

Readiness and Attitude of Female Workers towards Retirement In Rivers State

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Abstract

The study investigated the readiness and attitude of female workers towards retirement. Simple random sampling technique was adopted to select 400 female workers from ministries, teaching service commission, tertiary institutions as well as private establishments in Rivers State. The “Readiness and Attitude of Female Workers Toward Retirement Questionnaire” (RAFWTRQ) was administered to the respondents to collect relevant data. The t-test and Analysis of variance (ANOVA) statistics were used to test three generated null hypotheses. The findings showed that there were no significant differences between and among respondents’ readiness and attitude towards retirement based on religious affiliations, marital status, academic qualification and job type. Significant differences were, however, found among the female workers based on age group. Based on the findings, some recommendations were made. Amongst them are: professional counselors in Nigeria should step up efforts at establishing their own counseling clinics where they would be able to provide assistance to serving workers on readiness for retirement and counselors should effectively utilize their general counseling skills through the different non governmental organizations (NGOs), women organizations and groups in enlightenment campaigns on readiness for retirement.

Key words: Readiness, Attitude, Retirement

Introduction

Retirement marks a major life change for many people. Some people look forward to this time, others find it difficult to meet their various needs. Retirement involves gradual or complete withdrawal from business, public life or active service. Utchay (2002) stated that the process of retirement involves the transition of people’s experience when they move from a job role (a role performed for pay) to the role of a retired person. A retired person has been operationally described as any person who performs no gainful employment during a given year or the individual who is receiving a retirement pension benefit (Utchay, 2002).

Lawrence (2006) defined retirement as a final stage of life when one leaves an occupation which one had been involved in for a considerable length of one’s working life. Retirement is an inevitable stage of ageing where the individual gradually disengages from the mainstream of active work, social life and is eventually replaced by a younger person. It is a stage in an individual’s life which is very sensitive and complex. In fact, James (2002) described it as

a complex social phenomenon of modern industrial society that touches the life of almost everyone in the society. It is the first life step that convincingly defines a person as old and it involves withdrawal from customary activity in business, industry or service (p. 119).

Lukan (2000) noted that retirement involves a lot of changes in values, monetary involvements and social aspects of life. For some retirees, it leads to termination of a pattern of life and a transition to a new one. Billings (2004) described retirement as the transition from first adulthood to second adulthood which is often a jarring and unsettling experience.

Furthermore, apart from education and work, retirement is one of the three major activities in life (Jumbo, 2000). It is a termination of a pattern of life and a transition to a new one that is full of freedom, regardless of the perspective from which the term retirement is viewed. According to Dada (2005), retirement is an inevitable activity in the lives of workers irrespective of the form it takes, i.e. voluntary or self retirement, compulsory or forced retirement or mandatory retirement, since all workers must retire at one time or the other in their lives. Retirement marks the beginning of a stage in life when a worker withdraws from an active and regimented mode of life in response to the strains of age, poor health and social pressure. Retirement is regarded as an important stage in human development all over the world (Ogungbemi, 2003).

Retirement comprises three major types, according to Ode (2004), namely: voluntary or self retirement, compulsory or forced retirement and mandatory retirement. In voluntary self retirement, the decision is based on the employee rather than the employer and it is usually a form of early retirement. The individual may have decided to quit active service for personal reasons irrespective of his/her biological age, length of service or retirement policies. The reasons might include response to community call to become a traditional ruler; or due to frustration for inability to execute initiatives or due to personal conflicts with colleagues.

Compulsory or forced retirement, this type of retirement is prevalent in private and public establishments. It is a situation in which the individual is compelled to retire from active service when he/she is ill-prepared for it. Reasons for this might include decreasing productivity of the individual, old age, confirmed case of fraud or other crime, prolonged ill-health, indiscipline or the need to reduce the workforce as a result of economic recession.

In Nigeria, several cases of compulsory retirements have been known to occur in the military, the educational sector, the banking industry, oil and gas industries etc. the implication of this unexpected situation is life threatening in that, more often than not, such exercises take place without the knowledge and preparation of the workers. In instances where the employees are aware of impending retirement, adequate plans and preparations are not made by the employer and employee to implement their labour contract responsibility, and for the fulfillment of financial obligations which tend to promote workers' effective adjustment arising from the change of status. Hence, workers in this category are retired into a state of confusion accompanied with psychological problems which may subsequently lead to death.

The mandatory retirement occurs when the employee has attained the maximum age of retirement or years of service. This is the expected type of retirement, because its conditions are contained in service contracts of employees or are circulated in form of periodic memoranda to employees.

Attitude is an important variable for determining whether retirement is acceptable or not. According to Elegue (1998), retirement is like a bitter pill to take for some retirees. Obasa (1987) indicated that the attitude of some retirees is positive while the disposition of others toward retirement is negative. Apart from the psychological stress of a diminished status experienced by retirees, the current financial deplorable condition attached to retirement now makes it even worse and could thus affect workers' attitude adversely, hence the need for further investigation on readiness and attitude of workers towards retirement.

Statement of problem

Going by the traditional African culture, the role of women in the society is restricted to domestic household chores and home management. Thus, in years past, the only way women knew about retirement and felt it was when their husbands were retired and there was drop in their home upkeep allowance. But owing to the social, economic and educational emancipation of the modern day, the effect is more debilitating on the family. Since everything that has a beginning must surely have an end, workers, irrespective of gender, must know that retirement is a must, it is inevitable. It is quite interesting to note today that some female workers have spouses who are either still working or have already retired with little or no income. Some working class women have virtually become breadwinners and are solely responsible for the maintenance of both their husbands and children. Some have become widowed as a result of premature death of their retired spouses. All these make many women to want to continue to work even when they themselves are old enough to retire (Durosaro, 2004). The motivation for this study was borne out of interest to investigate the extent to which variables such as religion, age, status, academic qualification and type of job affect the readiness and attitude of female workers towards retirement. Attitude is seen as a predisposition to respond cognitively, emotionally and behaviourally to a particular issue in a particular way. The attitude of women workers toward retirement is very important for understanding not only their reactions toward retirement but also their behaviour concerning the retirees

(Durosaro, 2004). After all, the quality of one's attitude, according to Olunike and Nwadinigwe (1999), is judged by the observable evaluative responses one tends to make.

Most civil servants are somewhat ignorant and lack adequate education about the reality of retirement. Retirement can only be frustrating and traumatic to those who had negative attitude towards it and those who had not prepared for it during their working days. Due to the fact that most of the people in active service seem to have negative attitude towards retirement which could be caused by tales of sad experiences of retired men and women coupled with the fact that majority of them do not prepare adequately, most retirees see retirement as a period of stress, bitterness and frustration (Oyebanre, 2004).

Considering the aforementioned and explained problems associated with retirement and the gaps created by previous researchers in the area of study, the researchers were challenged and thus sought to conduct a study on the readiness and attitude of female workers towards retirement in Rivers State. In doing this, comparisons were made on the basis of religion, age, marital status, academic qualification and type of job. Specifically, the following research questions were raised as pivots upon which the study revolved:

1. Are there differences among the female workers of various age groups in their readiness towards retirement?
2. Are there any differences among the female workers of various age groups in their attitude towards retirement?
3. Is there any difference between married and single female workers in their attitude towards retirement?

Research Hypotheses

The following null hypotheses were formulated and tested in the study:

1. There is no significant difference among the female workers of various age groups in their readiness towards retirement.
2. There is no significant difference among the female workers of various age groups in their attitude towards retirement.
3. There is no significant difference between married and single female workers in their attitude towards retirement.

Scope of the study

This study was limited to female workers in Rivers State. All female workers in Rivers State formed the target population for the study. The study was, however delimited to 320 Christians and 80 Muslims.

Methodology

Research Design

The research design that was adopted for this study was the descriptive survey method. The present researchers employed survey method because they were interested in evaluating the readiness and attitude of female workers in Rivers State towards retirement and the survey method is relevant to the study for measuring respondents' readiness and attitude.

Sample and sampling procedure

The target population for this study consisted of all female workers in Rivers State. Four hundred (400) respondents were randomly selected from the state ministries, teaching service commission, tertiary institutions, private, public and self organized establishments in the state capital, Port Harcourt. A total of 400 respondents were randomly stratified consisting of one hundred and ninety-six (196) from public service, one hundred and forty-seven (147) from private sector and fifty-seven (57) from self-employed sector.

Instrumentation

The major tool of this study was the "Readiness and Attitude of Female Workers towards Retirement Questionnaire" (RAFWTRQ). Items on the questionnaire were derived from information obtained from the review of related literature. The questionnaire has four sections, A, B, C and D. section 'A' contains

demographic data, Sections 'B' & 'C' contains items on the readiness and attitude towards retirement respectively while Section 'D' is on probable suggestions and comments of the respondents i.e. a listing of respondents' suggested readiness and attitude of female workers towards retirement. The 4-point Likert type response format was adopted for use in Sections B and C.

Validity

Validity is the extent to which an instrument measures what it is intended to measure (Hassan, 1998). The content validity measure was adopted. To establish this, the questionnaire was given to five experts in the Departments of Guidance and Counselling as well as Technical and Science Education. These experts, following detailed scrutiny, affirmed that the instrument covered the intended content and was therefore valid for use.

Reliability

When a test instrument yields consistent results when and wherever administered, the instrument is said to be reliable. The reliability of the instrument used for this research study was determined using the split-half method. Due to the fact that the items were homogenous, all odd-numbered items constituted one half and even-numbered items constituted the other half. The correlation between the two halves gave a reliability of 0.78, which is for half length of the test. Having gotten the reliability of half of the test 0.78, the Spearman Brown prophecy formula was used to determine the reliability of the full length of the test. A correlation coefficient of 0.87 was achieved. This was considered high enough as a reliability estimate of an instrument of this nature.

Results

The findings of the study based on the research questions and hypotheses are presented on the tables below:

Table 1: Frequency counts, percentages and mean distribution of responses by Rivers State female workers.

Item Grouping	Frequency	Percentage	Mean
Age:			
18-30years	107	27.3	31.1098
31-40years	163	46.0	31.4855
41-50years	79	18.0	32.2222
51 years above	51	8.7	25.9231
Total	400	100.0	
Marital status			
Married	291	73.7	31.4932
Single	109	26.3	31.3291
Total	400	100.0	
Academic qualification			
Primary school cert.	49	9.7	31.4847
School cert. & its equivalent	129	26.3	31.2025
Tertiary Education	222	64.0	32.2222
Total	400	100.0	
Type of job			
Public service	213	54.3	31.4847
Private sector	140	36.7	31.2091
Self-employment	47	9.0	32.2222
Total	400	100.0	

Table 1 shows the number of respondents in accordance with the variables identified for the study.

Hypotheses Testing

Hypothesis 1: It stated that there is no significant difference among female workers of various age groups in their readiness towards retirement.

Table 2: Analysis of Variance (ANOVA) of female workers in their readiness towards retirement on the basis of age

Source of variance	Sum of squares	Degree of freedom	Mean squares	Cal f-ratio	Critical f-ratio
Between groups	784.004	3	261.335	11.444*	2.60
Within groups	6759.663	296	22.837		
Total	7543.667		299		

NB: * = $P < 0.05$

Table 2 shows that the calculated f-ratio is 11.444, while the critical f-ratio is 2.60. Since the calculated f-ratio is greater than the critical f-ratio, the hypothesis is rejected. This means that there is a significant difference among female workers of various age groups in their readiness towards retirement. Since there is a significant difference among the female workers using Analysis of variance (ANOVA), Duncan Multiple Range Test (DMRT) was used as a post-hoc test to determine the age group(s) that was responsible for the significant difference.

Table 3: Duncan's Multiple Range Test (DMRT) showing difference in readiness of female workers towards retirement on the basis of age.

Duncan's grouping	Mean	N	Age group
A	32.2222	34	41-50 years
B	31.4855	138	31-40 years
B	31.1098	82	18-30 years
C	25.9231	26	51 years & above

Note: Means having the same letters are not significantly different.

In table 3, the Duncan's Multiple Range Test (DMRT) results was used to determine which of the age group mean led to the significant difference noted in the ANOVA results of table 4. The DMRT results indicated that group 3 (with a mean of 32.2222) differed from groups 2 and 1 with means of (31.1098 respectively) while it differed significantly from group 4 with a (mean of 25.9231) while groups 2 and 1 with (means of 31.4855 and 31.1098 respectively) are similar but differed from group 3 and 4. However, it is worth noting that the mean of group 4 (i.e. 25.9231) is not similar to the mean of any group. Hence, the significant difference noted in the ANOVA results of table 4 was due to the fact that groups 3 and 4 differed from groups 2 and 1 and more so that group 4 differed completely from all other groups.

Hypothesis 2: It stated that there is no significant difference among female workers of various age groups in their attitude towards retirement.

Table 4: Analysis of variance (ANOVA) of female workers in their attitude towards retirement on the basis of age.

Source of variance	Sum of squares	Degree of freedom	Mean squares	Cal f-ratio	Critical f-ratio
Between groups	218.344	3	72.781	4.012*	2.60
Within groups	5369.176	296	18.139		
Total	5587.520	299			

NB: * = $P < 0.05$

Table 4 shows that the calculated f-ratio is 4.012, while the critical f-ratio is 2.60. Since the calculated f-ratio is greater than the critical f-ratio, the hypothesis is rejected. This means that there is a significant difference among female workers of various age groups in their attitude towards retirement. Since there is a significant difference among the female workers with the use of ANOVA, Duncan Multiple Range Test (DMRT) was applied to determine the age group(s) that was responsible for the significant difference.

Table 5: Duncan's Multiple Range Test (DMRT) showing difference in readiness of female workers towards retirement on the basis of age.

Duncan's grouping	Mean	N	Age group
A	32.6296	54	41-50 years
A	32.3293	82	18-30 years
B	31.9783	138	31-40 years
C	29.3077	26	51 years & above

Note: Means having the same letters are not significantly different.

In Table 5, the Duncan's Multiple Range Test (DMRT) results was used to determine which of the age group mean led to the significant difference noted in the ANOVA results of table 4. The DMRT results indicated that group 3 (with a mean of 32.6296) and group 1 (with a mean of 32.3293) are similar. But groups 2 and 4 with means of 31.9783 and 29.3077 respectively are not similar. However, it is very important to note here that group 4 (with a mean of 29.3077) differed significantly from any of the groups especially groups 3 and 1 with means of 32.6296 and 32.3293 respectively. Hence, the significant difference noted in the ANOVA results of table 6 was due to the fact that groups 2 and 4 differed from groups 3 and 1 and more so that group 4 differed completely from all other groups. Hypothesis two was thus rejected.

Hypothesis 3: It stated that there is no significant difference between married and single female workers in their attitude towards retirement.

Table 7: Means, Standard deviations, degree of freedom and t-value of married and single female workers in their readiness towards retirement.

Marital status	No.	X	SD	df	Cal t-value	Critical t-value
Married	221	31.0995	4.2447	298	-.891 (NS)	1.96
Single	79	31.6076	4.6310			

NB: NS = Not Significant at 0.05 level.

It can be observed from table 5 that there is no significant difference between married and single female workers in their attitude towards retirement. This is because the calculated t-value (-.891) is lower than the critical t-value (1.96) at 0.05 alpha level. And thus, the hypothesis was accepted.

Discussion of findings

The 1st and 2nd hypotheses indicated that a significant difference existed among female workers of different age groups in their readiness and attitude towards retirement. The outcome of this findings is in line with the finding of Abodunde (2005) which indicated that there was a significant difference among the female workers in Kogi State in their preparedness and attitude towards retirement on the basis of age. This might be due to the fact that people of different age groups view things from different perspectives, and thus female workers of different age groups view their readiness towards retirement differently.

The 3rd hypothesis indicated that a significant difference does not exist in the readiness and attitude of married and single female workers towards retirement. This finding agrees with those of Palmore (2000) and Durosaro (2004) in which the readiness of their married and single female workers were the same. Since marital status does not significantly affect the readiness for female workers towards retirement, it is an indication that retirement is dreaded by all female workers, irrespective of their marital status.

However, this finding contradicts the finding of Abodunde (2005) in which a significant difference occurred in the readiness of female workers towards retirement on the basis of marital status. This might be because Kogi State female workers has ample opportunity to prepare for retirement since they live in confluence state, and in a commercial centre.

Conclusion

Based on the findings of the study and the discussion that followed, the following conclusions were drawn:

1. There was no significant difference between Christians and Muslim female workers in Rivers State in their readiness and attitude towards retirement.
2. There was a significant difference among female workers of various age groups in their preparation and attitude towards retirement.
3. Married and single female workers have similar preparation and attitude towards retirement.

Implication for Counselling / Recommendations

Having recognized the importance of counseling, which caters for helping individuals live a balanced, well-adjusted, meaningful and happy life, the various phases in life-education, work, and disengagement (Belsky, 1990) requires adequate counselling attention. Based on the findings of this study and its discussion, the following counseling implications / recommendations were made:

As a result of the findings of this study and its discussion, the following recommendations were made: Professional counselors in Nigeria should step up efforts at establishing their own counseling skills through the different Non-governmental Organizations (NGOs), women organizations and groups in enlightenment campaigns on readiness for retirement. This, in effect, calls for the training of more counsellors and inclusion of this retirement skills training in the curriculum of counsellors education programmes of Nigerian Universities, professional counsellors in Nigeria should step up efforts at establishing their own counselling clinics where they would be able to provide assistance to serving workers on readiness for retirement.

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