

# 1 Self-Concept and Post Retirement Adjustment of Public Servants 2 in Akwa Ibom State

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5 *Received: 10 December 2019 Accepted: 2 January 2020 Published: 15 January 2020*

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## 7 Abstract

8 This study of self-concept of retired public servants in Akwa Ibom State on their  
9 postretirement adjustment used 299 subjects. A 34 item Retired Public Servants Opinion  
10 Questionnaire (REPSOQ) was used to elicit information on retirees' feelings on self-concept  
11 and their post-retirement satisfaction of health, social, emotional, and economic indices. A  
12 null hypothesis of no significant influence of self-concept on post-retirement adjustment of  
13 public servants was put to test using analysis of variance (ANOVA) at 0.05 significance level, 2  
14 and, 296 df. The result showed no significant influence of self-concept on post-retirement  
15 health, emotional, and economical but momentous influence on social adjustment of public  
16 servants. Retirees without resources live unsatisfactory lives and are traumatized as the  
17 unemployed. Low self-concept promotes a sense of worthlessness; which impacts the retirees'  
18 mental state causing depression. The suggestion was made for informal social activities with  
19 others to provide role support to promote positive self-concept and retirees' satisfaction.

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21 *Index terms—*

## 22 1 Introduction

23 Il over the world, people work to earn a living, either for themselves in private capacities or for established  
24 organizations. The unemployed housewives work from morning till bedtime and until they are too old to continue  
25 but were not paid for their services. At a certain age, people have to retire, sometimes with retirement benefits.

26 The way people related to their jobs, how they expect retirement, how they feel about leaving their jobs,  
27 and how they prepared for such exit are all a function of the relationship between people and their occupations.  
28 Sociologists maintain that since work is central in the lives of people, the loss of employment in retirement means  
29 leaving one's means and sense of being. Some jobs do not pay enough to feed the holder and his family while others  
30 pay a sufficient amount for holders to live on, take leisure trips, and engage in business investment. Some jobs  
31 are pensionable and stable, while others are temporary and non-pensionable. How one feels about his occupation  
32 influences his prospect in retirement. Jobs that allow for more autonomy, selfdirectedness, intellectual flexibility,  
33 and sociability, prepare people better for retirement, ??Kohn and Schooler (1993). Emphasis on the effect of  
34 superannuation tends to be positioned on separation from work and severing of relationship from the job and  
35 working colleagues. Though humanly threatening because it seems an imposition on labour freedom, retirement  
36 is a deserved phase for workers. It is a vital step when declining health, age-related infirmities, compulsory  
37 retirement regulations, or all of these combined to place an embargo on a worker's relevance in labour set up.  
38 Satisfaction and adjustment to retirement depend on several factors, although several of these are predictors of  
39 contentment for everybody. These are health, finance, and purpose in life, having a robust interest in education  
40 and social class, voluntary and planned retirement, and marital status of retired persons.

41 The stark reality is that, in a third world country like Nigeria, where the economy is grossly mismanaged for  
42 more than three decades, the general salary structure is meagre; and the period of retirement is welcome by a  
43 feeling of economic deprivation and frustration.

## 7 B) STATEMENT OF PROBLEM

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44 These have effects on the families of the retired people and their communities. Despite palliative steps taken  
45 in 1998 and 1999 by Generals Abubakar and Obasanjo administrations to review pensions of the retired, the  
46 training and orientation of staff due for retirement by the army, police, and related parastatals, there still exists  
47 an atmosphere of uncertainty and loss around those who retire.

48 Even then, those who retire strong and healthy were highly paid and had accumulated resources, are busy  
49 with activities in social organizations still find it difficult to adjust. Based on this observation, our attention  
50 was focused on the personality trait of selfconcept, to determine its influence on the degree of retired person's  
51 adjustment satisfaction.

### 52 2 a) Explanation of Terms

53 i. Self-concept One's evaluation of himself, his image, as distinct from what others think of him, is self-concept.  
54 It could be positive or negative, depending on the individual. The human self develops through selfactualization,  
55 self-maintenance, self-enhancement, and experience based on his environment. The influence of the culture of the  
56 environment plays a key role in one's personality. The concept of self fits together with the experiences of the  
57 organism. One's first mode of adjustment in the interpersonal ground is the reorganization of the field minus the  
58 ego. Pursuing projects for successes but avoiding failures in daily endeavours is to push for attainment of positive  
59 selfconcept (image). By removing the concept, the individual has of self, reorganization results, and psychological  
60 adjustment takes place. Taking initiative steps in one's own affairs gives the person a sense of worth.

### 61 3 ii. Adjustment

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

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

### 68 4 iii. Retirement

69 Retirement is used herein as disengagement from active service by public servants. One is due for retirement at  
70 the age of 60 years (in the civil service), or due to declining health (deterioration of psychomotor performance)  
71 or at meeting obligatory regulatory conditions or all of the above combined.

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

### 75 5 iv. Public servants

76 In the context used here, public servants would include all retired civil servants in and from state and federal  
77 ministries, government and public parastatals and companies, federal and state universities, corporations, Nigeria  
78 Airways, Sea Ports, etc. those from other parts of the federation, who worked in Akwa Ibom State, retired here  
79 but found the place peaceful to settle in were all included in the study.

### 80 6 v. Akwa Ibom State

81 Akwa Ibom State was created in 1987, September 23. It has a total area of 7.08 square kilometres in landmass,  
82 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  
83 25 1 east of the Greenwich meridian. It has Abia, Cross River, and Rivers States as boundaries in the North  
84 and West, East and South-West respectively, and the Atlantic Ocean by the South. Its major ethnic groups are  
85 Ibibio, Annang, and Oron, which make up a population of 5,450, 758 million. The state has nineteen ministries,  
86 two non-ministerial departments, seventeen tertiary institutions. The state capital is Uyo, and the governor is  
87 Don Udom Gabriel Emmanuel.

### 88 7 b) Statement of Problem

89 When public servants retire, they face grave challenges in adjusting to life in retirement. The challenges they face  
90 include, transition into a new and harsh environment that has no sympathy for their plight, declining finances,  
91 a threatening new lifestyle, boredom, and delay in the payment of their severance packages. These give life to  
92 accompanying problems like children dropping out from school because of fees, piled up house rent and threat of  
93 ejection by landlords; health challenges, and demands for drugs. Frustration often results in a sharp change in  
94 behaviour (reliance on drugalcohol), quarrels, and seclusion (withdrawal).

95 Despite spirited efforts by few (not all) state governments to pay gratuity and pension to retirees, long delays  
96 in payment, of one to four years, have resulted in many deaths among them. In Akwa Ibom State, of recent, the  
97 fate of the retired is conservatively speaking pathetic. The exploitation they suffer in the hands of the pension  
98 office staff is another case. The new Police Pension Fund scandal involving the diversion of N32.8billions meant

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99 for pensioners is a tip of the iceberg of what confronts them (Oluokun and Utomnwen (2012). However, some  
100 workers from affluent oil companies and senior federal civil servants with accumulated resources at retirement  
101 still find it hard to adjust well at retirement. It, therefore, means to retire and regulate satisfactorily entails  
102 more than just resources (money). This observation prompted the study if self-concept has any influence on the  
103 retired person's degree of positive adjustment.

## 104 8 c) Purpose of the Study

105 This study was carried out to determine the influence of self-concept as an aspect of personality trait on post-  
106 retirement adjustment of workers in Akwa Ibom State.

## 107 9 II.

## 108 10 Review of Related Literature

109 Self-concept, as a trait, is used in this study to mean how one evaluates himself. It was posited by ??ead  
110 (2004) to be a product of evaluation of the self through one's perception of social experiences, which is key  
111 to human development. The process of socialization involves interaction, the significance of support, and the  
112 individual's interpretation of the message received from others. The impression is that people develop selfconcept  
113 and become able to anticipate, evaluate, and consciously experience their behaviour. In relation to others, the  
114 understanding of their expectations, knowing their desires, and feelings is important. Cooley's (1989) concept  
115 of the looking glass self systematically explains the origin and nature of self-concept in three elements: our  
116 imagination or image of how we appear to others, and reflection of others' judgment of such appearance and  
117 some self-feeling about that judgment, such as pride or shame that others see us in that way. It is through this  
118 that we accumulate a set of beliefs and evaluations about ourselves and about whom and what we are and what  
119 that means in our society. An essential quality of self-concept is that it is subjective, as it makes possible a  
120 forecast that creates the condition for their fulfilment, the first kind we bring on ourselves and the second others  
121 impose on us. The society is internalized in the self-concept through culture, hence, people's instincts can be  
122 marginally, or modified by the society's influence. The personality and society are reflective rather than one  
123 determining the other though there are selves devoid of the social order and no people is devoid of identities.  
124 Rogers (1952) had theorized that the self develops through self-actualization, self-maintenance, self-enhancement,  
125 and experience based on phenomenological field and congruence. Behaviour of a person is determined by these  
126 immediate perceptual changes. To Rogers, the behaviour is not directly influenced or determined by organic or  
127 cultural factors but primarily by the perception of these elements; meaning that the most significant element  
128 in determining behaviour is in the perceptual field of the individual. When the composite ways through which  
129 the individual perceives qualities, abilities, impulse, the attitude of the person, and all perceptions of the person  
130 about others are accepted into the society's organized conscious concept of the self, there is a feeling of comfort  
131 and freedom from tension which is experienced as psycho adjustment. McCandless and Trotter (1997) reported in  
132 their study of 300 subjects on self-concept and level of anxiety that people with high general selfconcept are less  
133 anxious, very useful in group interaction, and more confident in them than those with low self-concept. They also  
134 found a relationship between low self-concept and an increased level of anxiety. They concluded that nervousness  
135 has a lot of impact on one's self-concept. An increased state of anxiety produces negative self-concept. Generally,  
136 they posited that a negative self-concept denotes a lack of confidence in facing and mastering the environment,  
137 which would be related to the individual's performances in life. ??kpe (1988) in his study used 278 employed  
138 men and women and 150 unemployed men and women to find out the effect of unemployment on the aspirations,  
139 motivations, self-concept, locus of control, and anomie among job seekers in Cross River State, Nigeria. His  
140 finding on self-concept was no significant difference between the employed and the unemployed. There was no  
141 significant relation between unemployed and selfconcept. However, Umana's (1989) study on selfconcept and  
142 unemployed people found that those gainfully employed tended to have a higher social selfconcept than the  
143 unemployed. By implication, those who have retired, especially without resources to enable them to live suitable  
144 lives, are as traumatized as the unemployed, if not more, since they now cannot meet their societal obligation as  
145 before. They feel inadequate and empty. Their self-concept diminishes, which promotes a sense of worthlessness  
146 that impinges on the mental health of the retired persons.

147 The adjustment between retirement and leisure, according to Stone (2006), is often a negative process as  
148 others look at themselves as unproductive. They feel bored and unhappy. This attitude can be detrimental to  
149 life satisfaction and perception of well-being. The belief is that adult participation in continuing education can  
150 really improve quality of life (Perlmutter and Hall, 1992). Self-perception is an imperative determinant of life  
151 satisfaction and is assumed to have four dimensionswellbeing, activity, individuality, and sociability).

152 Wellbeing and life satisfaction among the retired has been studied as it relates to Abraham Maslow's model of  
153 the hierarchy of human needs. ??yne and Groves (1995) believe that as a result of the changes in responsibilities  
154 and increased available time, the retirement years can either be very fulfilling and enriching or painful and  
155 unsatisfying.

156 **11 III.**157 **12 Method of Study**

158 The population of the study was retired public servants in the Akwa Ibom State of Nigeria, made up of three  
159 senatorial districts and thirty-one local government councils. The language of public servants used in the study  
160 entails all civil servants proper and those who worked in government parastatals and companies. The accidental  
161 sampling technique was applied by giving the questionnaires to those found on the spot during the payment of  
162 monthly pension, and others who volunteered to participate in the study. A total of 299 retired public servants  
163 made up of 214 males, and 85 females were interviewed. Items from an earlier Self Scoring Personality Inventory  
164 Schedule by Serebriakoff (1999) were adopted, patterned to taste in addition to new ones and used. A 34 item  
165 questionnaire was structured in line with the Retired Public Servant Opinion Questionnaire (REPSOQ) that  
166 extracted information on the retired person's feelings on self-concept (social, physical, family, moral) and their  
167 post-retirement satisfaction of the health, social, emotional and economic indices. The questionnaire was pilot  
168 tested on 100 retired persons in two local government councils from 2 senatorial districts of the three used. The  
169 splithalf reliability estimate ranged from 0.79 to 0.92. Those Local Government Areas and respondents involved  
170 in the pilot study were no longer interviewed in this study.

171 **13 IV.**172 **14 Data Analysis and Results**

173 The data collected for the study were subjected to statistical analysis using the analysis of variance (ANOVA).  
174 As presented in table 1, the result showed that the calculated F-ratio of 2.073, 82, and 1,105 for the influence of  
175 self-concept on retired public servants health, emotional and economic adjustments are respectively lower than  
176 the critical F-ratio of 3.00 at 0.05 level of significance with 2 and 296 degrees of freedom. But the calculated  
177 F-ratio of 14,862 for social adjustment is larger than the critical F-ratio of 3.00 needed for significance with  
178 2 and 296 degrees of freedom, meaning that there is no significant influence of selfconcept on post-retirement  
179 health, emotional, and economic adjustments of retired public servants. However, there is a substantial influence  
180 of self-concept on post-retirement social amendment of retired civil servants. The null hypothesis that there is  
181 no significant influence of self-concept of (high, moderate, low) on their post-retirement health, emotional and  
182 economic adjustment is upheld at 0.05 level of significance with 2 and 296 degrees of freedom but was rejected  
183 for social change.

184 A Post ad-hoc Test using the Fishers' Least Significance Difference (LSD) was conducted to find out how the  
185 retired public servants faired in terms of social modification. The result presented in Table 2 shows that retired  
186 public servants with moderate self-concept have significantly lower social adjustment than their counterparts with  
187 low and high self-concept. However, retired government workers with low and high selfconcept do not ominously  
188 differ in their social modification. The study found no significant influence of selfconcept on post-retirement  
189 (health, emotional and economic) adjustment of public servants but a substantial influence of self-concept on  
190 post-retirement social adjustment of civil servants, and those of them with high and low self-concept, there was  
191 no influence of self-concept on their adjustment satisfaction on three indices of health, emotional and economic.  
192 Those who manifested moderate self-concept, the study revealed, had a significantly lower social adjustment  
193 compared to those who had high and low self-concept. They did not also differ in their level of social regulation.  
194 Self-concept affecting post-retirement seems usual though in this case, it is those with a moderate self-concept  
195 that manifested this satisfaction. It is predictable that those with high self-concept should display a high level  
196 of adjustment on the four indices used; those with moderate self-concept would have followed, while those with  
197 low self-concept would exhibit little level of alteration. The finding is peculiar, Umana's study (1988) where  
198 unemployed people have lower social selfconcept than those who are employed, seems to state the obvious. Kpe  
199 (1988) found no significant difference in self-concept between the employed and the unemployed. Tennessee's  
200 (1985) findings equally differ from this finding in that an individual with high selfconcept responded positively to  
201 treatment compared to those with low self-concept, and those with great selfconcept are elders in the study group,  
202 who depict signs of positive perception of their state than the low selfconcept ones. There is a positive relationship  
203 here. McCandless and Trotter (1997) concluded that people with low self-concept related to behaviour manifested  
204 in many areas of self-endeavours which include selfdiscipline.

205 One is tempted to attribute moderate selfconcept to the low level of adjustment because of the way our retired  
206 persons are treated at or after retirement. They are abandoned properties that are no more useful in the scheme of  
207 things even in their family circles when they retired. This type of impression can make retired people feel socially  
208 unwanted and manifest poor adjustment. Umana (1988) averred that those who are out of job, and without  
209 resources to keep them alive to live a sustainable live, are traumatized as the unemployed. Their self-concept falls  
210 to the lowest level, thus promoting a sense of worthlessness, which impinges on their mental state; leading to a  
211 state of depression. As a way out, Longino and Kart (1992) suggested that informal social activity with intimate  
212 ones could provide the role support that reaffirms selfconcept and contribute to late-life satisfaction, than either  
213 formal or solitary activity. Formal or informal activity is what should be encouraged among our retired people.

214 V.

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## 215 15 Conclusion

216 The no significant influence of self-concept (high, moderate, low) of retired public servants (RPS) on their post-  
217 retirement (PR) health, emotional and economic adjustment is surprising and revealing. The expectation was that  
218 self-concept (SC) would affect the RPS satisfaction (health and emotion) in that RPS with high and moderate  
219 (positive) self-concept (SC) should adjust well in health and emotion-wise. Still then other variables (resources)  
220 do promote positive adjustment. If money is robust in the promotion of positive adjustment satisfaction, it means  
221 one's level of self-concept has a little significant effect on modification, because one's view of self is too abstract  
222 to impact a cure of illness at old age. The same applies to one's state of emotion. Thinking influences health, but  
223 one's uncertain condition at retirement demands survival before any other need is satisfied. The retiree concept of  
224 himself and that of others would not change his/her circumstance. Faith may not work miracles here. Resigning  
225 to fate equally will not. Reality will, so is the impression that SC has no significant influence on RPS in terms of  
226 health, emotion, and economic indices. SC influences achievement. Proper adjustment of the individual promotes  
227 mental health. Education and personality theorists attest that high SC is associated with high performance and  
228 positive disposition while low or negative SC is related to misbehaviour and acquired indiscipline or deviance.  
229 Relations and counsellors should be ready to help retirees who have developed low self-concept, through the  
230 introduction of positive life experiences and models to enable them to adjust. a) Recommendation i. In the  
231 course of collecting data from retired persons, we gathered retirees suffer a lot of abuses from various people in  
232 the course of collecting their gratuity. The government should arrange for retirees to receive their retirement  
233 benefits promptly, and devoid of exploitation, and molestations. ii. There is a need for the government to establish  
234 the elderly counselling unit in all council headquarters where the retired would receive free counselling services  
235 on health, emotional and socio-cultural challenges. iii. Most challenges the retired people face are government  
236 generated. Pension officers should acquit themselves as humane and honest in handling retiree cases. Defaulters  
237 that exploit or ask for bribe should be sanctioned. iv. Nigerian government and public office holders should not  
238 treat retirees as second class citizens whether in offices, banks, health posts, etc., which demeans their self-concept  
239 and impacts on their health. Retired peoples deserve respect, preferential treatment, and mercy wherever they  
240 are found. v. By labour laws, and in-keeping with the economic downturn ravaging the world, the pensions  
241 of retirees should be periodically reviewed upwards, and at other times when there is minimum wage review in  
242 the country. With the introduction of the current thirty thousand naira minimum wage in Nigeria, pensioner's  
243 stipend should equally be reviewed upward.

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Health	Low	92	17.32	3.19		
	Moderate	153	17.20	2.58		
	High	54	18.09	2.79		
	Total	.299	17.39	2.83		
Social	Low	92	20.36	3.43		
	Moderate	153	18.51	2.38		
	High	54	20.20	2.96		
	Total	.299	19.38	2.97		
Emotional	Low	92	20.61	2.69		
	Moderate	153	20.77	3.03		
	High	54	20.19	2.83		
	Total	.299	20.62	2.89		
Economic	Low	92	20.28	2.60		
	Moderate	153	19.75	2.69		
	High	54	19.87	3.06		
	Total	.299	19.94	2.73		
Adjustment	Source of variance		Ss	df	ms	F
Health	between group		32.918	2	16.450	2.073
Within-group	2350.513	296	8.533			
	Total		2383.431	296		
Social	between group		240.612	2	20.306	
	Within group		2396.153	296	8.095	14.862*
	Total		2636.769	296		
Emotional	between group		13.715	2	6.857	82
	Within-group	2475.055	296	8.362		
	Total		2488.769	296		
Economic	between group		16.486	2	8.243	
	Within group		2207.307	296	7.457	1.105
	Total		223.793	296		

Significant at 0.05 level, df = 2.296, F=3.00

Figure 1: Table 1 :

2

Self Concept	Low	Moderate	High
Low	20.36*	1.849*	55
Moderate	4.93*	18.51	-
High	0.32	4.28*	1.694

- Group means is along the diagonal
  - Differences between the mean are above the diagonal
  - Fishers' LSD t value is below the diagonal
  - Significant at 0.05 level, df = 296; t = 1.96
- a) Discussion of finding

Figure 2: Table 2 :

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