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SELFCONCEPTANDPOSTRETIREMENTADJUSTMENTOFPUBLICSERVANTSINAKWAIBOMSTATE

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

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

I. Introduction

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

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

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

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

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

a) Explanation of Terms

i. *Self-concept*

One's evaluation of himself, his image, as distinct from what others think of him, is self-concept. It could be positive or negative, depending on the individual. The human self develops through self-actualization, self-maintenance, self-enhancement, and experience based on his environment. The influence of the culture of the environment plays an key role in one's personality. The concept of self fits together with the experiences of the organism. One's first mode of adjustment in the interpersonal ground is the superannuation tends to be positioned on separation

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reorganization of the field minus the ego. Pursuing projects for successes but avoiding failures in daily endeavours is to push for attainment of positive self-concept (image). By removing the concept, the individual has of self, reorganization results, and psychological adjustment takes place. Taking initiative steps in one's own affairs gives the person a sense of worth.

ii. *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 an optimistic life at retirement. However, modification on the above four (4) indices cannot manifest on the same level at some fixed time; fluctuation between high, moderate, and low is incessant.

iii. *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 at meeting obligatory regulatory conditions 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.

iv. *Public servants*

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

v. *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 governor is Don Udom Gabriel Emmanuel.

b) Statement of Problem

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

Despite spirited efforts by few (not all) state governments to pay gratuity and pension to retirees, long delays in payment, of one to four years, have resulted in many deaths among them. In Akwa Ibom State, of recent, the fate of the retired is conservatively speaking pathetic. The exploitation they suffer in the hands of the pension office staff is another case. The new Police Pension Fund scandal involving the diversion of N32.8billions meant for pensioners is a tip of the iceberg of what confronts them (Oluokun and Utomnwen (2012). However, some workers from affluent oil companies and senior federal civil servants with accumulated resources at retirement still find it hard to adjust well at retirement. It, therefore, means to retire and regulate satisfactorily entails more than just resources (money). This observation prompted the study if self-concept has any influence on the retired person's degree of positive adjustment.

c) Purpose of the Study

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

II. Review of Related Literature

Self-concept, as a trait, is used in this study to mean how one evaluates himself. It was posited by Mead (2004) to be a product of evaluation of the self through one's perception of social experiences, which is key to human development. The process of socialization involves interaction, the significance of support, and the individual's interpretation of the message received from others. The impression is that people develop self-concept and become able to anticipate, evaluate, and consciously experience their behaviour. In relation to others, the understanding of their expectations, knowing their desires, and feelings is important. Cooley's (1989) concept of the looking glass self systematically explains the origin and nature of self-concept in three elements: our imagination or image of how we appear to others, and reflection of others' judgment of such appearance and some self-feeling about that judgment, such as pride or shame that others see us in that way. It is

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through this that we accumulate a set of beliefs and evaluations about ourselves and about whom and what we are and what that means in our society. An essential quality of self-concept is that it is subjective, as it makes possible a forecast that creates the condition for their fulfilment, the first kind we bring on ourselves and the second others impose on us. The society is internalized in the self-concept through culture, hence, people's instincts can be marginally, or modified by the society's influence. The personality and society are reflective rather than one determining the other though there are selves devoid of the social order and no people is devoid of identities.

Rogers (1952) had theorized that the self develops through self-actualization, self-maintenance, self-enhancement, and experience based on phenomenological field and congruence. Behaviour of a person is determined by these immediate perceptual changes. To Rogers, the behaviour is not directly influenced or determined by organic or cultural factors but primarily by the perception of these elements; meaning that the most significant element in determining behaviour is in the perceptual field of the individual. When the composite ways through which the individual perceives qualities, abilities, impulse, the attitude of the person, and all perceptions of the person about others are accepted into the society's organized conscious concept of the self, there is a feeling of comfort and freedom from tension which is experienced as psycho adjustment. McCandless and Trotter (1997) reported in their study of 300 subjects on self-concept and level of anxiety that people with high general self-concept are less anxious, very useful in group interaction, and more confident in them than those with low self-concept. They also found a relationship between low self-concept and an increased level of anxiety. They concluded that nervousness has a lot of impact on one's self-concept. An increased state of anxiety produces negative self-concept. Generally, they posited that a negative self-concept denotes a lack of confidence in facing and mastering the environment, which would be related to the individual's performances in life. Ekpe (1988) in his study used 278 employed men and women and 150 unemployed men and women to find out the effect of unemployment on the aspirations, motivations, self-concept, locus of control, and anomie among job seekers in Cross River State, Nigeria. His finding on self-concept was no significant difference between the employed and the unemployed. There was no significant relation between unemployed and self-concept. However, Umana's (1989) study on self-concept and unemployed people found that those gainfully employed tended to have a higher social self-concept than the unemployed. By implication, those who have retired, especially without resources to enable them to live suitable lives, are as traumatized as the unemployed, if not more, since they now cannot meet their societal obligation as before. They feel inadequate and empty. Their self-concept diminishes, which promotes a sense of worthlessness that impinges on the mental health of the retired persons.

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

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

III. Method of Study

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

IV. Data Analysis and Results

The data collected for the study were subjected to statistical analysis using the analysis of variance (ANOVA). As presented in table 1, the result showed that the calculated F-ratio of 2.073, 82, and 1,105 for the influence of self-concept on retired public servants

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health, emotional and economic adjustments are respectively lower than the critical F-ratio of 3.00 at 0.05 level of significance with 2 and 296 degrees of freedom. But the calculated F-ratio of 14,862 for social adjustment is larger than the critical F-ratio of 3.00 needed for significance with 2 and 296 degrees of freedom, meaning that there is no significant influence of self-concept on post-retirement health, emotional, and economic adjustments of retired public servants. However, there is a substantial influence of self-concept on post-retirement social amendment of retired civil servants. The null hypothesis that there is no significant influence of self-concept of (high, moderate, low) on their post-retirement health, emotional and economic adjustment is upheld at 0.05 level of significance with 2 and 296 degrees of freedom but was rejected for social change.

A Post ad-hoc Test using the Fishers' Least Significance Difference (LSD) was conducted to find out how the retired public servants faired in terms of social modification. The result presented in Table 2 shows that retired public servants with moderate self-concept have significantly lower social adjustment than their counterparts with low and high self-concept. However, retired government workers with low and high self-concept do not ominously differ in their social modification.

Table 1: Analysis of variance (ANOVA) showing the influence of self-concept on post-retirement adjustment

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

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Table 2: Fishers LSD test of the influence of self-concept on post-retirement social adjustment of the public servant

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

a. Group means is along the diagonal
b. Differences between the mean are above the diagonal
c. Fishers' LSD t value is below the diagonal
d. Significant at 0.05 level, df = 296; t = 1.96

a) Discussion of finding

The study found no significant influence of self-concept on post-retirement (health, emotional and economic) adjustment of public servants but a substantial influence of self-concept on post-retirement social adjustment of civil servants, and those of them with high and low self-concept, there was no influence of self-concept on their adjustment satisfaction on three indices of health, emotional and economic. Those who manifested moderate self-concept, the study revealed, had a significantly lower social adjustment compared to those who had high and low self-concept. They did not also differ in their level of social regulation. Self-concept affecting post-retirement seems usual though in this case, it is those with a moderate self-concept that manifested this satisfaction. It is predictable that those with high self-concept should display a high level of adjustment on the four indices used; those with moderate self-concept would have followed, while those with low self-concept would exhibit little level of alteration. The finding is peculiar, Umana's study (1988) where unemployed people have lower social self-concept than those who are employed, seems to state the obvious. Ekpe (1988) found no significant difference in self-concept between the employed and the unemployed. Tennessee's (1985) findings equally differ from this finding in that an individual with high self-concept responded positively to treatment compared to those with low self-concept, and those with great self-concept are elders in the study group, who depict signs of positive perception of their state than the low self-concept ones. There is a positive relationship here. McCandless and Trotter (1997) concluded that people with low self-concept related to behaviour manifested in many areas of self-endeavours which include self-discipline.

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

V. Conclusion

The no significant influence of self-concept (high, moderate, low) of retired public servants (RPS) on their post-retirement (PR) health, emotional and economic adjustment is surprising and revealing. The expectation was that self-concept (SC) would affect the RPS satisfaction (health and emotion) in that RPS with high and moderate (positive) self-concept (SC) should adjust well in health and emotion-wise. Still then other variables (resources) do promote positive adjustment. If money is robust in the promotion of positive adjustment satisfaction, it means one's level of self-concept has a little significant effect on modification, because one's view of self is too abstract to impact a cure of illness at old age. The same applies to one's state of emotion. Thinking influences health, but one's uncertain condition at retirement demands survival before any other need is satisfied. The retiree concept of himself and that of others would not change his/her circumstance. Faith may not work miracles here. Resigning to fate equally will not. Reality will, so is the impression that SC has no significant influence on RPS in terms of health, emotion, and economic indices.

SC influences achievement. Proper adjustment of the individual promotes mental health. Education and personality theorists attest that high SC is associated with high performance and positive disposition while low or negative SC is related to misbehaviour and acquired indiscipline or deviance. Relations and counsellors should be ready to help retirees who have developed low self-concept, through the introduction of positive life experiences and models to enable them to adjust.

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a) Recommendation

i. In the course of collecting data from retired persons, we gathered retirees suffer a lot of abuses from various people in the course of collecting their gratuity. The government should arrange for retirees to receive their retirement benefits promptly, and devoid of exploitation, and molestations.

ii. There is a need for the government to establish the elderly counselling194 unit in all council headquarters where the retired would receive free counselling services on health, emotional and socio-cultural challenges.

iii. Most challenges the retired people face are government generated. Pension officers should acquit themselves as humane and honest in handling retiree cases. Defaulters that exploit or ask for bribe should be sanctioned.

iv. Nigerian government and public office holders should not treat retirees as second class citizens whether in offices, banks, health posts, etc., which demeans their self-concept and impacts on their health. Retired peoples deserve respect, preferential treatment, and mercy wherever they are found.

v. By labour laws, and in-keeping with the economic downturn ravaging the world, the pensions of retirees should be periodically reviewed upwards, and at other times when there is minimum wage review in the country. With the introduction of the current thirty thousand naira minimum wage in Nigeria, pensioner's stipend should equally be reviewed upward.

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