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Psychological Attitude of Primary School Teachers towards Retirement in Kaura Local Government Area, Kaduna State

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Abstract

This study investigated the psychological attitude of primary school teachers towards retirement in Kaura Local Government Area of Kaduna State, Nigeria. The study specifically examined the effect of pre-retirement counselling on teachers' psychological attitude towards retirement. A true experimental design was adopted, involving 40 primary school teachers randomly assigned to experimental and control groups. The instrument used for data collection was the Pre-Retirement Counselling and Attitude of Primary School Teachers Questionnaire (PCAPSTQ), which was validated by experts and had a reliability coefficient of 0.84 using Cronbach Alpha. The experimental group received an eight-week pre-retirement counselling intervention, while the control group was exposed to a placebo. Data collected were analyzed using mean, standard deviation, and independent sample t-test at 0.05 level of significance. Findings revealed that the experimental group recorded a higher post-test mean score ($\bar{x}$ = 30.10) compared to the control group ($\bar{x}$ = 18.90), with a mean difference of 11.20. The t-test result ($t(38) = 5.95$, $p < 0.05$) indicated a significant effect of pre-retirement counselling on teachers' psychological attitude towards retirement. The study concluded that pre-retirement counselling effectively enhances teachers' psychological readiness for retirement by reducing anxiety and fostering positive attitudes. It was recommended that Kaduna State Universal Basic Education Board (SUBEB) institutionalize pre-retirement counselling for teachers to ensure emotional preparedness, mental well-being, and successful post-retirement adjustment.

Keywords: Kaura Local Government Area, pre-retirement counselling, primary school teachers, & Psychological attitude, retirement

Introduction

Retirement is a crucial and inevitable phase in an individual's life, marking the transition from active service to a period of rest and reflection. It represents an important developmental stage that requires significant psychological, emotional, and social adjustments. For teachers, retirement brings about the cessation of professional duties and a shift in personal identity, lifestyle, and sense of purpose. The psychological dimension of this transition is particularly significant because it determines how teachers perceive, prepare for, and adjust to life after active service. According to Costa (2023), retirement signifies maturity in age and should be viewed as a period of rest, fulfillment, and gratitude. However, for many teachers, especially in developing contexts like Nigeria, retirement evokes anxiety, uncertainty, and psychological distress due to inadequate preparation and the absence of supportive interventions.

In Nigeria, mandatory retirement in the public service, including teaching, occurs at the attainment of 60 years of age or after 35 years of service, whichever comes first. While this policy provides a clear framework for career termination, the emotional readiness of teachers for retirement remains a growing concern. Many primary school teachers view retirement as a loss of professional identity, status, and financial stability rather than a transition to a new phase of life. Such perceptions often result in fear, loneliness, depression, and in some cases, health deterioration. Abdulkadir, Rasaq, and Gafar (2018) posited that retirement should be anticipated and planned for, as it could be a long and pleasurable vocation when properly managed. The extent to which a teacher adjusts psychologically to retirement depends largely on the preparation made during the active years of service.

Psychologically, attitudes toward retirement are shaped by individual beliefs, emotions, and perceptions about what retirement entails. Ozoji (2008) describes attitude as a learned predisposition to respond positively or negatively to people, objects, or situations. Hence, a teacher's attitude toward retirement reflects their mental and emotional readiness to embrace this life change. Teachers with positive psychological attitudes often perceive retirement as a time to rest, engage in new hobbies, or pursue other interests, while those with negative attitudes may view it as a period of uncertainty, loss, or decline. These attitudes influence not only how they prepare for retirement but also their overall well-being during the post-retirement years.

The psychological challenges associated with retirement among primary school teachers are further compounded by factors such as delayed pension payments, poor financial planning, and a lack of institutional support. Many teachers in Kaura Local Government Area, Kaduna State, face irregular payment of gratuities and pensions, which often results in financial strain and heightened anxiety. This situation can lead to emotional instability, stress, and even health complications. The absence of timely pre-retirement counselling programs exacerbates these psychological burdens, leaving teachers ill-prepared for the realities of retirement. Consequently, retirement becomes a source of apprehension rather than fulfillment. Pre-retirement counselling has been identified as

an effective intervention for mitigating the psychological challenges of retirement. It provides individuals with the emotional, mental, and informational support needed to adjust to life after service. Such counselling helps teachers develop coping strategies, redefine their self-concept, and maintain psychological stability as they transition from active service to retirement. By focusing on psychological preparedness, pre-retirement counselling equips teachers with the resilience and optimism needed to embrace retirement positively. However, the extent to which teachers in Kaura Local Government Area have benefited from or been exposed to such counselling remains unclear.

Therefore, this study seeks to examine the **psychological attitudes of primary school teachers towards retirement in Kaura Local Government Area, Kaduna State.** It aims to determine how teachers perceive and emotionally respond to the idea of retirement and the factors influencing these attitudes. Understanding these psychological dimensions will provide valuable insights into the development of effective pre-retirement counselling interventions that can promote healthy adjustment and overall well-being among teachers approaching retirement

Statement of the Problem

Retirement, though a natural and inevitable stage in a teacher's career, has become a source of fear, anxiety, and psychological distress among many primary school teachers in Kaura Local Government Area of Kaduna State. Instead of perceiving retirement as a period of rest, fulfillment, and self-actualization, many teachers in the area approach it with apprehension and uncertainty. The thought of disengaging from active service evokes feelings of insecurity, loss of identity, and diminished self-worth. This negative psychological attitude towards retirement stems largely from inadequate preparation, poor counselling, and delayed entitlements that undermine teachers' confidence in post-retirement life.

The situation is worsened by socioeconomic realities and institutional failures that further affect teachers' psychological well-being. Reports by the Nigerian Union of Teachers (Kaduna State Chapter) indicate that a large number of teachers have been disengaged without adequate compensation or clear post-retirement plans, leaving many to live in poverty and emotional distress. Many retired teachers in Kaura Local Government Area struggle with depression, isolation, and anxiety due to financial hardship and loss of social interaction after leaving service. The uncertainty surrounding pension payments and the collapse of welfare schemes such as the "End-Well Scheme" have deepened psychological fears and mistrust among teachers nearing retirement.

Evidence from observations shows that some teachers exhibit visible signs of psychological strain when discussing retirement. They often express hopelessness and fear of the unknown, while some resort to denial or avoidance of retirement-related discussions altogether. In extreme cases, anxiety and stress linked to retirement have led to health complications such as hypertension, insomnia, and depression. This indicates that the psychological readiness of teachers towards retirement is low and requires professional attention.

Despite the significance of this issue, there is a noticeable lack of systematic psychological support or pre-retirement counselling programmes in Kaura Local Government Area aimed at helping teachers cope with the emotional and mental adjustments required for retirement. While similar interventions have been successfully implemented in other states, Kaura LGA lacks empirical research or structured programmes that address the psychological dimension of retirement preparedness among primary school teachers.

It is against this background that this study seeks to investigate the **psychological attitude of primary school teachers towards retirement in Kaura Local Government Area of Kaduna State,** with the aim of identifying their emotional dispositions, perceived fears, and coping mechanisms as they approach the end of their teaching careers.

Aim of the Study

The study examined the psychological attitude mean scores of primary school teachers towards retirement in Kaura local Government Area Kaduna State.

Research Question

This research question guided the study:

i. What are the pre-test and post-test psychological attitudes mean scores of Primary School teachers towards retirement in the control and experimental groups?

Hypotheses

This hypothesis was tested at a 0.05 level of significance.

There is no significant difference in the pre-test and post-test psychological attitudes mean scores of the primary school teachers in the experimental and control groups.

Literature Review

Glamser (2016) examined the impact of pre-retirement programmes on retirement experience. The purpose of the study was to provide evidence on the impact of pre-retirement programmes on the retirement experience of Pennsylvania-based male employees. The study adopted an experimental research design with experimental and control groups. All of the company's 132 Pennsylvania-based male employees age 60 and above were included in the initial mailing list for the study and over one-half responded to the pre-test. The median age of respondents was 62, while the mean years of school completed was 10. The pre-test data were used to determine group comparability before exposure to the programme.

The findings indicated that the company should sponsor some kind of programme to prepare workers for retirement. Another consideration was the fact that no retirement preparation programme that involves a small, one-shot investment in time and effort is likely to have a long-term effect on personal adjustment and life satisfaction. It is quite possible that a well-designed programme which involves older employees over the years would have a substantial impact on retirement adjustment. There is also the very real possibility that workers with the

greatest need for pre-retirement education and counselling are often the ones who avoid participation. The reviewed study is related to the present study because both studies are concerned with retirement. Also, the reviewed study adopted an experimental research design, and the present study will adopt an experimental research design. However, both studies differ in terms of location. while the reviewed study was conducted in Pennsylvania, the present study will be carried out in Kaura Local Government Area Kaduna state.

Arogundade (2016) conducted a study on a psychological appraisal of pre-retirement anxiety among some selected workers in Lagos metropolis. The study adopted a cross-sectional research design to describe worker's psychological reactions to retirement as well as assess some of the pre-disposing factors of pre-retirement anxiety. The participants in the study were randomly selected eight hundred (800) workers (400 males and 400 females) who are full-time employees in either public or private organizations in the Lagos metropolis. Responses to the battery of psychological tests were entered accordingly into the statistical package for the social sciences (SPSS) version 20. Data were coded and analyzed using mean standard deviation and independent t-test. The study revealed that workers having low emotional intelligence reported significantly higher pre-retirement, anxiety compared to their counterparts with higher emotional intelligence.

The findings also indicated that the major predictors of anxiety among intended retires are a low sense of self-efficiency includes, including less accurate information about self, ageing and retirement, less positive attitudes about retirement and less social support from others. The reviewed study is related to the present because both studies concerned themselves with retirement. Also, the reviewed study analysed the data using an independent t-test. Likewise, the present study will use t-test to analyse the data. Nevertheless, the studies differ in terms of location. While the reviewed study was conducted in Lagos, the present study will be carried out in Kaura Local Government Area Kaduna State. Again, while the reviewed study adopted a cross-sectional research design, the present study will adopt an experimental research design.

Methodology

The study adopted experimental research design specifically, true experimental research design. Because intact classes were employed and randomly allocated to both the treatment and control groups, the design was appropriate for the study Gotip, Enem, Wilfred-Bonse, Bahago and Sa'aondo (2023). According to Oleabhiele, Ede, Christmas & Gotip (2025); Obayi, Oleabhiele Suleiman, Gotip, Shugaba and Kalu (2024); Gotip, Onuoha and Iorliam (2021); Gotip and Inegbu (2021); Gotip, Onuoha and Iorliam (2020) and Oleabhiele, Gotip, Suleiman and Shugaba (2019) quasi experimental research design is utilized where it is not possible to carry out a random assignment of subjects to groups. Furthermore, the design is sustainable for this study due to the nature of the target participants of the study which is to examine the effects of pre-retirement counselling on attitude to retirement among primary school teachers in Kaura local Government area of Kaduna State. The design is presented thus:

A	R	O_1	X	O_2	(Treatment group)
B	R	O_3		O_4	(Control group)

The R in the design stands for random assignment of participants to both the experimental and the control groups. The O1 in the design represents the pre-test given to the experimental group and the O3 is the pre-test administered to the control. The X in the design is the intervention/ treatment given to the experimental group while the blank space indicates no treatment for the control group. The O2 and O4 stand for post-test administered to the experimental and control groups respectively. A and B in the design represent the experimental and control groups respectively.

The population of the study consisted of all the 1,030 teachers in the 106 public primary schools in Kaura Local Government Area of Kaduna State. The reason for the choice of all public primary school teachers in Kaura Local Government Area of Kaduna State is because teachers constituted the majority of the workforce in the Local Government Area.

The sample of the study comprised of 20 teachers from Tagwai Sambo model primary school in Manchok education cluster in Kaura Local Government Area of Kaduna State. The sample size consisted of 10 males (n=10) and 10 females (n=10). The sample consisted of equal genders to ensure homogeneity of variance. Simple random sampling technique specifically, the hat and draw technique was used because it allows each teacher an equal chance of being included in the sample. In using the hat and draw technique, the names of all the public primary schools in the study cluster were written on pieces of paper and poured into a hat. The schools were then picked randomly from the hat and the pieces of paper were reshuffled each time. To select the teachers for the experimental and the control group, teachers from Bondon model were joined with teachers in Tagai Sambo model, the researchers wrote 1 and 2 on different but identical pieces of papers mixed them together, then teachers were asked to pick. Those who picked 1 were used as experimental group, while teachers who picked 2 were used as control group

The instrument used for data collection was the Pre-Retirement Counselling and Attitude of Primary School Teachers Questionnaire (PCAPSTQ). The instrument was divided in to two sections A and B. Section A seeked personal information about the respondents such as the gender, and years of service, while section B consisted of 10 items which measured primary school teachers' psychological attitude towards retirement using a four-points scale of Strongly Agree (SA), Agree (A) Disagree (D) and Strongly Disagree (SD). The instrument was scored thus: SA = 4, A=3, D= 2, and SD=1 for positive items and vice versa for negative items.

The Pre-Retirement Counselling and Attitude of Primary School Teachers Questionnaire (PCAPSTQ) was developed by the researchers. The researchers carefully study the procedure for developing structured questionnaire items. First, literature relevant to the study were reviewed. This further gave the researchers a better understanding of the study. Furthermore, the researchers sampled the views of a few subjects (teachers) on their perceptions regarding

retirement. This further helped to yield the content (items) of the instrument. In developing the instrument, the research objective related to the topic of research was revisited and outlined. This objective guided the researchers in developing the instrument by giving cognizance to the independent and dependent variables in the research topic. The researchers subjected the instrument to the scrutiny of three experts: two from the Guidance and Counselling unit and one from research Measurement and Evaluation unit of the Department of Educational Foundations, Faculty of Education University of Jos were involved in the scrutiny. The items of the instruments (questionnaire) were structured using the Likert Scaled Questionnaire which was divided into clusters with respondents required to follow instructions using the following format; ranging between Strongly Agree (SA), Agree (A) Disagree (D) and Strongly Disagree (SD) which were scored as 4, 3, 2, and 1 respectively.

The validity of the pre-retirement counselling and attitude of primary school teachers' questionnaire was established using three experts. Two from guidance and counselling and one from Research Measurement and Evaluation all of the Faculty of Education University of Jos. The experts scrutinized the instruments in terms of appropriateness, clarity, adequacy and relevance of the items. The comments of the experts were used to estimate the reliability of the instrument. Construct validity of the pre-retirement counselling and attitude of primary school teachers' questionnaire was estimated using factor analysis. The Kaiser Meyer Olkin measure of sampling adequacy was 0.765 for the SPMQ indicating suitability of the instrument for factor analysis. The Bartletts test was also significant at p = 000 for the instrument, since P< 0.05 there for the data was suitable for factor analysis. In deterring the factors to be retained, the Kaiser criteria of eigenvalues greater than 1 and the scree pilot test was used in retaining factors to avoid over or under extraction of items the principal component matrix was used and 10 out of the 20 items were retained.

The reliability of the pre-retirement counselling and attitude of primary school teachers' questionnaire was estimated after the instrument was administered to a sample of 40 teachers who were not part of the main study. The data collected was used in estimating the reliability of the instrument using Cronbach Alpha and it was found to be 0.84. This implies that the instrument is reliable as suggested by Oleabhiele, Ede, Christmas and Gotip (2025); Obayi, Oleabhiele Suleiman, Gotip, Shugaba and Kalu (2024); Gotip, Enem, Wilfred-Bonse, Bahago and Sa'aondo (2023); Gotip, Onuoha and Iorliam (2021); Gotip and Inegbu (2021); Gotip, Onuoha and Iorliam (2020) and Oleabhiele, Gotip, Suleiman and Shugaba (2019) suggested that a reliable instrument should have a reliability coefficient of 0.70 and above.

The study engaged the services of research assistants, one of the research assistants was the desk officer Guidance and Counselling of Kaura Local Government Education Authority who took take charge of the control group. The research assistant had a B. Ed Guidance and Counselling. The research assistants were trained for two days to be acquainted with how to administer the research instrument, gain fundamental knowledge on the research plan, build up an inter personal relationship, and also give teachers direction on how to answer the

research instrument. The control group was handled by the research assistant, while the experimental groups were handled by the researchers.

The pre-test was administered to both experimental and control groups within the first week of the study before the treatment. The pre-test was administered to the teacher within the allocated time period (40) minutes. The method of administration was through face- to- face contact method to make sure that none of the questionnaire got lost. The presence of the researcher and the research assistant during the face- to face administration help clarify misconceptions. The pre-test took place in a class room where the teachers were properly arranged and spaced to avoid communication and any possible form of malpractice. After the completion of the (PCAPSTQ), the researchers with the help of the research assistants collected the completed test from the teachers.

The treatment was tagged Pre-Retirement Counselling and Attitude of Primary School Teachers Questionnaire (PCAPSTQ). The administration of the (PCAPSTQ) was carried out by the researchers and the research assistants. The treatment was scheduled for a period of 8 weeks, and was implemented by the researchers and the research assistants. The first session of the first week was directed towards allowing participants to get familiar with each other and advance the knowledge of participating teachers to be ready for the session's experiences. During this session, the issue of confidentiality was discussed and participants were allowed to ask questions. Also, participants were informed about the group sessions date, time and the rules which were unanimously agreed upon by the respondents. Each session lasted for forty minutes (40). The meeting of the participants was twice a week after school hours the meeting point was one of the available classrooms of the Tagwai Sambo model primary school, this was to ensured that the meeting did not disrupt their normal activities. Also, it ensured that all the eligible participants were given equal opportunity to participate in the study.

The second week session 3 focused on the concept of retirement, session 4 attitudes of teachers towards retirement. Week 3 focused on pre-retirement counselling session 5 and 6 focused on social support net-work. Week 4 session 7 discussed lifestyle. and session 8 focused on incorporating exercise and health habit into retirement lifestyle, session 9 focused on the effect of level of economic on retirement. Week 5 session 10 focused on financial preparation for retirement. Week 6 session 11 discussed emotional and psychological preparation. Session 10 psychological preparation. Week 7 session 12 Demographic characteristic. Week 8 focused on the summary of all the sessions, closure and post-test. In the end there was a post-test, and final address in which the researchers appreciated the participants for their time, patience, sacrifices and a dinner was organized.

The administration of the placebo to the control group was carried out by the research assistants. The topic to be covered were include: concept of substance abuse, causes of substance abuse, types of substance abuse, symptoms of substance abuse, and effects of substance abuse. The researcher employed a placebo, which is an inactive treatment given to a control group to mimic the conditions of the experimental treatment without including its active components, thereby allowing researchers to isolate the effect of the active intervention.

After the completion of the treatment sessions, the PCAPSTQ was administered to both the experimental and the control. The researchers with the research assistants administered the Post-test to the teachers (respondents). The test was administered in the class room under strict supervision of the researchers and the research assistants. The researchers provided the answer sheet and the questions. After the post-test, the researchers and the research assistants collected the scripts from the respondents for onward marking, scoring and recording. To the control the unethical issues, the researchers ensured test takes place at different time and different location with strict supervision to enable the research monitor the process and ensure seamless administration and conduct of the test.

The PCAPSTQ was scored as follows: Strongly Agree (SA) = 4, Agree (A) =3, Disagree (D) =2, and Strongly Disagree (SD) =1. Whereas the negative statement was coded reversely as; Strongly Disagree (SD) =4, Disagree (D) =3, Agree (A) =2, and Strongly Agree (SA) = 1.

Data was analyzed using the Statistical Package for Social Science SPSS version 23. The data collected from the field was examined for accuracy of data entry. The research question was answered using descriptive statistics, while the hypotheses was analyzed using inferential statistics. Mean and standard deviation was used in answering the research question. This was because the mean and standard deviation summarized the data collected and consider every score in a distribution. SPSS statistical package was used to run this analysis.

The hypotheses were tested using the independent sample t-test at = 0.05 level of significance using the statistical package for social science (SPSS). If the P-value was equal to or greater than the alpha, the null hypothesis was accepted but if the P-value is less than the 0.05 alpha value, the null hypothesis was rejected.

Research Question

What are the pre-test and post-test psychological attitude mean score of primary school teachers towards retirement in the experimental and control group?

Table 1: Result of the Analysis on the Pre-test and Post-test psychological attitude Mean Score of the Experimental and Control Groups

Group	Pre-test		Post-test			Mean gain	Mean difference
	N	$\bar{x}$	SD	$\bar{x}$	Sd		
Experimental	20	15.05	3.34	30.10	4.56	15.05	
Control	20	14.95	4.56	18.90	6.90	3.95	11.20

The results of the analysis from Table 3 reveal that the experimental group had a pre-test mean score of 15.05, SD = 3.34 and a posttest and standard deviation of 30.10, SD = 4.80 with mean gain of 15.05 in favour of the posttest while the control group had a pre-test motivation mean and standard deviation of 14.95, SD = 4.50 and a posttest of 18.90, SD 6.91 with mean gain 3.95 in favour of the post-test. The results indicate that the psychological attitude mean scores

of the two groups increased but that of the experimental group of 30.10 is higher than that of the control group of 18.90 with mean difference of 11.20 this implies that pre-retirement counselling improved primary school teachers' psychological attitude towards retirement more than conventional method.

Hypothesis

There is no significant difference in the post-test psychological attitude mean scores of primary school teachers towards retirement between the experimental and control groups.

Table 2: Summary of t-test Analysis of Responses on the post-test psychological attitude of primary school teachers towards retirement between the experimental and control group

Group	N	Mean	SD	df	t-test	P-value	Decision
Experimental	20	30.10	4.80	38	5.95	.001	Reject Ho
Control	20	18.90	6.91				

The results of the analysis from Table 7 revealed that the experimental group had a mean score of 30.10, SD= 4.80 while the control group had a mean score of 18. 90. SD=6.91. The result indicates that t-(38) = 5.95 p< .000 Since the p-value of 0.001 is less than the significant level of 0.05, we reject the null hypothesis and conclude that there is a significant effect of pre-retirement counselling on psychological attitude of teachers towards retirement more than conventional method. This implies that pre-retirement counselling significantly improves primary school teachers' psychological attitude mean score towards retirement more than conventional method.

Findings from research question revealed that pre-retirement counselling improved primary school teachers psychological attitude towards retirement more than conventional method. This in accordance with findings by Arogundade (2016) who found that pre-retirement counselling helps to reduce anxiety among teachers when it comes to retirement. The result of the corresponding hypothesis reveal a significant difference in psychological attitude mean scores (t (38) =5.95, p< 0.05) between the experimental and control group. This is in agreement with the findings by Glamse (2016) who suggested that companies need to organize some and sponsor some king of retirement programme for retiring staff to prepare them for life after retirement. The implication of this findings is that pre-retirement counselling has the potential to help teachers who would have struggle after retirement to be stable after retirement

Conclusion

Based on the study findings, the study concluded that pre-retirement counselling is an effective tool for improving the psychological well-being of teachers approaching retirement.

Recommendations

Based on the findings and conclusion of this study, the following recommendations are made:

i. The Kaduna State Universal Basic Education Board (SUBEB) and the Local Government Education Authority (LGEA) in Kaura should make pre-retirement counselling mandatory for all teachers five years before retirement. Such programs should focus on emotional readiness, mental health, and lifestyle adjustment.

ii. Pre-retirement counselling should be incorporated into teachers' Continuous Professional Development (CPD) programs to sensitize teachers early in their careers about the psychological and emotional aspects of retirement.

iii. Qualified guidance and counselling professionals should be employed or assigned to facilitate structured pre-retirement counselling sessions at least twice a year within each education cluster.

iv. Government agencies responsible for pension and gratuity should ensure prompt and transparent disbursement of retirees' benefits to reduce the anxiety and psychological distress caused by payment delays.

v. Workshops and seminars on retirement planning should be organized periodically for teachers to build psychological resilience, financial literacy, and social adjustment skills.

vi. Retired teachers' associations should be strengthened to provide peer mentoring and emotional support to newly retired teachers, helping them adjust to life after active service.

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