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Locus of Control and Post-Retirement Adjustment of Public Servants in a Akwa Ibom State of Nigeria

By Dr. Nenty J. Nenty
Obong University

Abstract- The study on the locus of control (LOC) of retired public servants in Akwa Ibom State on their post-retirement adjustment used 299 respondents. A 34 item Retired Public Servants Opinion Questionnaire (REPSOQ) was used to elicit information on the retirees' feelings on LOC and their post-retirement satisfaction of health, social, emotional, and economic indices. A null hypothesis of no significant influence of LOC on post-retirement adjustment of public servants was used in our test using an independent t-test at 0.05 level of significance and df of 297. The result showed no significant difference between retirees with internal and external LOC. Retirees with external LOC had significantly higher health adjustment than those with internal LOC. Retirement adjustment remains a problem for retirees in Nigeria as they struggle for their legitimate entitlement. Post-retirement counselling is recommended to be integrated into retirement package, and retirement engagement like seminars on career termination, healthcare and financial management programs should be designed for the retired persons before and after retirement at scheduled periods to keep them abreast of events.

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I. Introduction

Life after retirement carries an acceptable and honourable social status that all workers would strive to attain. This status is satisfactory as an appropriate reward for one's working life, as a passport into a distinct class of people called "senior citizens" whose experience is a profitable pool of knowledge in their respective fields of endeavour.

But being retired for some invokes a rather benign condition of life just as being unemployed is a disturbing and often degrading experience. Campbell's (2003), emphasis in retirement seems to be on separation from work and the severing of relationship from job and colleagues. Though humanly threatening because it appears an imposition in most cases, retirement comes across as a response to the worker's reduced abilities to continue in their jobs either because of declining health, compulsory retirement regulations, age discriminations, or all of these combined. Udo (1983) contends and convincingly too that people at certain stages or ages become marginally productive and have to retire. And to retire into a satisfying post-working life, there have to be some sustaining measures on the health, social, emotional, and economic conditions.

Author: P.hd. Edu. Psy., M.sc. Guidance & Counselling; B.Sc. Geography, Faculty of Management and Social Sciences Obong University, Obong Ntak, Etim Ekpo Local Government Area Akwa Ibom State. e-mail: nejonenty@gmail.com

a) Explanation of Terms

Locus of Control (LOC):

The Locus of control construct explains the beliefs of individuals regarding the causes of their experiences. People behave differently. If they believe that events in their life occur concerning their action. They have or exhibit internal Locus of control (in LOC) while accepting that events occur as a result of fate, chance, or the mechanization of others manifests external Locus of Control (ex-LOC). The belief in internal control of reinforcement emanates from personal confidence to handle situations as they appear. Poor people lack this confidence as they depend on people to help them succeed instead of depending on their potentialities and hard work. External LOC individuals often display negative self-concept. There is the assumption that an individual is capable of stabilizing his LOC, meaning that such is neither totally internal nor external. Also, because the construct is personal and determines how an individual reacts to reinforcement, an interior can become an exterior LOC because of the influence of changing the environment; which means that a man cannot be caged in by his present circumstances nor past experiences unless he so wants it. New avenues of behaviours open themselves to a person when he reconstructs the course of events around him.

Adjustment:

Adjustment is the process or ability to move flexibly from one level or condition or situation to another level without significant manifestation of positive/ negative stress effect.

In the literature of gerontology, an adjustment has a lot to do with health, social, emotional, and economic conditions. Any retired public servant that is capable of fine-tuning on these indices can live a fulfilled life at retirement. However, change on the above four (4) indices cannot manifest on the same level at some fixed time, rather a fluctuation between high, moderate, and low is a regular occurrence.

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Retirement:

Retirement is used herein as disengagement from active service by public servants. One is due for retirement at the age of 60 years (in the civil service), or due to declining health (deterioration of psychomotor performance) or attaining the compulsory regulatory condition of work age or all of the above combined.

In fluid and well-managed economies, the labour market is mobile and dynamic, making it easy for people to retire at any time from one job to join another without loss of benefit. In Nigeria, even at 60-70 years, retirement remains disturbing to workers.

Public servants:

In the context used here, public servants would include all retired civil servants in all the states and federal ministries, government and public parastatals and companies, federal and state universities, corporations, Nigeria Airways, Sea Ports, etc. as well as those non indigenes who worked in Akwa Ibom State and retired here but found the place peaceful to settle in were all included in the study.

Akwa Ibom State:

Akwa Ibom state was created in 1987, September 23. It has a total area of 7.08 square kilometres in landmass; and is located between latitudes $4^{o}23^{1}$ and $5^{o}33^{1}$ north of the Equator and longitudes $7^{o}25^{1}$ and $8^{o}25^{1}$ east of the Greenwich meridian. It has Abia, Cross River, and Rivers States as boundaries in the north and west, east and south-west respectively, and the Atlantic Ocean by the South. Its major ethnic groups are Ibibio, Annang, and Oron which make up a population of 5,450, 758 million. The state has nineteen ministries, two non-ministerial departments, seventeen tertiary institutions. The state capital is Uyo, and the present governor is Don Udom Gabriel Emmanuel.

b) Statement of Problem

When public servants quit active working life, they often find it hard to settle down appropriately and live satisfying lives. Their challenges range from a threatening new environment with new neighbours, insufficient finances that lead to change in lifestyle, boredom, and delays in the payment of their severance entitlement. Few who have a strong will to live, do so in pathetic condition of dependence on (and sense of irrelevance in) the family.

Apart from abnormal behaviour manifestation, the children and other dependants drop out of school. Those who had no houses face ejection by landlords. Austere cases of frustration in the retired could promote unhealthy indulgence in alcohol and drugs.

Despite the periodic review of wages (the Abdulsalami Abubarkar (1998) the payment of four years of gratuity and pension benefit that the Abacha junta denied attention, (the Obasanjo regime paid in 1999), the formation and cause championing by Union of Pensioners and Non- Governmental Organizations in the country, retired people do not yet seem to have the temerity to proclaim that they have retired and are glad they did.

The fate of the recently retired civil and public servants is conservatively speaking, pathetic. The high rate of inflation and the delay in their pension payment render the meagre pension useless. The retiring ones face exploitation in the hand of pension office workers. Where the extreme manifests, the gratuity, and pension are stolen completely by heartless and corrupt politician backed civil servants. The recent Police Pension Funds scandal involving the diversion of N32.8 billion meant for pensioners is an eye-opener (Oluokun and Utomnwen, 2012). However, if some senior federal civil servants and workers in oil companies like Mobil, Elf Nig. Ltd, and Shell Petroleum Nig. Ltd., amongst others, which accumulate enough resources, are busy with social activities and could engage in paying entrepreneurial projects, still find it difficult to adjust at retirement, then retiring statutorily entails more than the above. It is this observation that provoked the study of Locus of Control as a personal trait to determine its influence on the retired person's degree of positive adjustment.

c) Purpose of the Study

This study set out to determine the influence of Locus of Control (LOC) as a personality trait on post-retirement adjustment of workers in the Akwa Ibom State of Nigeria

II. Review of Related Literature

According to Atchley (2006) retirement, has personal and societal consequences for the retired. It changes the individual and his situation. The personal hazards faced by retired people evoke their reaction to changes in their later condition, while situational changes refer to changes that must follow the retirement process. There are changes in income, changes in place or type of residence, and changes in family structural roles. Retirement reduces one's financial power and economic activities as the monthly pension is less than one's previous earning before retirement. Their inept condition in a deprived economy like that of Nigeria becomes worse where the general salary structure is poor (Chukuneke, 1990). Retirement impacts on society operate as a social phenomenon at varying levels in terms of population distribution and reduction of unemployment. Retired people move from areas of high to areas of low cost of living, and as this happens, the income for the receiving area is increased. Chukwuneke (1987) found out that occupation type, participation in social organization, and the social network of the retired tend to be good predictors of satisfactory adjustment.

The social and economic situation during retirement is influenced by the cultural background of

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every society which in turn dictates the values and beliefs acceptable in the society. An adjustment would be needed by a retiree if he is in a state of dissatisfaction which depend on one's ability to interact ably in one's environment by mastering the norms, values, and belief system of the community. However, some of our retired persons cannot adjust which stimulates a probe into the locus of control, so that the personality trait of the retired comes to determine whether such could promote or hinder satisfactory well being.

Rotter (1986) opined that the concept of locus of control represents the degree to which people accept personal responsibility for whatsoever thing that happens to them. Locus of control (LOC) can be termed external for the perception of positive and or negative events which are related not to one's behaviour in certain situations but beyond, In contrast, the acceptance of positive and or negative events is traceable as being a consequence of one's actions and thereby under one's rheostat is termed internal, being the belief in personal competence to run one's affairs. The Lower social class members are naturally and realistically external in their orientation since luck, fate, and influential others play a domineering role in determining their quality of reinforcement. Odebumni (1989) maintains that belief in external control of reinforcement results in apathy, fatality, reluctance to work hard to achieve set goals, and having feelings of incompetence. The difference between external and internal locus of control in individuals is a function of the view of the person.

Retirement extracts have various views or feelings about the plight of the affected. It could be described as a threat, thereby giving room to the postulation that people who have control over the environment should perceive less danger than people who believe they are helpless. Perceived endangerment implies ascribing power to control the vicinities to one who has confidence in oneself. Sawrey and Telford's (2001) assertion is that those controlled internally believe their rewards and satisfaction are mainly due to their ability and effort, while those externally controlled think such rewards and satisfactions are largely due to other people, chance or luck. They hold that those manifesting internal LOC are hardworking and autonomous in engagements, which in turn determine the outcome that makes them happy and promotes their career performance and endeavours (Andrisiani & Nestel, 1976). Since they are cheerful and high in job satisfaction, they are often better able to deal with stress (Argyle, 2000).

Rotter (1977) has argued that in one's journey through life, one should develop some awareness of one's competencies and limitations, which is the limit of capabilities to face challenges from the society towards upwards mobility (where possible) and against downward motion at all cost which causes many people to underestimate their potentials. Where they perform below expectations, others are made answerable for their misfortune instead of their incompetencies.

In Nigeria, where poverty, illiteracy, superstition, ethnic, and religious or sectarian fanaticism have a strong influence on the affairs of people by Rotter's (1986) postulation, we would have many externally controlled persons. Meritocracy is fast being replaced by mediocrity in our public and political life. There are new terms like "man – know – man. god- fatherism, lobbying, party benefits, empowerment" as processing tools for those who have external LOC and even some that exhibit internal LOC who have faced denials of merited positions or opportunities. LOC – external or internal, is manifested by the man at one time or the other in his/her life. In retirement, one faces the reality of reduced revenue, poor health, excess time to dispense of, and with a limited circle of influence, all jointly put pressure on the retired person's emotional/ psychological state. Being able to absorb the stress attendant on the retirement period is necessary for the retired persons irrespective of status and level of LOC.

III. Methodology

The population of the study was retired public servants (RPS) in the Akwa Ibom State of Nigeria, made up of three senatorial districts and thirty-one local government councils. The term "public servant" as used in the study means all civil servants (proper) and those who worked in government parastatals and companies. Retired public servants found on the spot during the monthly pension payment at sub-treasury offices, where those who participated in the study at the time when retirees were paid their pension at the government sub treasuries being their pay points. The technique used was accidental sampling and questionnaires were distributed to them. The population of the study was made up of Two hundred and ninety-nine (299) retired public servants made up of Two hundred and fourteen (214) males and Eighty-five (85) females. We adopted an earlier used Self Scoring Personality inventory Schedule questionnaire developed by Serebriakoff (1999), which was titled: Retired Public Servant Opinion Questionnaire (REPSOQ). From the responses we extracted information on the retired persons' feelings on the locus of control (external and internal) and their post-retirement satisfaction on health, social, emotional and economic indices. The questionnaire was pilot tested on 100 retired individuals in two local government councils from two senatorial districts of the three used. The Split Half Reliability Estimates ranged between 0.79 and 0.92. The Local Government Areas were used for the pilot survey and respondents involved in the pilot scheme were not used again in the main research was carried out.

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Table 1: Independent t-test analysis of the influence of locus of control on post- retirement adjustment of a public servant

Adjustment	Locus of Control	N	O	SD	t
Health 3.33*	Internal	130	16.78	2.98	-
	External	169	27.86	2.62	
Social 4.36*	Internal	130	20.22	3.23	
	External	169	18.75	2.59	
Emotional	Internal	130	20.32	2.65	1.54
	External	169	20.84	3.05	
Economic	Internal	130	20.25	2.71	1.73
	External	169	19.70	2.73	

**Significant at 05 levels, df 297; t 1.98*

IV. Data Analysis and Result

The data collected for the study were analysed using an independent t- test. As presented in table 1, the result showed that the calculated t- values of -1.54 and 1.73 for emotional and economic adjustment are respectively lower than the critical value of 1.98 needed for significance at 0.05 level with 297 degrees of freedom. The calculated value for health and social at -3.33 and 4.36 respectively are more than the t- value of 1.98 at 0.5 level of significance and 297, degrees of freedom. The result revealed that there is no significant influence of locus of control on post-retirement emotional and economic adjustment of retired public servants (RPS). However, there is a major influence of locus of control on post-retirement health and social amendment of retired civil servants (RPS). The null hypothesis states that "there is no significant influence of retired public servants'" locus of control on their post-retirement health and social adjustment was rejected but upheld for emotional and economic modifications.

a) Discussion of findings

The study has shown that:

(1) On emotional and economic indices of adjustment, retired public servants with internal LOC do not significantly differ from those who have external LOC.
(2) Retired Civil servants with external LOC have a higher health adjustment than those with internal LOC,
(3) Retired Public Servants (RPS) exhibiting internal LOC manifest a significantly better social adjustment than those exhibiting external LOC.

Emotionally and economically, there is no significant difference in adjustment between the externally and internally controlled retired public servants. The impression is that one's emotional and economic satisfaction of retirement has little or nothing to do with one's LOC, whether external or internal. The finding suggests that Retired Public Servants (RPS) who are emotionally stable and financially satisfied are not so depicted because they are either externally or internally influenced. One's temperamental traits, which control one's emotional base, are laid at conception generally and are gradually developed as the person grows. Economic standing is an attribute of hard work, worthy planning and management, and, in rare cases, luck. In public service, external LOC under normal circumstances should play title or no role in one's advancement. But in situations where merit and hard work are discarded for mediocrity, the reverse could be the case. Schiavo (1993) in his report did not find any difference between externals and internals control when they assign responsibility to accident victims rather than to external forces. Ekpe (1998) found out that one's state of employment (employed or unemployed) is not significantly related to one's locus of control, whether external or internal.

The finding that retired public servants who have external LOC have higher health adjustment than those who have internal LOC which provokes thinking that since there is the belief that help could come from friends, relatives, fate, an element of luck, and not because of hard work, there is less to bother since what will be will, that something would surely come their way. This positive thinking is capable of keeping them healthy. One's mental state significantly influences health, and as such, being able to remain positive and emotionally stable has a strong influence on the health of retired public servants. However, Kirsh (1990) relating LOC to health-related behaviour and adjustment got a low correlation (129) between the index of general expectancy and index of health adjustment, which was

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too low to support that the control of health is an aspect of overall expectancy for control. Also, Kyriancon and Suottouf (1999) maintained that people in a stress situation (unemployment or retirement) suffer inflicted psychological problems, such as extreme anxiety, a feeling that they have no control over events, especially after a long search for a job or waiting for their retirement benefits, and therefore feeling of despondency in their health condition, as a result, becomes affected if no help comes. Swineburne (1999) observed after his work on job leavers and on the treatment given them at places of work that it would take something or someone somewhere to make a difference; by resorting to externality through pressure from society.

On the third finding that retired public servants who have internal LOC manifested a significantly better social adjustment than those who exhibited external LOC. Studies carried out by O'Brien (1991), Lefcourt (1999), Padney and Jewary (1986), all variously tend to confirm a positive relationship between internal LOC and areas of achievement. O'Brien (1991) also found that high internal LOC subjects reported higher degrees of satisfaction with retirement than did their other contemporaries. Lefcourt, (1999) found out that persons assessed as holding internal control expectancies seem better able to withstand the assault of stressors than those holding external control expectancies while Padney and Jewary (1992) found out that achievement values and internal LOC are positively related and that those in gainful employment shared significantly at higher level of internality in belief of self-ability than the unemployed who shared in more degree of externality. Naturally, those who manifest internal LOC depend on their ability in whatever they engage in and in whatever situation/condition that they find themselves hence able to adjust to any prevailing condition. Therefore it is not surprising that internal LOC retired persons can adapt socially.

From whatever angle one looks at LOC, adjustment at retirement remains a problem in families of retirees, especially in Nigeria, where retired persons have to struggle for their retirement benefits. It is, therefore, necessary that pre and post-retirement counselling be integrated into retirement packages. There is a need for a defined post- retirement engagement program to absorb excess time of retired people as well as provide a small stipend for them. There is also a need for post-retirement educational programs on career adjustment/ change, health care, and financial management, amongst others.

V. Summary/Conclusion and Recommendation

a) Summary/Conclusion

The finding has shown that there is no significant difference between Retired Public Servants (RPS) who exhibit internal or External Locus of Control (LOC) on their post-retirement emotional and economic adjustment; implying that adjusting well emotionally and financially depend more on other factors than those that influence them. To endure, suffer, and remain patient in the face of deprivation has nothing to do with one's LOC. Control of emotion and one's financial state and taste seem more attached to how one has socialized early in life than his present LOC. However, the retired cannot satisfactorily adjust into retirement if he had no pool of resources to enable him to survive.

One would have expected an internally control RPS to adjust better financially than the externally controlled because of the events of the former control that affect his/her being while the latter does not.

The finding that RPS who have external LOC exhibit high health adjustment than those who have internal LOC that differ from general perception, because retirees who attribute their situation to external forces cannot control events around them; meaning that they are external LOC people, whose state of health can be attributed to belief, faith inherited traits, and personal hygiene. Thinking about one's plight can affect one's health negatively, so thinking over an uncontrollable condition should be avoided. Strong belief in God and his powerful healing hands can promote health. We do know that with age, health is bound to deteriorate because of malfunctioning organs.

The finding that internal LOC exhibit a higher post-retirement social adjust than the externally LOC persons impresses that they have control over what happens to them as they do not surrender their fate to external influences. Having one's destiny in one's hands facilitates having the best out of it. We need to encourage our retirees to influence their lives positively, objectively, and productively by interacting or relating with productive retirees, through the Nigerian Union of Pensioners Agro entrepreneurial platforms and Co-operative Societies, which can help the retired persons adjust positively.

b) Recommendations

i. There should be appropriate financial, health, social and elderly skill aid educational programs for the soon-to-retire workers to prepare them for pre and post-retirement life.
ii. It is inhuman for workers to retire, and for more than six months, one year or even more cannot get their gratuity. Budgetary allocations, dutiful staff, and heads of the pension units should treat retirees fairly and promptly.
iii. The government should repackage a reliable retirement scheme that would make the retired disengage from service with his gratuity and pension without any break from his last salary pay, which will enable them to service their medical expenses.

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iv. Rehabilitation and counselling centres should be set up in each senatorial district of each state in the country by churches, NGOs, and wealthy individuals to help retiring citizens integrate back into life after work.

v. Retired persons should be self-advised to make good use of their benefits and the remaining years of their life-time should be spent in self-sustaining ventures.

vi. Staying healthy is always a problem for the elderly. Churches, and community NGOs, in conjunction with local government areas, should handle this aspect of social service for very feeble retired persons.

vii. It will be practical Christianity in action if churches forgo tithes, levies, contributions, and donations from retired people who are unable to pay them.

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