, some workers take it very seriously. Work makes them to be busy. And much benefits are derived from it as long hours are committed to it. Anything that will make any worker that is committed to loose from that work when the satisfaction to be derived from it has not been derived will be opposed by him/herself. The worker will feel bad about it. One of the conditions that will bring about laying off the worker from him/her place of work is retirement. Baba et al (2015) stated that every worker has a scheduled date when retirement due to age or length of service from a formal employment will take place (Andrew, 2020).

Musa (2022) explained that, to some people retirement is seen as the end of a life that is happy. Others look at it as the end in which they cannot in any way be useful. Ubangha and Akinyemi (2021) defined retirement as the making of transfer of life from one way to another. Looking at the above definitions, a worker who has retired may decide to be engaged meaningfully as retirement commences while another one may decide not to do anything. Billings (2021) explained that retirement is a period of transition from first to second adulthood which has experience, that is not settled. Retirement could also be described as something that looks like a concept of fluid since it shows different things filled with difference experiences for the interest of different people.

Retirement is seen as a specific period of time when someone would leave the job for which he/she is engaged in. Some people are happy when it comes while others are afraid of it. There are categories of retirement as one could classify. In retirement literature three classes have been made. They are mandatory/regular retirement, voluntary retirement and compulsory/involuntary retirement (Agbakwuru, 2008 in Agboola et al, 2021). Due to reasons such as not being capable physically or mentally to do something, ill health, compulsory retirement can be placed on somebody. An employee's personal withdrawal from active service after working up to the years needed before retiring is called voluntary retirement. This type of retirement goes with benefits as the employee puts in a 15 years minimum in the public service of Nigeria.

Teachers disengage from service after they have attained the retirement age of 60 or 65 years or having been in service for 35 years in the public sector of Nigeria's economy. We will consider mandatory retirement since it happens at a time and when one is old in this service. The implication of this is that retirement concerns itself with a period in which one transit from youthful age of work life with good financial capacity to small work that is not rigorous at old age, new stage of life begins from this period. Retirement is a stage of life which everyone working for government must pass through. Business owners, industrialists, clergy, politicians and of course secondary school teachers, etc, retire at any point in time. No one can escape it because it is a phase of life.

A teacher is one that is no more in teaching service having worked for a good number of years. He/she worked for the government and retired. Oniye (2021) postulated that a retired public servant or retiree is somebody or a person that carries no gainful employment during a given year or any person that is receiving retirement pension benefit or somebody that is not employed on full time basis for a whole year after he or she has disengaged from a previous work schedule. It must be stated here that no matter the level of the worker, the period of transition and proper retirement are faced with some problems that need to be taken care of so that the retiree will comfortably enjoy his/her old age. Retire to Enjoy (2020) explained that the problems facing retiree come from at least eight broad sources. They are income, health, ageing search for meaningful activity, work in retirement, mental status, relocation, etc. Kolawale and Mallum (2021) stated that the typical retiree in Nigeria setting is faced with the challenge of managing the following: financial resources that are not sufficient, problem of getting new accommodation, the challenge of new and low social status, difficult health and challenge of declining health.

Adetunde et al. (2021) stated that retiring from public to private service takes place with changes in health, environment, strength, age, social status, income, daily routine, lifestyles. Transiting to the later from the former could be a difficult one. Adewuyi (2020) noted that retirement is stressful. She analyzed this statement as she referred to a study carried out in New York in 2006 which had a confirmation that about 1.5 million workers experience depression and stress due to retirement. Oniye (2021) carried out a study on retirement stress and counseling in Kwara state. The result revealed that

retirees are stressed up which demands pre-retirement counselling. Other scholars found out that two-third of retirees did not seek any financial advice while in service. Irregularity and non-payment of pension and gratuity when due in the civil service of Nigeria is a problem. Dan (2022) acknowledged aging, physical disability, health condition that is deteriorated, and strength that is decreased, status that is dwindled, lack of occupation, anxiety about a residential home, loss of usual monthly salary, and sudden loss of life as the challenges faced by retirees.

Eremie (2021) carried out a study on challenges and expectations of retirees in Rivers State, Nigeria: implication for career counseling. Result revealed that the most threatening challenge the retirees have is that of finance followed by health challenge among the female and male respondents. These challenges pose a very serious threats to their lives. Because of this, retired secondary school teachers may find it difficult to meet their adjustment needs. What therefore are the pre-retirement and post-retirement adjustment needs of senior secondary school teachers in Rivers State. The researcher's desire to answer these question spurred the conduct of this research.

Iyortsuun and Akpusugh (2022) noted that retirement is the withdrawing of an employee from public life or business so that one can have time for leisure. He further stated that, financial security, robust health, balance of intellectualism, cultural, physical, social activities, etc, are the main things that will make for a successful retirement. Denga (2021) viewed that retirement is a vacation that is long and its experience is pleasurable. Amune et al. (2021) viewed retirement as a thing whereby somebody leaves his/her work performance which takes place on a daily, weekly or monthly basis either through voluntary, compulsory and/or mandatory manner. Retirement has to do with the stage of life that is final in which one leaves an occupation that he/she had been involved for a length of period for which work life took place. It is seen as the first step in life where person who is old in a vocation withdraws from the normal activities that concern the place that services are carried out. It could be in the business and/or industry.

Lurborsky and LeBlanch (2022) defined retirement as the fixed-aged and socially mandated final phase of am person's employment career where he/she is excluded from taking part in a full-time jobs, having financial support that does not have any dependency stigma, and is responsible personally to manage her/her life. Dan (2022) postulated that retirement is a stage of life whereby one is no longer carrying out a job on a fulltime basis in the labour market for a period of time that is continuous. It is a period in which one leaves an action, leaves one's occupation or position and finally from service..

Teacher pre-retirement is defined as the period of time from when a teacher decide to retire and his or her actual retirement, there are several crucial steps a teacher need to look at and examine before give up current and found out he or she did not plan exactly or find his or her self struggling financially. (Baba et al, 2021) stated that retirement planning involves setting goals or objectives and indicating how the goals or objectives will be realized. In this case, the teacher will see his/her way forward by achieving what is required and the resources like time and money expended during each step. Retirement planning can be formal or informal. Formal retirement planning is where the employer teaches their employees nearing retirement how to plan their retirement. The training can be general or can be tailored to meet individual specific needs. On the other hand, informal retirement planning concerns the prospective retiree thinking, talking, reading or having the desire to retire (Moody & Sasser, 2022). Moody and Sasser (2022) also posited that unrealistic expectations, lack of preparedness and uncertainty will pose a problem when retirement is imminent. Generally, retirement planning will afford the teacher the opportunity to plan what he should do, the reason why he should do it, the way or the method to employ to do it, the location or the place that the activities should be carried out, the approach to execute the retirement plan and the time to implement the plan.

Teacher post retirement is defined as the time after a teacher has left his or her job and stopped working because he or she has reached a particular age. Moody and Sasser (2022) explained that teacher with his or her retirement, the day of reckoning for his/her retirement planning arrives. In case the teacher started late or haven't been able to save enough for whatever reason, the teacher may find his or her self-feeling a bit lost at this juncture of your life. However, even those teachers who have saved enough must now follow a pre-determined plan to ensure that their money lasts their lifetime and they don't go broke in retirement. It is important to lead a comfortable life after retiring.

Kim and Moen (2022) defined adjustment as the act of adapting to a particular condition, purpose or position. It further stated that adjustment is a change in behaviour so as to suit to a particular condition. Agreeing with above stated definition. Nwankwo (2011) in Kim and Moen (2022) defined adjustment as a process in which there is an adaptation to a thing like environmental condition. It also sees adjustment as the act adjusting a thing in order to match a particular standard. A retired public servant makes some adjustment so that there will be an improvement in the efficiency, functionality and bring more satisfaction during his/her period of retirement. Adjustment is all about behavioural change which was ushered in by positional or situational change.

Nwankwo (2011) further postulated that adjustment has to do with behavioural change when he asserts that it involves change from behaviour that is not needed to the one that is needed and increase in the performance of needed behaviour through the use of principles of psychology, especially those of learning, in a scientific and systematic manner, where the evaluation of the outcome can take place. As the behaviour that is not needed is changed to the needed one, the retiree get acquainted with the environment, have serious relationship with people etc.

Teacher adjustment is essential process and need of every human beings. No individual on earth survive without adjustment process. Adjustment is a one kind of changing behavior which can help a teacher to make balance with his/her environment. Every day each human being are suffering from the different obstacles of their life, they try to overcome or adjust with this situation, it is also the process of arriving at a balanced state between the need of individual and their satisfaction..

Awuzu (2021) noted that teacher health security as a fact that encompasses activities and measures across sovereign boundaries that mitigates public health incidents to ensure the health of teachers. It is an evolving paradigm within the fields of international relation and security studies. Awuzu (2021) explained that it is the duty of government and proprietor of school to protect the health and wellbeing of their teachers to minimize the danger and impact of acute public health events that endanger the collective health of teachers living, teaching in both local and international educational geographical regions.

In all parts of the world, retirement has gained ground, even though it is a recent development. Retirement has become a standard practice as well as a way of life in most nations of the world. As people retire from active they are through one way or the other paid some money that will sustenance them in old age and to compensate for lost monthly income. Some nations do not have official retirement age, while others have. In America, the statutory age of retirement in America was cancelled in 1986 due to criticism against mandatory retirement. Although, younger people are chosen anytime employers want to hire workers (Moody & Sasser, 2022).

In Nigeria, 60 years is the statutory age of retirement from civil service or 35 years of unbroken service, any one that comes first. Professors in tertiary institutions and high court judges are exempted; they retire from civil service at 70 years of age. The reason for the elongation of their retirement age was the belief that the older these people are, the more experience they would have gathered to make them fit better for their assignments that are peculiar (Ali, 2021). At these statutory ages, secondary school teachers are expected to retire from service. However, no body frowns when an individual decides to retire before his/her retirement age. Retirement is expected to be a period for leisure seeking, especially when one is old. The extent to which retirement serves this purpose is not the same for all countries. The level of development of each country determines what realities retirement depicts in the lives of their retirees

Statement of the Problem

A teacher is said to have retired as he/she ceases, withdraws or discontinues to do the teaching work which he/she has been involved for a long period of time. While in active service, he/she will be complaining that the pay package is very poor and yet a larger part of their work life has been spent making sure that ends meet. They find it difficult to cope with life after retirement, especially in Rivers State where payment of retirement benefits are difficult. Observations have been made by the researcher whereby some of the retired teachers while in active service refused to plan for their retirement. Again, a good number of the retired teachers complain of their pensions and gratuities not being paid for years ranging from two to four years. Because of the situation, these retired teachers are unable to meet up with their personal immediate needs due to lack of money. The newly entrants in the retirement period are mostly affected especially as depression caused by deteriorating health

challenges and decline in span of life. Their social life is no longer encouraging. The roles they play and other activities they carry out are no longer easy with them and their friends. Their movement to new residential area(s) reduces their contact with their oldies and cronies. Surplus time they have doing nothing becomes a problem to them. Coping with the societal challenges and expectations becomes a difficult one. All these are tantamount to their lives. The effect of these is that meeting their adjustment needs will not be possible. A closer observation at many retired teachers in Rivers State and the challenges facing them drew the attention of the researcher so as to address this issue is what necessitated this study.

Hypotheses

1. There is no significant difference between pre-retirement adjustment needs of senior secondary school teachers in Rivers State based on gender.
2. There is no significant difference between post-retirement adjustment needs of senior secondary school teachers in Rivers State based on gender.

METHODS

The design for this study was survey research design. Nworgu (2006) described survey research design as a study that depict the participants in an accurate way or it describes people who take part in the study through a survey method, observational method and a case study method. The population of the study comprised all the senior secondary school 1 teachers in Rivers State with a population of 7,000. (Source: Planning, Research and Statistics Department, Rivers State Senior Secondary Schools Board). A sample size of 364 was determined using fluid survey. Self-constructed instruments titled "Pre-Retirement and Post Retirement Adjustment Need Scale (PPRANS) was used for data collection, and was modified in a four point Likert Scale. The instrument was validated by two experts and was tested for reliability using Crombach Alpha reliability method that yield reliability indexes of 0.82 and 0.76 respectively. Data were collected by the researcher with help of research assistants. A total of 364 copies of the questionnaire were administered while 341 copies were retrieved for analysis. The independent sample t-test was used to test the hypotheses at 0.05 level of significance.

RESULTS

Test of Hypotheses

Hypothesis One: There is no significant difference between pre-retirement adjustment needs of senior secondary school teachers in Rivers State based on gender.

Table 1. Independent Samples t-test for Difference between Pre-retirement Adjustment Needs of Senior Secondary School Teachers based on Gender

Gender	N	Mean	SD	Df	t-value	p-value	Alpha	Decision
Male	131	64.33	3.757					
				339	1.074	.286	.05	Not Significant
Female	210	63.60	3.807					

For Table 1., it revealed that, the t-value is 1.074, the *p*-value is .286 and the chosen alpha level is 0.05. This shows that, the p-value is greater than the significance level ($p > 0.05$). Therefore, the null hypothesis is accepted, meaning there is no significant difference between pre-retirement adjustment needs of senior secondary school teachers in Rivers State based on gender.

Hypothesis Two: There is no significant difference between post-retirement adjustment needs of senior secondary school teachers in Rivers State based on gender.

Table 2. *Independent Samples t-test for Difference between Post-retirement Adjustment Needs of Senior Secondary School Teachers based on Gender*

Gender	N	Mean	SD	Df	t-value	p-value	Alpha	Decision
First	131	64.10	3.862					
				339	-.100	.921	.05	Not Significant
Female	210	64.16	3.701					

For Table 2, it revealed that, the value of t-value is -.100, the p-value is .921 and the chosen alpha level is 0.05. This shows that, the p-value is greater than the significance level ($p > 0.05$). Therefore, the null hypothesis is accepted, meaning there is no significant difference between post-retirement adjustment needs of senior secondary school teachers in Rivers State based on gender.

Summary of Findings

1.There is no significant difference between pre-retirement adjustment needs of senior secondary school teachers in Rivers State based on gender.

2.There is no significant difference between post-retirement adjustment needs of senior secondary school teachers in Rivers State based on gender.

DISCUSSIONS

Finding in hypothesis one revealed that there is no significant difference between pre-retirement adjustment needs of senior secondary school teachers in Rivers State based on gender. This finding is similar with the findings of Anibueze (2019) and Wilson and Aggrey (2018). Anibueze (2021) carried out a study titled: Effects of Gender Pre-Retirement Preparation and Adjustment in Retirement: A Case Study of Enugu State, Nigeria. The result of the study revealed among others that there is no gender difference in preparation to retirement and that there is a significant though negative relationship at -050 between preparation and adjustment to retirement. Wilson and Aggrey (2020) carried out a study on a topic titled: "Retirement Planning and Counseling: Issues and Challenges for Teachers in Public Schools in the Sekondi Circuit. The purpose of that study was to find out the retirement planning, challenges, and counseling among teachers of public schools in the Sekondi Circuit in the Western Region, Ghana. The results of the study indicated that the major retirement counselling that teachers in the Sekondi Circuit receive is the discussion on conditions of service and the retirement benefits based on Social Security Pension Scheme. It was also found among others that there was no gender difference in retirement planning in the Sekondi Circuit.

Finding in hypothesis two revealed that there is no significant difference between post-retirement adjustment needs of senior secondary school teachers in Rivers State based on gender. This finding is similar to Awuzu (2021) who carried out a study on the post-retirement adjustment needs of retired public servants in Imo State, and Aweti (2019) who also carried out a study on the post retirement adjustment needs of retired public servants in Delta State. The results revealed that health security significantly met the adjustment needs of retired public servants in Imo state. Aweti also found that financial security significantly met the adjustment needs of retired public servants in Imo state.

CONCLUSION

The study revealed that there is no significant difference between pre-retirement adjustment needs of senior secondary school teachers in Rivers State based on gender. Also there is no significant difference between post-retirement adjustment needs of senior secondary school teachers in Rivers State based on gender. Thus the study concluded that, the pre-retirement and post-retirement adjustment needs of senior secondary school teachers in Rivers State have no difference based on gender.

RECOMMENDATIONS

Based on the findings, the researcher recommended that;

1. The study recommended that teachers should always have their pre-retirement and post-retirement adjustment needs in mind while in active services.
2. The study also recommended that teacher should discipline their selves by making little savings bearing post-retirement needs in mind while in active services
3. That Government and retired public servants should involve all measures to protect themselves from declining in health and finance.

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