

EMOTIONAL INTELLIGENCE, SELF-EFFICACY, SELF-CONCEPT AND SELF-ESTEEM AS CORRELATES OF PRE-RETIREMENT ANXIETY AMONG PUBLIC EMPLOYEES IN IBADAN MUNICIPALITY, NIGERIA

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Abstract

This study investigated emotional intelligence, self-efficacy, self-concept and self-esteem as correlates of pre-retirement anxiety among public employees in Ibadan Municipality, Nigeria. Three objectives and three null hypotheses were formulated and tested in the study. Ex-post facto research design was used for this study and continuity theory by Richardson and Kilty served as the theoretical basis. The population of this study comprised all the 2,650 public employees serving under the auspices of different federal and state establishment in Ibadan municipality. The sample size of 400 was selected and used for the study. This was obtained through the stratified and purposive sampling technique. The researcher adapted five different scales which were modified by the researcher titled; "Pre-retirement anxiety scale" of 41 items was utilized to generate data. The face validation of this instrument was done by three experts: one from test and measurement unit and the other two from counselling psychology. For this instrument, a reliability coefficient of 0.91 was obtained. Data collected for this study were analyzed using Pearson Product Moment correlation and regression analysis for testing the three null hypotheses, which were tested at 0.05 alpha level of significance. The result showed that all the null hypotheses were rejected. Findings of the study showed that there is significant relationship between the independent and the dependent variables. Based on the findings, it was recommended amongst others that Counselling psychologists should help in educating prospective retirees in public service by impacting knowledge on Emotional Intelligence and Self-efficacy.

Keyword: Emotional intelligence, self-efficacy, self-concept, self-esteem.

Introduction

The individual who is going into retirement from active service is entering a new phase of life, which like every new stage will have its own peculiar conditions. Such a person is going into an unknown life. Quite often, the uncertainties of life make people apprehensive of the future. It is not unlikely, therefore that the individual who is about to retire may be apprehensive of the approaching new phase of life, life after retirement. Retirement can be a time of pleasure or difficulty depending on one's attitude and how well one prepares for it. It is an inevitable activity in the lives of all workers. The thought of retirement to some workers may breed anxiety. Anxiety is a pervasive and unpleasant feeling of tension, apprehension and feeling of impending disaster (Raymond, 2016). There are many things or factors that could lead to anxiety, one of such thing or factor is retirement. Retirement is the formal disengagement from an employed job. According to Denga (2006), it is the state of being relieved 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. Edet, Okon and Arah (2010) defined retirement as official and the formal enduring of a work life. They asserted that it is a transition from active involvement in the world of work, to active enjoyment of the world of leisure. The transition from the world of work into a world of less rigorous work activity and rest, especially in respect of retirement due to old age or long years of service (Belsky, 2018). Life in retirement could be very challenging especially to the uninformed and the unprepared. Pre-retirement anxiety involves fears and worries about the future of the individual as a result of the end of vigorous working life. It involves fear that usually results from change. According to Adeoye and Legbara (2007), change is

unavoidable but most people tend to resist change because it is not always convenient. Public employee who is about to retire may have the anxiety of the changes that will come from a routine work role to less or no work role, inadequate financial resources and the psychological fulfillment of going to work and coming back home that would no longer be there. The unceremonial way of retiring people, often without notice, late payment of gratuity, irregular payment of pension and other psychological distress which would be encountered have made many individuals in the public service to see retirement as a death sentence (Fajana, 1992). The effect of anxiety on prospective public employee retirees could be characterized by different factors such as emotional intelligence, self-efficacy, self-concept and self-esteem of the individual workers.

Emotional Intelligence is the ability to monitor one's own and others' feelings and emotions, discriminate among them and to use this information to guide one's own thinking and actions. Emotional Intelligence is the ability to perceive and express emotions, assimilate emotion in thought, understand and reason with emotion and regulate emotion in self and others. Those who are emotionally intelligent show high level of emotional restraint and empathy. Individuals who are emotionally intelligent are generally happier with themselves Salovey and Mayer (2000). It is believed that emotionally intelligent prospective retiree may have less anxiety when approaching retirement.

Self-efficacy is one's perception of ability to attain a specific goal rather than the general perspective of what an individual thinks about oneself. Self-efficacy does not care about the number of skills one has, but with what one believes he/she can do under varying prevailing circumstance Bandura, (1997). This could

be a good predictor of pre-retirement anxiety; because according to Bandura (1993), Self-efficacy is viewed as people's beliefs about their capabilities to produce designated levels of performance that exercise influence over events that could affect their lives. Self-efficacy determines how people feel, think, motivate themselves and behave. Such beliefs produce diverse effects through four major processes, namely cognitive, motivational, affective and selection processes. A strong sense of self-efficacy may enhance human accomplishment and personal well-being in many ways. People with high assurance in their capabilities approach difficult tasks as challenges to be mastered rather than as threats to be avoided. They set themselves challenging goals and maintain strong commitment to them. They heighten and sustain their efforts in the face of failure. They quickly recover their sense of efficacy after failures or setbacks. They attribute failure to insufficient effort or deficient knowledge and skills which are acquirable. They approach threatening situations with assurance that they can exercise control over them. Such an efficacious outlook produces personal accomplishments, reduces stress and lowers vulnerability to depression. A prospective retiree should be self-efficacious for him/her to belief in his/her capabilities to handle the stress and anxiety when retirement is nearing.

Self-esteem, according to Tokunboh, (2008), is conceptualized as a motivator, an outcome, and a buffer of behavior. It is evaluative and opinionated component of one's self. For older persons, retirement does not only mark the transition from middle to late adulthood (65 and older) but is also associated with important psychological and interpersonal changes that may impact their self-esteem and well-being.

Self-concept as seen by Uzoma (2007) is a cognitive or descriptive

component of one's self. The perception people have about their past or future selves relates to their perception of their current selves. It includes the past, present, and the future selves where future selves (or possible selves) represent individuals' ideas of what they might become, or what they are afraid of becoming. Possible selves may function as incentives for certain behaviour Hutt, (2011) most prospective retirees sees themselves as a failure who have not achieved any thing in life haven worked for more than twenty-five years in public service without achieving any major thing. It is based on this that the researcher seeks to examine the relationship between emotional intelligence, self-efficacy, self-esteem and self-concept as correlates of pre-retirement anxiety among public employee in Ibadan Municipality.

Purpose of the Study

The purpose of this study is to examine emotional intelligence, self -efficacy, self -concept and self-esteem as correlates of pre-retirement anxiety among public employees in Ibadan Municipality.

To examine the relationship between the independent variables (emotional intelligence, self-efficacy, self-concept and self -esteem) and pre-retirement anxiety.

To find out the combined and joint contribution of independent variables (emotional intelligence, self-efficacy, self-concept and self-esteem) on pre-retirement anxiety.

To find out the relative contribution of each of the independent variables (emotional intelligence, self-efficacy, self-concept and self-esteem) on pre-retirement anxiety.

Research Questions

1. What is the relationship between the independent variables (emotional intelligence, self-efficacy, self-concept

- and self -esteem) and pre-retirement anxiety?
2. What is the joint contribution of the independent variables (emotional intelligence, self-efficacy, self-concept and self -esteem) on the prediction of pre-retirement anxiety?
 3. What is the relative contribution of the independent variables (emotional intelligence, self-efficacy, self-concept and self -esteem) to the prediction of pre-retirement anxiety?

Hypotheses: Research question 1 is hypothesized.

H₀: There is no significant relationship between the independent variables (Emotional intelligence, self-efficacy, self-esteem and self-concept) and pre-retirement anxiety.

Methodology

This study adopted descriptive correlational research design. The design was applicable since the events have already taken place. The study was conducted in Ibadan Municipality, which is the capital of Oyo State. Public employee in both federal and state government civil service was used in this study. The population comprised of all the 2,650 public workers serving under the auspices of both federal and state government in Ibadan Municipality, Oyo State, Nigeria. A sample size of 400 public workers in four different government establishments which are University College Hospital Ibadan, Nigerian Immigration Office Agodi, Ibadan, the Polytechnic Ibadan, and Nigerian Prison Service, Ibadan was used. Stratified and

purposive sampling technique was adopted. The researcher adapted five different scales which was modified and titled; Pre-retirement anxiety Scale (PAS) was used for data collection. This comprised of two sessions A and B, with a total of 41 items. Face validation of the instrument was carried out by three experts in the department of guidance and counselling, university of Ibadan. To realise the reliability of the instrument, the questionnaire was administered on 30 private workers who were not part of the main study. Their responses were analysed using Cronbach Reliability Statistics. A reliability coefficient of .091 was realized.

Procedure for Data Collection

The Permanent Secretaries or the most senior Directors in each of the ministries were consulted before the administration of the instruments. The researcher explained the reason for the study to the prospective retirees and informs them that participation was voluntary and any information obtained from them is purely confidential and for educational purposes only. The copies of the questionnaire were administered to the participants in their various departments within their respective ministries. The participants were adequately briefed on the need to cooperate with the researcher.

Method of Data Analysis

The data generated were analyzed using Pearson Product Moment Correlation coefficient and multiple regression analysis. The probability level of 0.05 was used for interpretation.

Results

Research Question 1: What is the relationship between the independent variables (emotional intelligence, self- concept, self-esteem and self-efficacy,) and pre-retirement anxiety?

Table 1: Mean, Standard Deviation and Inter Correlation Matrix of the Independent and Dependent Variables.

Variables	Mean	Std. Deviation	1	2	3	4	5
Pre-retirement anxiety	30.6735	11.69815	1.000				
Emotional Intelligence	33.2806	23.37033	.179*	1.000			
Self-concept	36.2296	32.89709	.218*	.014	1.000		
Self-efficacy	37.7806	13.92426	.254**	.028*	.017	1.000	
Self-esteem	31.0153	10.57645	.103*	.056	.018	.033*	1.000

*correlation is significant at 0.05

In table 1, the inter-correlation matrix of the independent variables (emotional intelligence, self- concept, self-esteem and self-efficacy,) and dependent variable (Pre- retirement anxiety) scores are computed. In the table, the pre-retirement anxiety is positively correlated with

emotional intelligence ($r=.179$, $P<0.05$), self-concept ($r=.218$, $P<0.05$), self-efficacy ($r=.254$, $P<0.05$) and self-esteem ($r=.103$, $P<0.05$). This implies that all the independent variables are found correlated with pre- retirement anxiety among public workers.

Research question 2: What is the joint contribution of the independent variables on the prediction of the dependent variable?

Table 2: Summary of Regression Analysis showing the joint contributions of the independent variables to the prediction of pre-retirement anxiety.

R=.355 R Square=.112 Adjusted R Square=.094 Std. Error=11.13652					
Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	2996.904	4	13120.050	6.041	.000 ^a
Residual	23688.198	191	314.300		
Total	26685.102	195			

- Predictors: (Constant), self-esteem, self-concept, self-efficacy, Emotional intelligence
- Dependent Variable: Preretirement anxiety

Table 2 revealed the combine contribution of the independent variables in the prediction of pre-retirement anxiety. $F(4/195) = 6.041$, $P < 0.05$). The result

yielded a coefficient of multiple regression R of 0.335 and R square = 0.112 which implies that the four independent variables jointly accounted for 9.4% ($\text{Adj. } R^2 = 0.094$) of the variation in pre-retirement anxiety.

Research Question 3: What is the relative contribution of each of the independent variables to the prediction of the dependent variable?

Table 3: Summary of multiple linear regressions showing the relative contribution of each of the independent variables to the prediction of dependent variable

Coefficients (a)

Mode	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta	B	Std. Error
(Constant)	22.308	3.547		6.289	.000
Emotional intelligence	.084	.034	.167	2.447	.015
Self- concept	.031	.024	.088	1.292	.036
Self-efficacy	.211	.057	.252	3.688	.000
Self esteem	-.114	.076	.103	1.512	.032

a. Dependent Variable: Preretirement anxiety

Table 3above revealed the relative contributions of the four independent variables to the prediction of pre-retirement anxiety among public workers. The result showed that the potent factors in the prediction of pre-retirement anxiety are emotional intelligence ($\beta = 0.167$, $t = 2.447$ $P < 0.05$), self-concept ($\beta = 0.088$, $t = 1.292$ $P < 0.05$), self-efficacy ($\beta = 0.252$, $t = -3.688$ $P < 0.05$) and self- esteem ($\beta = 0.103$, $t = 1.512$ $P < 0.05$)

Discussions

The first research question was meant to test for relationship among the independent variables and pre-retirement anxiety. The present study found out that pre-retirement anxiety is correlated with all the independent variables in the study. This result was corroborated by various researchers (Fernandez-Beirxal and Extremera, N. S2006, Akerjordet & Serverinsson, 2004, Matthew, Emo, Funke, Zeidner, Roberts, Costa and Schulze 2006, Fretz B.R., Kluge, N.A., Ossana, S.M., Jones, S.M. and Merikangas, M.W. 2009, Labrecque, Marchand, Dugas and Letarde, 2007,

Tokunboh, 2008, Uzoma 2007)who have found relationship between pre-retirement anxiety and each of emotional intelligence, self-esteem, self-efficacy and self-concept. The reason for this finding could be the fact that all the independent measures in this study have high tendency to lead to positive outcomes both during work life and thereafter. It has been established in literature that emotional intelligence and adequacy of self-efficacy would lead to positive behavioral outcomes. This finding has considerable number of supporting studies in literature Bustillo, Llorente, Macias, 2005; Mansell, Brough, & Cole, (2006); Judge and Klinger, (2004). These authors found a strong negative relationship between pre-retirement anxiety and emotional intelligence, and subjective well-being respectively.

The second research question revealed that all the independent variables (emotional intelligence, self-concept, self-esteem and self-efficacy) jointly have significant contributions to the prediction of pre-retirement anxiety. The four predictors jointly accounted for 9.4% (Adjusted R square=.094) variation in the

prediction of preretirement anxiety. The remaining percentage not accounted for is beyond the scope of this study, or might be as a result of extraneous variables or sample error. From these results, it could be safe to say that the combination of emotional intelligence, self-esteem, self-concept and self-efficacy could reduce pre-retirement anxiety or facilitate the process of adjusting retirement stage of life and other positive job attitudes. The reason for this was that belief in one's ability to successfully adapt to pre-retirement life and post retirement could ameliorate anxiety fear during and after retirement.

Findings on the third research question revealed that each of the four independent variables (Emotional Intelligence, Self-efficacy, Self-Esteem and Self-Concept) had relative significant contributions to the prediction of pre-retirement anxiety. This is because that anxiety is a psychological measure and it could be best predicted by psychological factors. Rosenberg (1989) observed that an individual's perceptions of accomplishments are generally attributable to three processes found in group interactions: (a) reflected appraisals, (b) social comparisons, and (c) self-attributions. According to Fernandez-Beirxal and Extremera, N. S (2006), asserted that appraisals and social comparisons are tied more closely to worth-based self-esteem, and are more likely to occur in group settings or as a result of group interactions. Similarly, Guerrero (2011) found that successful transition to post-retirement (including partial-retirement), embraces the inherent psychological and emotional aspects of this process, thus contributing to overall well-being in the years to come. He also found out that while working, retirement can seem like both an upcoming burden and a distant paradise. While logistical plans about retirement are being made, psychological and emotional aspects of retirement should not be overlooked or

minimized. Working through these aspects is one hallmark of a successful transition process.

Conclusion

The study concluded that there is significant relationship between independent and dependent variable. According to the present study, psychological problems could only be solved by psychological measures. This study has obviously shown that emotional intelligence, self-efficacy, self-esteem and self-concept have relationship with pre-retirement anxiety. The study further concluded that most public workers have low self-esteem, which is inimical to personal and mental health. People need high self-worth and proper self-concept could develop positive attitude towards retirement. People need high self-efficacy and emotional intelligence to be able to adjust well into retirement life and have less anxiety when drawing close to retirement.

Above all, People with high self-worth and proper self-concept could develop positive attitude towards retirement. People with high self-efficacy and emotional intelligence could adjust well into retirement life and experience less anxiety when drawing close to retirement.

Recommendations

Based on the findings of this study, the following recommendations were made:

1. Pre-retirement counselling units should be established in all public establishments.
2. Pre-retirement seminars and retreat should be organized for public workers from time to time.
3. Counselling psychologists should help in educating prospective retirees in public service by impacting knowledge on Emotional Intelligence and Self-efficacy.

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