

Retirement Anxiety, on Psychosocial Issues and Social Adjustment and Counselling Needs among the Potential Retirees

ADEJARE, Toosin Adeyinka¹, DALHATU, Hafsat², AYELABOWO, Odunitan Abidemi³, YUSUF, Muhammad⁴

^{1,2,4}*Department of Educational Foundations, Faculty of Education and Extension Services, Usmanu Danfodiyo University, Sokoto, Nigeria*

³*Department of Educational Foundations, Shehu Shagari College of Education, Sokoto, Nigeria*

Abstract: - Retirement is a major event in a people's life time. It implies end of the person's work phase of life and the starting of a new one. To some people, the years in retirement may be longer than those of childhood and adolescence. This period comes with daunting challenges if not well prepared for. The transition to retirement depends on financial circumstances, attitude, health, the reaction and behaviour of loved ones and friends. Retirement entails adjustment to increase leisure time, decrease income generation, increase health concerns and changes in identity and interpersonal relationship. This paper is to examine retirement anxiety, counselling needs of potential retiree and issues the aged adults face in adjusting to retirement and counselling needs of potential retirees, this group of people to make a successful life transition. Economic effect and Psychological effects of disengagement from a work life and the challenges of societal life issues are discussed. These effects include partial identity disruption, decision paralysis, diminished self-trust, experience of a post retirement void. It was suggested that retirement anxiety should be taken into consideration by government in all sectors through sensitization, programmes, seminars and workshops to prepare the potential retirees on issues concerning retirement anxiety, there should be concerted effort of the counsellors' to the potential retirees to make sure that needs, such as additional income, healthy living, accommodation, acceptance from the society and living successful retirement life taking care of to reduce anxiety, anxiety management strategies such as sharing of worries, learning on how to cope with every situation, stepping back from issues that cause stress among others should be enhanced with the help of counsellors' to reduce the level of anxiety among the potential retirees.

Keywords- Retirement Anxiety, Challenges of Societal life, Effect of Disengagement Potential Retirees and Counselling Needs of Retirees

I. INTRODUCTION

Retirement is generally becoming a topic of research focus in contemporary society. It is an important phase of life or life event, bringing with it many challenges in terms of adjustments and changes in lifestyle, self-esteem, friendships 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 after attaining a given age of 60 in the public sectors of the economy (Asuquo and Peter,

2008). Life is meaningful if attached to work, but work aside, the individual enters into a state of devaluation (Geston cited in Asuquo and Peter, 2008) work is very significant as it affects attitude and behavior and provides a basis for improving the living standards of the individual worker. For a worker, work provides a sure mean of achieving independence, leadership, and self-direction and gives a sense of belonging and identity. It is a result of the significance of work in a person's life that some workers become so attached, committed, and involved in their work. Work keeps them busy and they derive maximum benefits from it by devoting long hours to working. It is assumed that anything that will remove a committed worker brings about negative feeling towards such a situation; Retirement can be noted as one of such situation. Retirement therefore seems to be one of those conditions bringing about disengagement of workers from their jobs. As stated by Amadi in Gbenda (2006), it involves leaving ones regular routine or habitual career, position, business or active life. People who plan their retirement well in advance adjust well to retirement, and they are likely to go through it as a honeymoon phase in which they are quite active or may go through it as rest and relaxation phase of recuperating from stresses and strains of employment (Odu, cited in Machima, 2012). It could become threat to many workers who may not know what to do with their time and lives after retiring from active service.

Retirement is the formal disengagement from an employed job. According to Gbenda (2006), it is the stage of being terminated from business public or business organization and from active service. He maintained that it is the transition from a formal business career or active service to another second career in life or a second range of life development. According to Machima (2012), It is an inescapable phase in life of any worker being it an employee or an employer of labour. It is a period when old age causes one to slow down in working activities. Retirement from full time paid employment is a defining moment that marks the beginning of a life transition. All over the world, retirement is regarded as an important stage in human development. Changes in life require adjustments in identity, thinking, feeling and action (Goold 2007). Retirement is seen as a vital

stage in human development. People who plan their retirement well in advance adjust well and they are likely to go through it as a honey moon phase in which they are quite active or may go through rest and relaxation phase of recuperating from the stresses and strains of employment. Retirement is transcending from the world of work to a less rigorous work and rest activity particularly when retirement comes at a ripe age or long years of service (Odu cited in Abubakar, 2016).

Worker's perception on retirement and retirement anxiety is a function of their understanding of what it entails. It is one concept with several psychological connotation (Machima, 2012). From the vocation point of view, it is an indicator of the concluding stage of the occupational cycle at which certain materials, vocational and experiential achievement is expected of the retiree (Oniye, 2001). It is important to note from the onset that among various categories of workers in our labour force in Nigeria, the workers approaching retirement and the retired should be our great concern because of the anxiety they may encounter. (Alutu, 1999). According to Raymond (1999) anxiety is a pervasive and unpleasant feeling of tension, apprehension and feeling of impending disaster. Anxiety is different from fear, fear is a response to a clear or present danger. Thus, Anxiety is often a response to an undefined or unknown threat which may stem from internal conflict, feeling of insecurity or forbidden impulses. In both fear and anxiety, the body mobilizes itself to meet the threat as the muscles become tense, breathing is faster and heart beats rapidly (Dada and Idowu 2010). Anxiety is viewed by Machima, (2012) as a chronic process which is a characteristic of various nervous and mental disorders. It is also be seen as a state of fear or worry about the future uncertainties characterized by physical and psychological disturbance example heart increased in heartbeat, headache among others. Oladele(2004) defined anxiety as an unpleasant, complex and variable pattern of behavior which individuals show when reacting to internal (thought and feeling) or external (environment situation) stimuli. Anxiety differs from fear in the sense that fear has objectives stimulus right in front of a person, example lion in front of someone, strange and unexpected object. While anxiety could be a long term phenomenon example fear of failing the examination.

Goldman (2003) described anxiety as a subjective sense of worry, apprehension, fear and distress. Anxiety is a fundamental human emotion, everyone has experienced it and all of us will continue to experience it. To him anxiety as an emotion that all of us experience, it appears in our cognitions of thoughts, in motor (physical) behavior in physical reactions and in effective or emotional reaction. The means of assessing anxiety include self-report, observations of motor or behavioral reaction and physiological measures. In order to exhibit the influence of anxiety on human behaviors, it is crucial to pay attention to the assertion made by Sigmund Freud when he noted that life is not easy specifically 'ego' which represent the individual is the 'Id' and the 'superego'.

Therefore, when these two forces make conflicting demands on the super ego, it is understandable if the individuals (as represented by ego) feel threatened, feel overwhelmed, confused, anxious or feel as he or she is about to collapse under the weight of these conflict pressure.

Retirement anxiety by its nature, involves worries and fear about the future of the individual as a result of the cessation of active working life. It involves worry that usually results from change (Dada & Idowu, 2010). According to Adeoye and Legbaracited in Dada and Idowu (2010) change is inevitable but most people tend to resist change because it is not always convenient.

According to Raymond cited in Agbonluae (2015) retirement anxiety can exist in various form such as;

- i. Retirement anxiety Disorders: This entails a group of disorders in which unpleasant feeling of stress, uneasiness, tension and horror is either predominant disturbance or is experienced in confronting a dreaded object or situation like retirement or in resisting obsessions or compulsions.
- ii. Retirement Anxiety Disturbance: this is a condition marked by a high level of apprehension and tension with extreme sensitivity, self-consciousness and morbid fears because of retirement.
- iii. Retirement Anxiety Equivalent: this is a neo-psychoanalytic phrase for the psychological reaction due to retirement anxiety but without any subjective feeling of anxiety for instance profuse sweating but feeling calm and relaxed.
- iv. Retirement anxiety neurosis or retirement neurotic anxiety: this is a feeling of impending disaster accompanied by such symptoms as difficult in making decisions, insomnia, loss of appetite and heart palpitations, chronic feelings of this kind may occasionally erupt into acute panic attack because of retirement anxiety.
- v. Retirement Anxiety Tolerance: this is the ability to cope with a high level of retirement anxiety without displaying it, and yet, the individual still functions relatively normally.

II. SOURCES/CAUSES OF RETIREMENT ANXIETY

According to Ode (2004), some of the major sources/ causes of retirement anxiety are inadequate fund, challenges in managing mental health, challenges in managing a new social status, inadequate planning for retirement, difficulties in time management, total dependence on present salary, problem of securing residential accommodation, ignorance of what to do with pension money, attitude of friends and families and the challenges of the sudden retirement.

- i. Inadequate Fund
- ii. Challenges in managing mental Health
- iii. Change of Managing a New or Lower Social Status

- iv. In Adequate Planning for Retirement
- v. Difficulties in Time management
- vi. Total Dependency once of Present Salary
- vii. Problem of Securing Residential Accommodation
- viii. Ignorance of what to do with your pension money
- ix. Attitude of friends and Family

Retirement anxiety by its nature, involves worries about the future of the individual as a result of the cessation of active working. It is associated with several fears that affect the personality of the retirees entirely. It involves worry that usually results from change. According to Adeoye and Legbara cited in Dalhatu (2017), change is inevitable but most people tend to resist change because it is not always convenient. Ode, (2004), identified the following as some of the major causes of retirement anxiety; Inadequate fund, challenges in managing mental health, Inadequate planning of retirement, challenges of managing a new and lower social status, difficult in time management, total dependence on present salary, problem of securing residential Accommodation, ignorance of what to do with pension money, attitude of friends and family and the challenges of sudden retirement. Others are unexpected death or illness, redundancy during retirement, children education, insecurity among others. In order to overcome the anxiety, the workers device means to continually remain in the service or work even in retirement. This seems to be the reason for falsification of records and age by workers in abide to remain in service even after attaining the retirement age.

The coincidence of retirement with aging is a major catalyst for this pattern. The retirees who engage in nostalgia and long for the days of their youth can avoid the challenge of life in the present. In any case, the beginning of retirement can also be a time for reflection upon the past without excessive nostalgia. Retirees are at the liberty of taking stock of what has been accomplished and what challenges are in between them if any is standing at all.

Some may regret lost opportunities from the past while some may be indifferent to their past history while others may be aware of critical incidents from the past that affected their identity but make mistaken attributions of the psychodynamics of their perceived identity. The reconnection with neglected friends, family members, healing family feuds, thanking people who were either helpers or mentors previously and tracing family histories are good examples of meaningful ending and entrance into new phase of activities. Viewing the previous can be a good source of understanding of a person's past history leading to increased self-realization and in particular an understanding of the connection between the past and the transition to a better retirement as present. Retirees can be overwhelmed by the number of adjustment process and choices to be made when they commence retirement. This can lead to "choice dilemma" due to the fact they are new in their current situation. It is not quite easy for some retirees to accept that there may be no demand for them to

return to the occupational niche they occupied for so long. Some female retirees who are mothers may have experienced grieving their exit of their careers may even have a deeper impact. The task of constructing a new life world on retirement outside work life is challenging on the phase. In Africa the men are not too romantic and even some who try to exhibit this valued virtues, others see it as repugnant and rather castigate and discourage this attitude to the later. This challenge requires psychosocial skills for a graceful living.

III. EFFECT OF RETIREMENT

Retirement is supposed to be a wonder full milestone in the life of someone who has spent many years working and contributing to the society in which he lives. However, for many retirement can be confusing, unsettling and downright depressing, particularly if he/she doesn't know what to expect. Baba (2010) stated that, retirement where it is voluntary or mandatory, it affect the individuals economically, physiological, socially, emotionally and at the family level.

Economic Effect

At retirement most retiree experience sharp reduction in income, usually half of their pre-retirement monthly earning which obviously cannot meet their daily requirements and spending. Once the individual finance decline, it will affect other factors such as health, food clothes among others. Studies have also indicated the fact that retirees experience divers economic problems ranging from non-payment of meager pension gratuity to the inability to back to some other income generating activity soon after retirement. However those who retire voluntarily may engage in another employment while waiting for their retirement benefits.

Psychological and Emotional Effects

Individual who retired compulsorily might experience some psychological and emotional disorder such as moodiness, unstable behavior, heart disease and a pressing tendency to commit suicide. For other particularly voluntary retirees, retirement help to remove physical, mental and emotional pressure of a routine job. They are no longer subjected to instruction from superior officers rather they can now develop independent thinking, creativity and skills for personal, socio economic investment, entering a new challenging or more rewarding career or establishing a self-organized venture (Undiyaundeye, 2016).

According to Baba (2010) some of the major contribution to psychosocial problems for retirees are as follows:

- i. Loneliness from losing a spouse and friends
- ii. Inability to independently manager regular activities of living
- iii. Difficulty coping and accepting physical changes of aging
- iv. Financial stresses from the loss of regular income
- v. Boredom from retirement and back of routine to work

- vi. Social isolation as adult children are engaged in their own lives
- vii. Feeling inadequate from inability to continue to work
- viii. Frustration with ingoing medical problems and increasing number of medications

Sociological Effect of Retirement

Retirement at times could result in a reduction of social contact with friends, colleagues, co-workers and sometimes relatives. The reduction in the level of social interaction might lead to many hours of boredom, loneliness, solidarity reflection which sometimes could resulting some anti-social behavior like drinking, smoking other. At times due to limited financial resources, some retirees might not have the courage to associate with old friends while for others retirement gives their family members and friends or to concentrate more on leisure activities, such as going to community gathering visiting, playing games and reading among others. (Undiyaundeye, 2016).

Family Effect

Undiyaundeye in Baba (2010) stated that at retirement there is reduction in the individual's monthly income because of which some families may experience hardship especially if the wife has to cater for the entire family. Accommodation is also another problem some might have to quite official quarters while some might move in their personal houses. He also noted that the social relationship of the retirees and his family is affected obviously due to change in his usual pattern of life. Most of the retirees are either writing new application for jobs or taking trips to the pension board to ensure that their benefits are worked out and paid. However, to some this period will provide new opportunities to be close to family members.

IV. ADJUSTING TO NEW ROLES IN RETIREMENT

Retirement to some people seems like a bitter pill and could be reviewed from different perspectives. A close observation of retirees in Nigeria and their problems obviously range from sudden loss of life, loss of the usual monthly salary, anxiety about residential home, lack of occupation, dwindling status, decrease in strength, deteriorated health condition, physical disabilities and aging. A thought of these generate anxiety that requires palliative ways for adjustment and longevity. Varied issues may affect the life of a retiree towards a successful adjustment to retirement. Such issues could be finances, social network, voluntary or involuntary retirement, physical health, emotional health, marital status, family, gender and socio-cultural factor (Teuchet 2010). Roles people play have a lot of influence on their adjustment to life after retirement.

Retirement involves movement from a worker's role that has been an integral part of life for sometime to the retiree's role. This shift in roles may be detrimental to the health of retirees who are not properly prepared for it. Carter

and Cook cited in Bello (2013) perceive that social connections provide a means of support and a source of identity that assist retirees achieve a positive adjustment after retirement. They also have a conviction that family involvement, voluntary activities affiliation and interaction with friends may be strong predictors of post retirement adjustment. Retirees may become social isolates when they suddenly discontinue from work and social activities on retirement and no longer feel the same roles they had embarked on during active service in the work force. People adjust best to old age and retirement only when they maintain high activity levels similar to what they experienced in the middle age during active working days. For people to successfully adjust in retirement to loss of a job, they require an activity that serves as a substitute for the personal goals that they worked in their working days.

V. RETIREMENT PLANNING AND STRATEGIES

To change people in their vision and their sense of direction, people will also have to be reached foremost. Retirement affects individuals' self-esteem and self-concept. It also goes a long way in influencing individuals overall behaviour. It is through this that retiring from work will have the positive and negative effects on a retiree. We generally believe that anxiety is caused by the external environment. The manner in which we perceive and understand the changes or the particular event creates some events and can bring happiness and cause stress in different people depending upon how they react to it (Wilson and Aggrey, 2012).

It has been noticed from different angles that society is getting more complex both by structure and operational challenges. Retirement planning is vital in the sense that issues like long life expectancies, fewer or decreasing retirement benefits, multiple job-even careers, changes and high cost of health care, increasing job insecurity necessitate backup technique for longevity for retirees. However, at the pre-retirement stage, emphasis could be laid on group or personal individuals depending on the peculiar nature of their challenges for a better psychosocial management. According to Goldman (2003) all these could be accomplished through services like:

1. Information services: Supply valid and reliable information on various issues related to retirement like retirement policies, when and how to retire, how to manage services before retirement, how gratuity and pension are computed or what to do after retirement.
2. Vocation service: Helping retirees to explore career alternatives and develop leisure interest in which they can utilize their knowledge and skills so that they can be gainfully employed.
3. Planning, placement and follow up services: Helping the retirees plan their lives realistically and affectively through taking cognizance of retirees interest, abilities, value system personality

disposition and aptitude. This planning and placement must be accomplished with periodic follow up to ascertain the effectiveness of this placement.

4. Referral service: Directing those with health issues to appropriate specialists for a more focused treatment. In retirement planning, the retiree must identify his or her needs and develop a plan to achieve those needs by acting on such plans. He should review and revise them as retirement approaches.

The sooner you think of saving and planning for your retirement years, the more prepared you will be when retirement is finally due. As a matter of reality, early planning requires just a little investment each year leaving a reasonable profit margin which could lead to a portfolio large enough to meet your intended budget later in life.

VI. RETIREMENT COUNSELLING

Retirement counselling is the process of providing prospective retirees with factual information needed to make a pleasant transition from world of work into the world of less rigorous occupational schedule. The concept includes a review of all insurance policies, management of personal income during retirement, information of the retirement process, general information about social security, Medicare coverage and acquisition of life skills needed for optional adjustment to retirement roles. (Wilson & Aggrey, 2012). They also maintain that retirement counselling involve sensitizing prospective retirees and retired people about issues bothering on the effect/stressors or problems of retirement.

In her own opinion Machima (2012) retirement counselling is a trustworthy relationship between the retirees and the professional counsellor in which the counsellor who is the helper assist the retirees to overcome his/her problems. According to Ogunche cited in Undiyaundeye(2008) retirement counselling provides adequate preparatory counselling procedure by the counsellor in all fact of life that will assist an individual make positive decision on retirement.

However, after retirement the retirees might experience feelings of guilt, anger, denial, fatigue among others, and so he or she should be assisted to cope with his or her new experience. In Nigeria, there is a tendency for people to over emphasize issues like financial assistance and emotional aspect of retirement. (Adeloye, in Wilson and Aggrey, 2012). The focus of retirement counselling at this point is to assist the retiree and all family members who are equally victims to gain insight into their feeling concerning retirement so that they can explore alternative ways that could help to enhance their emotional stability. Some area in which retirees could be counselled by the retirement counsellor include: Accommodation Problems, Children School Fees, Psychological Adjustment to change in economic status., Adjustment to loss of power and prestige, How to embark on

independent business, How to make extra income after retirement, Community work, Volunteers work, Domestic problems, Marital adjustment, Physical and mental health, How to maintain adequate social contacts, Choice of hobbies and second round job amongst others.

Ekwe cited in Undiyaundeye (2008) summarized the following to be attributes of retirement counselling

1. Help workers to reduce their fear of the future and rejection by family members on retirement
2. Help them to understand organizational benefits and it can be used for future economic investment
3. Help potential retirees to acquire strength and self-reliance skills for healthy living later.
4. Help potential retirees to engage in effective planning of their retirement by feeling and thinking positively about retirement, make informed decision and actions that will enable them enjoy retirement.

Retirement does not necessarily means that the retiree is tired, one can be retired not tired for active service. They may still want to work for financial or emotional reasons. The counselor should be able to plan relevant counseling programme and strategies that will be of importance and value to retiree for proper adjustment to economic and psychological problems as to be able to see life as meaningful (Baba 2010). The following counselling skills should be promoted to incorporate retrenched workers.

- 1) Counselling for Rational Behaviour- Retrenched workers stand the risk of thinking illogically by committing suicide because of loss of job.
- 2) Vocational counseling to explore alternative ways in which they can use their acquired skills by identifying something they can do such as:
 - (i) Starting their own business (ii) Take part time work (iii) Consulting service among others.

In the opinion of Mamman (2005) retirement counseling is a relationship entered into with workers in order to help them build positive attitudes towards retirement and thus reduce the shock that comes with either voluntary or compulsory retirement.

VII. COUNSELLING NEEDS OF RETIREES

Retirement years are full of problems regardless of how the retirees had prepared for retirement. Amadi in Machima (2012) noted that one of the needs which every workers seeks is job security. This is lost at retirement. The retiree thus has to move from a work world which he knows very well to another world that is unknown. This eventually leads him into the world of uncertainties, such situation will certainly strike fear in many retirees. Some retirees will have low self-esteem since they have lost that position they were used to be identified with. Example Principal, vice principal, examination officer, senior master among others. So for the above reasons, potential retirees needs counselling to adjust to

their problems such as sudden loss of income, financial insufficiency, anxiety, deteriorating health condition, social, environmental and psychological problem among others. For them to see retirement as a way forward not end of life.

In order to overcome the already identified problems of retirees, there is need to assist them to plan ahead for their retirement. One way of doing this is through pre-retirement counseling. Adeyemi (2004) defined counselling as the process in which one person to person or face to face encounter. This assistance he stressed may be educational, vocational, social, recreational, emotional and moral. He further described counselling as helping an individual become more fully aware of himself and the ways in which he is responding to the influences in his environment. Bakare in Machima (2012) defines counselling as a number of procedures used in assisting an individual in solving problems used in assisting an individual in solving problems which arise from various aspects of life or assisting an individual to minimize his/her overall personal development, so that he or she could be more useful to the society services for retirement include orientation, information, vocation, referrals and follow up.

Pre-retirement counselling is the counseling services made available to an employee to get his or her acquainted with the requirement needed for a comfortable retirement. It is also aimed at helping workers to plan for their retirement when still engaged. According to Akinade cited in Nagodi (2013), pre-retirement counseling is the provision of comprehensive guidance and information concerning the social, emotional, financial, and other aspect of retirement. The essence of pre-retirement counseling according to him, is therefore to create awareness for an employee concerning his tomorrow. Ekoja and Tor-Anyin (2005) view pre-retirement counselling as the counseling services made available to an employee to get him or her acquainted with their requirement or needs when he retires. It prepares the employee so that he can adequately face retirement be it compulsory, mandatory or voluntary. It helps the employee to plan for his retirement right from when in employment.

Pre-retirement counselling is designed to assist the future retirees plan well skills so that they can be gainfully employed. Planning, placement and follow up services are designed to assist retirees plan for a realistic and effective post-retirement involve ahead of retirement. It also helps to expose the potential retirees to get necessary information that will enhance happy post retirement. Vocational services aimed at assisting the retirees to explore career alternatives and develop leisure and interest in which they can utilize their knowledge and there is need for some kind of follow-up to determine the effectiveness of planning and placement. Referral services are designed also for special cases that need to be referred to specialist for appropriate management for example medical doctors and therapists issues, pension administrators among others. Post retirement counseling include vocational adjustment, and grooming counseling.

Readjustment counseling has to be with the need for retirees to face rigorously the challenges ahead (Machima 2012).

Seylecited in Machima (2012) believe that the problems can be viewed from the psychological, socio-emotional financial and social stresses and source. Some of the stress provoking situation include: Change of residence, change of status, like style and need for new social relations. Sources of somatic stresses are poor eye sight, hearing defects, unsatisfactory sexual performance, frequent illness, recurrent pain, loss of youthful vigor and physical disability.

Some psychological disturbances which accompany retirement may present themselves in the following ways: Overt expression of unhappiness, anger, anxiety, hostility low self-esteem, lower self-worth, poor self-image, frustration, moodiness, guilt feeling dependency, depression, aggressiveness, and identity crisis among others. It is clear that from these disturbances retirees have needs which counsellors should be prepared to tackle. For retirees to cope successfully with retirement, their needs should be identified for proper counselling intervention (Omoluabi & Dickson in Machima 2012).

Isaacson cited in Nagodi (2013), has given a number of strategies which counsellors should consider while counselling with the retired people. These include:

1. Recognizing the fact that many factors have and will continue to encourage people to continue working well over age 65.
2. Inadequate retirement and pension programs, continuing inflationary and economic trends, and the desire to supplement income will cause problems for retirees.
3. Many retirees still posse skills and knowledge acquired from a lifetime of work that has great value to future generation of workers.
4. The counselor should search for new fields of endeavour or new opportunities in which the individual can apply his/her competencies and skills acquired over many years of productive work.
5. There is also the need to assist the retired workers to obtain a broader view of the world of work and make choices in consonance with their abilities, interest, and values depending ofcourse on their physical and mental strengths.
6. Counsellors can help retirees to develop social relationship skills which have remained largely unexplored during active working lives.
7. A number of leisure activities which may be rewarding in health, social and psychologically can be explored for successful adjustment in retirement life.

In addition to the above mention Akinade (2011) has given tips which may give meaning to the life of a retiree and which counselors could use to prepare the retirees mentally to be prepared for a life in retirement. Some of the tips are:

1. A daily bread so guaranteed for the retiree and the retirees immediate family, that is taken for granted.
2. A residence with a quality that is commensurate with the terminal one during active service, atleast socially and psychologically.
3. Guaranteed presence of other essentials of life so that their consumption would not need formal planning.
4. A self and family health situation that is under control.
5. One's social acceptance by self, by the immediate society of retirement life.
6. The will to live to love and to be selfless service.
7. And the absence of fear in any form be it fear of situational insufficiency, fear of topical adequacy, fear of loss or fear of psychic attack among others.

The retirement recycling model for retirement adjustment counselling is designed to be comprehensive. Potential retirees need diverse counseling interventions depending on the stages in which they are. At the remote phase workers need retirement guidance, they need to be familiar with all the conditions of their service. This would be by reading their job policies and discussing grey areas with their superior officers. This will sensitize them to plan their careers from onset, it will create more awareness about the job, how and when to leave it for good or for somewhere else and still obtain some benefits. Those in the near phase need more organized information on retirement and motivation to plan carefully for it. This phase often begins three to five years before retirement. (Akinade, 2006)

Anyone who retires voluntarily may not need emergency counseling to stabilize him or her. However, those retired compulsory need a rich dose of crisis counselling. The counsellor would need to identify their needs and prioritize them. It could be helpful to start counselling from the one that is highest on the priority. Those in this category may need counselling on how to their bruised ego so that they can face their future with confidence. They may need guidance on how to start on a fresh and probably a brand new line of career. Also they may need assistance in knowing why they were compulsory retired and help on how to move on. Thought stopping will help them check train of negative thought. Many retirees especially those who were retired compulsory often exhibit confused state of mind and many of them would do well if treat with techniques of Ellis Rational Emotive Behavioural Therapy, or cognitive restructuring, this can help them correct their illogical thinking (Akinade, 2006)

VIII. CONCLUSION

Retirement though necessary and sometimes inevitable, comes with its multiplicity of problems ranging from the retirees inability to identify economic resources and strategies for managing some of these resources if available. There should be concerted effort of the counsellors' to counsel the potential retiree that are approaching their retirement age through pre-retirement counselling to prepare them on how to

plan for the optimal use of time and decision regarding business investment, housing, health issues, maintaining dignity and respect in his/her community in the area of socialization and other matters concerning everyday living in retirement. Retirees who have not gone through a detailed goal setting process before retirement are more likely to struggle to adjust at the early period of retirement as they try to deal with the feeling of being out of job. Such struggles can have serious health, social and financial implications going through the disengagement period. On the other hand, if life style planning is done at pre-retirement stage, the retiree will slip quickly and almost effortless into the stability period.

IX. SUGGESTIONS

1. Retirement anxiety should be taken into consideration by government in all sectors through sensitization, programmes, seminars and workshops to prepare the potential retirees on issues concerning retirement anxiety.
2. There should be concerted effort of the counsellors' to the potential retirees to make sure that needs, such as additional income, healthy living, accommodation, acceptance from the society and living successful retirement life taking care of to reduce anxiety.
3. Anxiety management strategies such as sharing of worries, learning on how to cope with every situation, stepping back from issues that cause stress among others should be enhanced with the help of counsellors' to reduce the level of anxiety among the potential teachers.
4. A reason to retire must be at the top followed by a list of intended things to do other than work.
5. A decision on how retirement time is to be spent hence retirement is also a vocation need to be prepared for.
6. Enough shares must be acquired in the stock market to tie down reasonable funds for the raining days.
7. Avoid being thrown off balance in forceful retirement by anticipating it any time before it comes.
8. Find something you enjoy doing as an additional income hence pension benefits are sometimes inadequate.
9. The enhancement of anxiety management strategies such as preparation on how to approach physical, mental, psychosocial and social adjustment among others through pre-retirement counselling in relation to retirement anxiety should be focused on by the authorities concerned.

REFERENCES

- [1]. Abubakar, H.S. (2016). *Psychological Effect of Retirement on Retiree: Implications for Pre-retirement Counselling*, Paper Presented at the Department of Educational Foundation. Faculty of

- Education and Extension services, UsmanuDanfodiyo University, Sokoto.
- [2]. Adeyemi, I.I. (2004). *Guidance and Counselling in Education*, Ilorin Indamac Publishers (Nig) Ltd. 1-6.
- [3]. Agbonluue, S.O. (2015). Counselling Interventions for Managing Retirement Anxiety among Workers. Ambrose Alli University, *Journal of education* 14, 1-4
- [4]. Alutu, P. (1999). Psychological and Economic Problems Associated with Retirement: Implications for Counselling. *Published by Counselling Association of Nigeria (CASSON)* 1, 66-71.
- [5]. Akinade, E.A. (2006). *Towards Successful and Joyful Retirement*, Ibadan: Oluakin Publishers.
- [6]. Akinade, E.A. (2011). Basic Features of Effective Retirement Planning, *TheCounsellor*, 29 (1), 100-110.
- [7]. Asuquo, N.P. & Peter, S.J. (2008). *Work Role Attachment and Retirement Intentions of Public School Teachers* in Calabar, Student Home comm. Sci. 2 (1), 1-7.
- [8]. Baba, A.I (2011). *Relationship Among Ageing, Stress Factors and Retirement of Teachers of Secondary School in Niger State*, Unpublished M.ed Dissertation Submitted to Usmanu Dan Fodiyo University Sokoto.
- [9]. Bello, Z.N (2013). Relationship Among Teachers Stress, Teachers' Job Performance and Academic Performance of Senior Secondary School Students in Sokoto State Metropolis: Implications for Counseling, M.Ed Dissertation Submitted to UsmanuDanfodiyo University, Sokoto
- [10]. Dada, M.F. & Idowu, A.I. (2010). Counselling Strategies for Managing Pre-Retirement Anxiety Among Employees *Ilorin Journal of Education*.
- [11]. Dalhatu, H. (2017). *Attitude of Workers Toward Retirement* in Wamakko Local Government Area, Sokoto State. An Unpublished M.ed Dissertation Submitted to the Department of Educational Foundations UsmanuDanfodiyo University, Sokoto.
- [12]. Ekoja, C. & Tor-Anyim, S.A. (2005). *Psychological Effect of Retirement on Retirees: Implications for Pre-Retirement Counselling in Nigeria*. The Counsellor, 21, 146-155.
- [13]. Gbenda, B.C. (2006). Factors Affecting Preparation for Retirement Among Civil Servants in Benue State. *The Counselor*, 22, 216-226.
- [14]. Goldman, W.T. (2003). *Childhood and Adolescent Anxiety*. Retrieved from <http://www.keepkidshealthy.com/welcome/condition/anxietydisorder.html>, on 16th June, 2013.
- [15]. Goold, M.R.G. (2007). *Retirement Effects of a Psycho Educational Program*. Unpublished Ph.D Thesis Bond University, Gold Coast, Queensland Australia.
- [16]. Industrial Training Fund. ITF (2004). *Life in Retirement*, Jos: Centre for Excellence press.
- [17]. Kolawole, S.A. & Mallum, A.Y. (2004). *Retirement Counselling Challenges, Opportunities and coping strategies*. A Paper Presented at the 28th Annual National Conference of Counselling Association of Nigeria (CASSON). Maiduguri.
- [18]. Machima, H.M. (2012). *Relationship Among Anxiety, Stress Factors and Counselling Needs of Retired Secondary School Teachers* in Niger state M.ed Dissertation Submitted to UsmanuDanfodiyo University, Sokoto.
- [19]. Mamman, A. (2005). *Reorientation of Workers Towards Meaningful Retirement*. Counselling Implication, Counselling Proceedings 254-263.
- [20]. Nagodi, H.M. (2013). *Gender Difference in Retirement Anxiety Among Secondary School Teachers in BirninKebbi Metropolis: Implications for Counselling*. Unpublished Med Dissertation Submitted to UsmanuDanfodiyo University, Sokoto.
- [21]. Ndamam, I.A. (2004). *Planning for Retirement Through Counselling*. A Paper Presented at the 28th Annual National Conference of Counselling Association of NIGERIA (CASSON)
- [22]. Ode, T.A. (2004). *Counselling for Retirement Adjustment*. A Paper Presented at the 28th Annual National Conference of Counselling Association of Nigeria (CASSON) Maiduguri.
- [23]. Oladele, J.O. (2004). *Fundamental of Educational Psychology*, Handbook Education Students Laos. JohnS-Lad Publishers Ltd.
- [24]. Oniye, O.A (2001). Problem Associated with Retirement and Implications for Productive Adult Life. *Nigerian Journal of Gender and Development*. 2 (1), 55-64.
- [25]. Raymond, J.C. (1999). *Dictionary of Psychology*. Philadelphia USA Brunner/ Maze/ Taylor and Francis group.
- [26]. Teuchet, U. (2010). Change and persistence of personal identities after the transition to retirement. *International Journal of Aging and Human Development* 70(1) 89 –10
- [27]. Undiyaundeye, F.A (2008). *Reorientation of Workers Towards Retirement as a Counselling Techniques to Curb Stress*. A paper presented at the Nigerian Society for Educational Psychologist, Held at Usmanu Danfodiyo university, Sokoto.
- [28]. Undiyaundeye, F.A Psychosocial Issues and Social Adjustment in Life after Retirement. *International Journal of Humanities and Management Science (IJHMS)* 4, 383-385
- [29]. W.H.O. (2009). *Health of the Elderly* (Report of Expert committee) Geneva: WHO.
- [30]. Wilson, K.N. & Aggrey, E.A.M. (2012). *Retirement Planning and Counselling: Issues and Challenges of Teachers in Public Schools in the Sekondi Circuit* US-China Education Review. 755-767.