



Anxiety and Stress as Correlates of Social Adjustment among Pre-Retirement Age Public Primary School Teachers in North-Eastern Nigeria

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ABSTRACT

The study investigated how anxiety and stress correlates with social adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria. Three specific objectives with corresponding research questions guided the study and three hypotheses were formulated and tested at 0.05 level of significance. The study adopted a correlation research design. The population of the study was made up of 53,142 public primary school teachers in 10,173 schools in North Eastern, Nigeria. The sample size for the study was 397 public primary school teachers. The sample size was selected using proportionate stratified random sampling and convenience sampling techniques. The instrument used for data collection was a structured questionnaire titled "Anxiety, Stress and Social Adjustment Questionnaire (ASSAQ)". The questionnaire was validated by five experts and its reliability was established using Cronbach Alpha method. The reliability coefficients were 0.65 for the anxiety scale, 0.72 for stress scale, 0.74 for social adjustment scale. Data collected were analyzed using Pearson Product Moment Correlation Coefficient (PPMC) and Multiple Regression Analysis developed in Statistical Package for Social Sciences (SPSS). Findings of the study revealed that anxiety and stress are negatively correlated with social adjustment among pre-retirement age public primary school teachers. Further, it was found that anxiety and stress significantly predict social adjustment of pre-retirement age public primary school teachers in North –Eastern Nigeria. The study concluded that anxiety and stress play significant roles in determining the social retirement adjustment of pre-retirement age public primary school teachers. Based on the findings, the researcher recommended that, Counsellors should adopt interventions like the Rational Emotive Therapy (REBT) to help teachers with anxiety issues who are finding it difficult to make social decisions that can have impact on their lives during retirement. With this, they can learn to adopt social adaptive behaviours that will help them achieve desired social goals in retirement. Also, through the use of appropriate therapies like Cognitive Behavioural Therapy (CBT), counsellors should help teachers who are stressed to regain themselves and make good retirement adjustment decisions regarding their social lives.

Keywords: Anxiety, Stress, Social Adjustment, Retirement Adjustment

Introduction

The purpose of the Nigerian Pension Fund scheme which was instituted over five decades ago was intended to bring succour to those who have made their contributions to the civil service of Nigeria so as to retire with grace and live comfortable lives to their graves but the scheme seem not to be able to achieve that aim. It is being bedeviled by numerous challenges which have put many of the pre-retirees in a state of hopelessness characterized by possible anxiety and stress as they approach retirement. These psychological imbalances of anxiety and stress experienced by the pre-retirement age workers may relate with their retirement adjustment in the long run.

Multiple and varied issues have plagued the operation of Nigeria's pension program over the years, including insufficient financing, poor paperwork and filing in pension offices, bad record keeping, accumulating pensioner arrears, lack of accountability, corruption, and money misappropriation (Fapohunda, 2013 & Nweke, 2016). As a result, most Nigerian states are having difficulty paying severance payouts to former government officials years after their retirement. Pensions are not paid when they are due, sometimes for months. As a result of this situation, many retired public officials are living in abject poverty, frustration, sadness, and ill-health, which may lead to death in certain cases as they wait for their benefits (Olatunde&Onyinye, 2013).

The mishandling of the non-contributory pension schemes was a significant issue in Nigerian pension administration, leading to the creation of the contributory pension program in 2004 (Nwanne, 2015 & Adetunde, 2017). The Pension Reform Act (PRA) of 2004, as revised in 2008, and then again in 2014, is the Federal Government of Nigeria's most recent law aiming at overhauling the country's pension system. Employees from both the public and private sectors are included. The PRA of 2004 was enacted in order to alleviate the challenges that pensioners in Nigeria faced under the previous pension plan. The National Pension Commission regulates and oversees the new program. The Commission has the authority to design, coordinate, and

monitor Nigeria's comprehensive pension policy (Adeniji, Akinnusi&Ohunakin, 2017). Though this scheme is intended to assist the retirees to retire with dignity, employees are still fearful of the unknown future as they perceive or witness the plights and challenges faced by their predecessors who have retired from service (Adetunde, 2017). Many of the states are still using the non-contributory pension scheme and the problems surrounding the old pension scheme still persists.

The case of AdulrasheedMaina, a former acting chairman of the Presidential Task Force Team on Pension Reforms (PRTT), in which over N2 billion in public employees' pensions were robbed and routed into personal bank accounts, has since filled Nigerian workers with terror and pessimism (Egbas, 2017). It is particularly disheartening that the Nigerian government has recently borrowed billions of naira from the country's pension fund in order to utilize it to finance projects. As seen by the reaction of Nigerian workers on social media, this seems to have generated worry, anxiety, and stress among many of them. This is because, for individual Retirement Savings Accounts (RSAs), the contributory pension system is paid by employees and their employers and is privately administered by Pension Fund Administrators (PFAs) (Olowookere, 2017 &Ndimela, 2020). These two scenarios, among many others, portray the situation as discouraging to employees, who may experience anxiety, and stress as they near retirement. Other reasons of anxiety and stress related to retirement may include the government's attitude of nonpayment or delay in payment of benefits, government's attitude of not organizing retirement seminars and workshops for the 'would-be' retirees, employees' working circumstances and workers' lack of retirement preparations.

The period of retirement is a stage in life when a person eventually quits his or her job, profession, position, or active service life and enters a new chapter of life. For many Nigerian employees, it represents the start of a new era in terms of changing lifestyles. For some, these adjustments might be a positive transformation that allows them to experience an entirely new way of life; for others, it can be a transition marked by emotional and behavioural crises (Baba, Garba& Zakariya, 2015). For teachers, this shift represents a significant transformation in terms of salary, prestige, duties, activities, and social interactions in the workplace.

Almost every Nigerian worker expresses personal apprehension about retirement. Concerns include whether the pension will begin to flow on time, whether the pension will be adequate to meet their needs, whether the gratuity will be paid on time, whether they will be able to maintain their health status, whether they will lose their friends or associates, and whether their family will abandon them. Some people fear that retirement would bring an end to their happy times, while others believe retirement will bring death. All of these worries might indicate signs of anxiety and apprehension about retirement.

Approaching retirement without a proper strategy might have negative consequences for the worker and make retirement life miserable. Some individuals look forward to their retirement years, while others dread the day they will retire and even avoid discussing it since they are yet to confront the realities of retirement (Adisa, 2012). This might be related to the uncertainty that retirees typically face at that period of their lives. Fear of what would happen after retirement has led to many unethical activities such as employees lying about their age as revealed by Ogunyemi and Oderinde (2019); Maji (2014) and Nwaoba (2013). This is comparable to what occurs in Cameroon, where public officials bribe their way out of retirement when they reach the statutory retirement age (Shuh, 2016). The study has it that thousands of teachers who had reached retirement age but were still working were fired. This situation might indicate that certain government officials, particularly teachers, are experiencing anxiety as they approach retirement.

Anxiety is a psychological condition in which a person feels uneasy, apprehensive, or afraid. It frequently occurs when individuals are confronted with situations over which they have no control, are unable to foresee, or are confronted with occurrences that seem to be threatening to them (Amali, Aki, & James, 2014). Some individuals approach retirement with high level of anxiety, while others have a low level of anxiety about it (Onyeoma, in Nwaoba, 2013). Anxiety over retirement is a sensation of acute fear, discomfort, and uncertainty that interferes with prospective retirees' mental processes and retirement plans on a regular basis. It's an uncomfortable condition that affects employees just before retirement and is characterized by a complicated mixture of emotions such as nervousness, trepidation, and concern.

Anxiety about retiring is marked by both good and negative feelings, depending on how retirement-eligible employees see their pre-retirement preparation, whether adequate or not. Any imagined need in retirement that any eligible retiree has not fully planned for seems to be a source of anxiety (Adeyemo &Olatomide, 2015). Retirement anxiety is characterized by anxieties and concerns about the individual's future as a consequence of the end of active working life. It entails the kinds of concerns that come with change (Baba, Garba& Zakariya, 2015).

Stress, on the other hand, has been related to anxiety as people approach retirement. According to Freshwater (2018), stress is a feeling that people have when they are struggling to cope with challenges in their lives such as money, employment, health, relationships, the environment, and other issues. Stress is a common response to daily stressors that cause people to feel tense and under strain. Stress, according to Onun (2017), is not just a reaction to something bad; it is also the body's reaction to changes in the environment. A stressor is any stimulus that raises one's excitement level beyond what is considered his or her usual or personal tolerance levels and may also be seen as any incident that tests or surpasses a person's capacity to cope. The shift from active professional life to retirement is a significant and unavoidable change in one's life, and failing to prepare for it or resisting it will almost certainly result in anxiety and stress.

Because of the various obstacles and concerns related with pensions and gratuities in Nigeria, most Nigerian employees are anxious and some are stressed as they approach retirement, and they are becoming increasingly worried about finding pleasure in retirement. They are beginning to consider retirement adjustment as a top priority. Satisfaction in retirement entails being well-adjusted in the latter years of life. In the long term, there are two types of retirees: well-adjusted and poorly-adjusted (ill – adjusted). At the pre-retirement stage, the well-adjusted retiree has dealt with the issue of retirement. Before complete retirement, issues such as financial adjustment, health adjustment, and social adjustment would have been adequately

addressed. The ill-adjusted, on the other hand, did not create attainable retirement objectives while at employment. Such categories live to blame themselves and others at this time in their lives, and they also live unpleasant lives with obstacles in financial, health and social adjustments.

The process of dealing with or acclimatizing to life after retirement is known as retirement adjustment. Adjusting during retirement encompasses all aspects of an employee's life, including but not limited to financial, health and social changes. It is necessary to make financial adjustments throughout the retirement time. Retirement financial planning, according to Eze (2010), refers to the dynamic procedures used by a worker to assure a consistent flow of income and judicious expenditure in order to attain financial stability and sustainability before and after retirement. Because retirement is associated with ageing, it is critical to retain one's health and independence at this period. Paquette (2021) enumerated the five (5) stages of retirement as: Pre-retirement, Full retirement, Disenchantment, Reorientation, and fifthly, Reconciliation and Stability. The author states that the health issues of retirees are more widespread in the fifth stage of retirement, which is: The reconciliation and stability stage. Nyarks (2017) emphasized the need of counselling government workers on the sorts of diets they should eat and other health issues when they retire, citing the importance of this to health adjustment. Awulor (2019) emphasizes that, in addition to financial and health adjustments, one's social life may have an impact on one's retirement time, since loneliness is a big dread, necessitating social adjustment. Pre-retirement planning, according to Umeano (2008), encompasses not only money savings, home construction, and other investments, but also social, health, and emotional preparations. These retirement adjustment factors will be examined in relation to anxiety and stress among public primary school teachers in North-Eastern Nigeria who are approaching the retirement age.

The job of teachers seems to be one of the most critical in the educational system. They are known as the "Nation Builders" because they inspire, guide, and provide purpose to all of the school's activities. The effectiveness of the teacher's job determines the educational programme's success. As a result, the role of teachers in the educational system cannot be overstated. The educational system is experiencing dramatic changes as a result of advancements in schools nowadays; instructors play multiple functions. Among other things, a teacher serves as an administrator, role model, companion, philosopher, and counsellor (Ruchi, 2013). They need to include some adjustment programmes into their employment plans to assist them cope with the anxiety and stress they experience at work and as they approach retirement.

Although retirement adjustment has received extensive study, past researchers have not paid attention to the correlation between anxiety and stress on employees' retirement adjustment. The field of retirement adjustment that connects to social adjustment has been examined by a number of authors, but little attention has been paid to the relationship between anxiety and stress, as shown by studies of Yeung (2013); Steffens, Cruwys, Haslam, Jetten and Haslam (2016); Haslam, Lam, Branscombe, Steffens, Haslam, Cruwys, Fong, & Ball (2018) and others.

As a result, it is necessary to investigate the relationship between the possible anxiety and stress experienced by public primary school teachers before their long-term retirement adjustment in terms social adjustments.

Statement of the Problem

Teachers who have served the government actively till retirement are meant to spend their latter years as a period of rest and the period of reaping the rewards of their own labour. However, in Nigeria this seems to be different because, over time the government has failed to match retirees' expectations in terms of post-service benefits such as pensions and gratuities. Pensioners, whether they are mainstream public workers or primary school teachers attached to local councils where the worst type of government occurs, are indebted in almost every state in Nigeria.

The situation of public primary school teachers is pathetic. Teachers' social security in retirement seems to be unappealing to those in their pre-retirement years due to the challenges associated with it. As they approach retirement, many teachers experience a range of negative emotions such as anxiety and stress due to payment anomalies, non-implementation of promotions, absence of annual increments, non-payment of leave grants and delays in the payment of pensions and gratuities, among others. These have had significant impact on teachers' productivity, morale, social position, financial condition, and even their health.

In the North Eastern Nigeria, there is a common problem among pre-retirement age public primary school teachers that makes them anxious and stressed towards retirement. It may be due to stagnation on same grade level for years, lack of yearly increments, non-payment of leave grants, poor working condition, lack of motivation, delay in payment of pensions and gratuities of their retired colleagues among others.

The researcher has observed that this has caused many of the public primary school teachers at the pre-retirement age to be unable to strategically plan financially towards retirement because their salaries are infrequent, meager unable to foot their bills much alone save towards retirement. Some have no finances to marry or keep a home, build retirement house or establish business ahead of the future. The consequences of these anxiety and stress may cause a variety of health problems in the individuals. High blood pressure, strokes of different types, depression, diabetes, ulcer, insomnia, post-traumatic stress disorder (PTSD) among others. There have been reports of persons collapsing when they learned that their retirement times were approaching (Chukwu in Nwaoba, 2013).

Socially, the situation has affected the social status of the public primary school teachers. They have lost their self-worth and prestige in the society and are being relegated to the background. Several studies on teacher retirement, retirement planning, and post-retirement adjustment have been conducted in Nigeria, but there are some research gaps in the literature on the relationship between anxiety and stress on social adjustments of pre-retirement age public primary school teachers in North Eastern Nigerien. This is most likely due to the fact that no one in North Eastern Nigeria comprehends the situation of public primary school teachers in this respect. This is the focus of this research, which aims to investigate how anxiety and stress correlates with social retirement adjustment among pre-retirement age public primary school teachers in North Eastern Nigeria.

Objective of the Study

The objective of this study is to examine anxiety and stress as correlates of retirement adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria. Specifically,

the study sought to:

1. ascertain the relationship between anxiety and social adjustment among pre-retirement age public primary school teachers in North -Eastern Nigeria.
2. ascertain the relationship between stress and social adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria.
3. Ascertain what is the relationship among anxiety, stress and social adjustment of pre-retirement age public primary school teachers in North-Eastern Nigeria

Research Questions

1. What is the relationship between anxiety and social adjustment among pre-retirement age public primary school teachers in North -Eastern Nigeria?
2. What is the relationship between stress and social adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria?
3. What is the relationship among anxiety, stress and social adjustment of pre-retirement age public primary school teachers in North-Eastern Nigeria?

Statement of Hypotheses

The following hypotheses are formulated to guide the study and will be tested at 0.05 level of significance:

1. There is no significant relationship between anxiety and social adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria
2. There is no significant relationship between stress and social adjustment among pre-retirement age public primary school teachers in North Eastern Nigeria
3. There is no significant relationship among anxiety, stress and social adjustment of pre-retirement age public primary school teachers in North –Eastern Nigeria.

Methodology

The study adopted a correlation research design. The population of the study was made up of 53,142 public primary school teachers in 10, 173 schools in North East, Nigeria. The sample size for the study was 397 public primary school teachers. The sample size was selected using proportionate stratified random sampling and convenience sampling techniques. The instrument used for data collection was a structured questionnaire titled “Anxiety, Stress and Financial Adjustment Questionnaire (ASFAQ)”. The questionnaire was validated by five experts, three from Guidance and Counselling and two expert in the field of Measurement and Evaluation. The modifications, comments and observations made by the validates were considered in the final selection of items on the instrument. To ascertain the reliability of the instrument, it was trial-tested among thirty (30) public primary school teachers at the pre-retirement age in the North – central Nigeria. It was established using Cronbach Alpha method. The reliability coefficients were 0.65 for the anxiety scale, 0.72 for stress scale, and 0.74 for social adjustment scale. An overall reliability coefficient of 0.70 was obtained. Data collected using research assistants in the six states and were analyzed using Pearson Product Moment Correlation Coefficient (PPMC) and Multiple Regression Analysis developed in Statistical Package for Social Sciences (SPSS).

Results

The results of the data analyzed are presented in tables below and are discussed subsequently.

Research Question 1: What is the relationship between anxiety and social adjustment among pre-retirement age public primary school teachers in North Eastern Nigeria?

Table 1: Relationship between Anxiety and Social Adjustment among Pre-Retirement Age Public Primary School Teachers in North Eastern Nigeria Using PPMC

		Anxiety	Social Adjustment
Anxiety	Pearson Correlation	1	-.981**
	N	397	397
Social Adjustment	Pearson Correlation	-.981**	1
	N	397	397

Table 1 shows the relationship between anxiety and social adjustment among pre-retirement age public primary school teachers in North Eastern Nigeria. The Table revealed a correlation value of $-.981$. This means that there is a high negative relationship between anxiety and social adjustment among pre-retirement age public primary school teachers in North Eastern Nigeria. This implies that as anxiety of pre-retirement age public primary school teachers increases, their social adjustment decreases.

Research Question 2: What is the relationship between stress and social adjustment among pre-retirement age public primary school teachers in North Eastern Nigeria?

Table 2: Relationship between Stress and Social Adjustment among Pre-Retirement Age Public Primary School Teachers in North Eastern Nigeria Using PPMC

		Stress	Social Adjustment
Stress	Pearson Correlation	1	-.954**
	N	397	397
Social Adjustment	Pearson Correlation	-.954**	1
	N	397	397

Table 2 shows the relationship between stress and social adjustment among pre-retirement age public primary school teachers in North Eastern Nigeria. The Table revealed a correlation value of $-.954$. This means that there is a high negative relationship between stress and social adjustment among pre-retirement age public primary school teachers in North Eastern Nigeria. The implication of this is that as stress of pre-retirement age public primary school teachers increases, their social adjustment decreases.

Research Question 3: What is the relationship among anxiety, stress and social adjustment of pre-retirement age public primary school teachers in North Eastern Nigeria?

Table 3: Multiple Regression Analysis of Anxiety, Stress and Financial Adjustment among Pre-Retirement Age Public Primary School Teachers in North Eastern Nigeria Using PPMC

Model	R	R Square	Adjusted R Square	Standard Error of Estimate
1	.985	.970	.970	1.87422

Predictors: (Constant), Anxiety, Stress

Table 3 shows the relationship among anxiety, stress and social adjustment of pre-retirement age public primary school teachers in North Eastern Nigeria. Results in Table 9 showed that the relationship among the predictor variables (Anxiety and Stress) and the criterion variable (social adjustment) was $.985$ indicating a good level of prediction. The coefficient of determination (R^2) was $.970$ meaning that the independent variables (anxiety and stress) explain 97% of the variability of the dependent variable (social adjustment) while 3% is unexplained.

Hypothesis 1: There is no significant relationship between anxiety and social adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria

Table 4: Significance of Relationship between Anxiety and Social Adjustment among Pre-Retirement Age Public Primary School Teachers in North-Eastern Nigeria using PPMC

		Anxiety	Social Adjustment
Anxiety	Pearson Correlation	1	-.981
	P-value (Sig. (2-tailed))		.000**
	N	397	397
Social Adjustment	Pearson Correlation	-.981	1
	P-value (Sig. (2-tailed))	.000**	
	N	397	397

P<0.05

Table 4 shows the significance of the relationship between anxiety and social adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria. The Table revealed a p-value = .000 which is less than 0.05 ($P < 0.05$). Since $P < 0.05$, the result is significant, therefore the null hypothesis is rejected. This means that there is a significant relationship between anxiety and social adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria

Hypothesis 3: There is no significant relationship between stress and social adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria

Table 4: Significance of Relationship between Stress and Social Adjustment among Pre-Retirement Age Public Primary School Teachers in North-Eastern Nigeria using PPMC

		Stress	Social Adjustment
Stress	Pearson Correlation	1	-.954
	P-value (Sig. (2-tailed))		.000**
	N	397	397
Social Adjustment	Pearson Correlation	-.954	1
	P-value (Sig. (2-tailed))	.000**	
	N	397	397

P<0.05

Table 4 shows the significance of the relationship between stress and social adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria. The Table revealed a p-value = .000 which is less than 0.05 ($P < 0.05$). Since $P < 0.05$, the result is significant, therefore the null hypothesis is rejected. This means that there is a significant relationship between stress and social adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria

Hypothesis 3: There is no significant relationship among anxiety, stress and social adjustment of pre-retirement age public primary school teachers in North-Eastern Nigeria

Table 6: Multiple Regression Analysis of Anxiety, Stress and Social Adjustment of Pre-Retirement Age Public Primary School Teachers in North-Eastern Nigeria using PPMC

Model	Sum of Squares	Df	Mean Square	F	Sig
Regression	45404.999	2	22702.499	6462.978	.000
Residual	1384.004	394	3.513		
Total	46789.003	396			

P<0.05

Table 6 shows the significance of the relationship among anxiety, stress and social adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria. The table shows that $F(2, 394) = 6462.978$, $p < .05$. Since $p < 0.05$, the result is significant, therefore the null hypothesis is rejected. This means that there is a significant relationship among anxiety, stress and social adjustment among pre-retirement age public primary school

teachers in North-Eastern Nigeria. In other words, the independent variables (anxiety and stress) significantly predict the dependent variable (social adjustment).

Summary of Major Findings

The following findings emanated from the study based on the research questions answered and hypotheses tested

1. There is a significant negative relationship between anxiety and social adjustment among pre-retirement age public primary school teachers in North-Eastern Nigeria; as anxiety increases, social adjustment decreases
2. There is a significant negative relationship between stress and social adjustment among pre-retirement age public primary school teachers in North Eastern Nigeria; as stress increases, social adjustment decreases
3. Anxiety and stress significantly predict social adjustment of pre-retirement age public primary school teachers in North –Eastern Nigeria.

Discussion of Findings

The third finding of the study demonstrated a substantial negative relationship between anxiety and social adjustment among public primary school teachers in North Eastern Nigeria who are approaching retirement. This research revealed that there is a strong negative association between anxiety and social adjustment among public primary school teachers in their pre-retirement years. This suggests that when anxiety rises, pre-retirement age public primary school teachers' social adjustment falls. The results are consistent with those of Peter, Samuel, Yayra, and Kwesi (2018), who discovered a negative relationship between social support and pre-retirement anxiety. This conclusion is also in line with that of Van Solinge and Henkens (2005), who showed that retirement anxiety (negative pre- retirement expectations) is a predictor of problematic retirement adjustment in couples. The findings, on the other hand, contradict those of Motjuwadi (2013), who showed no significant difference in adjustment to retirement between retirees who engage in social activities and those who do not. In this research, it was discovered that when public primary school teachers approach retirement, anxiety levels rise, and as a result, social adjustment issues rise. The current study's findings show that as primary school teachers approach retirement age, their desire to have increased commitment to friends and people so that they do not lose them after retirement; join recreational clubs as a better way to spend their leisure after retirement; and develop more time for friendship and bonding with their children so that they can enjoy them during their retirement period is negatively impacted, resulting in poor adjustment decisions.

In addition, the study's findings demonstrated a substantial negative association between stress and social adjustment among public primary school teachers in North Eastern Nigeria who are approaching retirement age. This research revealed that there is a strong negative association between stress and social adjustment among public primary school teachers in their pre-retirement years. This suggests that when pre-retirement age public primary school teachers' stress levels rise, their social adjustment level decreases. This finding aligns with that of Van Solinge and Henkens (2005), who discovered that a loss of control over the retirement adjustment (which could manifest in form of stress) is a predictor of difficulty adjustment. The findings are similarly consistent with those of Baba (2011), who discovered a link between stress variables and teacher retirement in Niger State. Stress, according to the findings of this research, may have a significant influence on an individual's functional and functioning capability in a variety of ways, and can lead to sickness and disability. Thus, as public primary school teachers approach retirement age, their tendency to have increased time for visiting family relations; commitment to friends and people so as not to lose them after retirement; join recreational club as a better way to spend their leisure after retirement; and develop more time for friendship and bonding with their children to enjoy them during the retirement period can be deduced from this finding.

Finally, the outcomes of the research demonstrated that anxiety, stress, and social adjustment among pre-retirement age public primary school teachers in North Eastern Nigeria had a substantial relationship. This suggests that among pre-retirement age public primary school teachers, the independent variables (anxiety and stress) strongly predict the dependent variable (social adjustment). This study supports Baba (2011) and Van Solinge and Henkens (2005) findings that anxiety and stress are predictors of difficult adjustment. It can be deduced from this finding that teachers' anxiety and stress as they approach retirement negatively affect their social adjustment in the following ways: increased time for visiting family relations; commitment to friends and people so as not to lose them after retirement; joining recreational clubs as a better way to spend their leisure after retirement; and developing more time for friendship and bonding with their children to enjoy them throughout their lives.

Conclusion

Based on the findings of the study, the researcher concluded that anxiety and stress play significant roles in determining the social adjustment of pre-retirement age public primary school teachers. Increased levels of anxiety and stress among pre-retirement age public primary school teachers are negatively associated with their social adjustments. Anxiety and stress can cause pre-retirement age public primary school teachers to have problems in making decisions regarding their social lives during retirement.

Recommendations

Based on the findings of the study, the following recommendations are made

1. Government should partner with occupational health counsellors and consider providing counselling for pre-retirement age teachers diagnosed as having anxiety issues to critically evaluate their social adjustment plans. This can help them to make informed social decisions that can serve them good during retirement.
2. Through the use of appropriate therapies like Cognitive Behavioral Therapy (CBT), counsellors should help teachers who are stressed to regain themselves and make good retirement adjustment decisions regarding their social lives.

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