

1 Creativity and Post Retirement Adjustment of Public Servants in 2 Akwa Ibom State

3 Dr. J. Nenty¹

4 ¹ OBONG UNIVERSITY

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6

7 **Abstract**

8 This study investigated the influence of creativity tendencies on post-retirement adjustment of
9 public servants in Akwa Ibom State of Nigeria. Two hundred and ninety-nine (299) public
10 servants, made up of two hundred and fourteen (214) males and eighty-five (85) females that
11 resided in Akwa Ibom State were involved in the study. A 42 item questionnaire titled Retired
12 Public Servants Opinion Questionnaire (RESPSOQ) was used to elicit information on the
13 retired persons' feelings on creative tendencies and their post-retirement satisfaction of health,
14 social, emotional and economic indices. The questionnaire was pilot tested on one hundred
15 (100) retired persons in two (2) local government areas from two (2) senatorial zones in the
16 state. A null- hypothesis that creative tendencies have no significant influence on
17 post-retirement adjustment of public servants was tested using the analysis of variance
18 (ANOVA) at 0.05 level of significance at 2 and 296 degrees of freedom.

19

20 **Index terms**— creativity, post-retirement, retired public servants, economic indexes, akwa ibom state.
21 (2)

22 senatorial zones in the state. A nullhypothesis that creative tendencies have no significant influence on post-
23 retirement adjustment of public servants was tested using the analysis of variance (ANOVA) at 0.05 level of
24 significance at 2 and 296 degrees of freedom. The result showed that the creative tendencies of retired public
25 servants had a significant influence on their post-retirement emotional and economic adjustment but no significant
26 influence on their post-retirement health and social adjustment. Hence the null hypothesis that there is no
27 significant difference among retired public servants who are high, moderate or low in creative tendencies with
28 regards to their post-retirement adjustment is rejected for emotional and economic indices but upheld for health
29 and social indices at .05 level of significance. Normally being able to create or produce some required item/tools
30 in the home that would need be bought is bound to create some sense of satisfaction or fulfilment which could
31 promote emotional stability and also save some money which for the retired public servant is scarce. Money is
32 an important satisfaction booster for the retired so any method he would apply to save money or have some
33 incoming .revenue will help psychologically. The same does not apply to the health and social aspects. The
34 degree of creative tendencies displayed by the retired does not affect his/her state of health unless of course
35 through the financial angle. The degree of creative tendencies cannot help him/her relate to kith and kins or
36 friends if he/she had not been doing so before. The retiree's health tends to depend more on the availability of
37 resources to maintain themselves and their ability to interact, associate or mingle with people of various sects,
38 age and social standing.

39 **1 I. Introduction**

40 eople work to earn a living. Working generally encompasses the exertion of energy towards a wide variety of
41 particular ends, while job refers specifically to the position of employment which one holds. One could work for
42 himself in a private capacity or for established organizations -private or governmentowned.

5 B) STATEMENT OF THE PROBLEM

43 It is normal that one should be paid for his work and should stop working at a certain age depending on
44 his type of work and state of health. Self-employed people are not paid, do not expect retirement on fixed
45 conditions, and do not prepare for it. In industrial settings, professionals are work-oriented. A vocation to them
46 is synonymous with their lives. Other things are secondary. Because work is central in their lives, job loss to
47 retirement means leaving one's means and sense of being ??Chukwuneke, 1990). Work has some functions and
48 meaning in one working life and these differ according to professions and individuals. Functions and meaning of
49 work have to do with status, income and prestige depending on workplace and qualification. Some jobs attract
50 enough pay to fetch comfortable living, pleasure trips and oversea holidays and saving to engage in business
51 investment in preparation for out of work session, while others do not even pay enough to feed the holder and his
52 family. Some jobs are stable and pensionable while others are temporary and non-pensionable. Jobs that allow
53 for more autonomy, self-directedness, intellectual flexibility and sociability, prepare people better for retirement
54 ??Kohn and Scholar, 1993).

55 Emphasis on the effect or retirement centres on separation from work and the severing of relationship from a job
56 and working colleagues. Though it is threatening, retirement is necessary for ageing workers. With approaching
57 declining health, age-related infirmities, declining productivity corners", retirement regulations or all of these
58 combined, it is as imperative for a worker to retire. And retirement demands satisfying adjustment. Indices of
59 satisfaction for all workers that also apply on retirement worth noting include finance, health, purpose in life,
60 social class, marital bonding and status of the officer and status of retirement-planned, forced or voluntary.

61 2 a) Explanation of Terms

62 Creativity: Creativity can be taken to be the mixing spot of individual's variables (of intellectual style and
63 processes, personality, knowledge and motivation) and environmental variables (of the physical setting, condition
64 of the field of endeavour and cultures). Creativity entails divergent thinking skills and their application in
65 everyday life. It is significant to separate aspect of giftedness. Giftedness is assessed as the innate or inborn
66 capacity of an individual.

67 Creativity emerges through an interaction of an individual with a culture. Culture channels creativity in
68 providing a set of facilitating and/or inhibiting conditions. The creative process promotes certain forms and
69 domains as creative and regulates the general level of creativity. Creative tendency is the disposition towards
70 creating needed tools or objects that could make life more meaningful or easy to live or less costly. This trait is
71 relevant for study in present-day Nigeria because of the clarion call for engagement in Micro, Small and Medium
72 Scale Enterprises that revolves around creativity, innovation and wealth creation. Our retirees can still be actively
73 engaged in entrepreneurship and wealth creation despite age. Adjustment: Adjustment is the process or ability
74 to move flexibly from one level or condition or situation to another level without significant manifestation of
75 positive/negative stress effect.

76 In the literature of gerontology, an adjustment has a lot to do with health, social, emotional and economic
77 conditions. Any retired public servant that is capable of adjustment on these indices can live a positive life at
78 retirement. However, adjustment on the above four (4) indices cannot manifest on the same level at some fixed
79 period, a fluctuation between high, moderate and low is common.

80 3 Retirement:

81 Retirement is used herein as disengagement from active service by public servants. One is due for retirement at
82 the age 60 years (in the civil service), or due to declining health (deterioration of psychomotor performance) or
83 at meeting compulsory regulatory conditions or all of the above combined. In fluid and well-managed economies,
84 the labour market is mobile and dynamic, making it easy for people to retire at any time from one job to join
85 another without loss of benefit. In Nigeria, even at 60-70 years, retirement remains disturbing to workers.

86 4 Public servants:

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

91 Akwa Ibom State: This was created in 1987, September 23. It has a total area of 7.08 square kilometres in
92 landmass. It is located between latitudes 4°23' 1" and 5°33' 1" north of the Equator and longitudes 7°25' 1" and 8°25'
93 1" east of the Greenwich meridian. It has Abia, Cross River, Rivers as boundaries in the north and west, east
94 and south-west respectively and the Atlantic Ocean by the South. Its major ethnic groups are Ibibio, Annang
95 and Oro which make up a population of 5,450, 758 million. The state has nineteen ministries, two nonministerial
96 departments, seventeen tertiary institutions. The state capital is Uyo and the governor is Den Udom Gabriel
97 Emmanuel.

98 5 b) Statement of the Problem

99 When public servants quit active working life, they often find it difficult to settle down appropriately and live
100 satisfying lives. Their difficulty ranges from a threatening new environment with new neighbours, insufficient

101 finances that lead to change in lifestyle, boredom and delays in the payment of their severance entitlement. Few
102 who have a strong will to live, do so in pathetic condition of dependence on (and sense of irrelevance in) the
103 family.

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

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

111 In Nigeria of recent, the fate of the retired is conservatively speaking, pathetic. The high rate of inflation
112 and the delay in pension payment render the meagre pension useless. The retiring ones face exploitation in the
113 hand of pension office workers. Where the extreme manifests, the gratuity and pension are stolen completely
114 by heartless and corrupt politician backed civil servant. The recent Police Pension Funds scandal involving the
115 diversion of N32.8 billion meant for pensioners is an eye-opener (Oluokun and Utomnwen, 2012). If some senior
116 federal civil servants and workers in lucrative oil companies like Mobil, Elf Nig. And Shell Petroleum Nig. Ltd.,
117 amongst others, who accumulate enough resources, are busy with social activities and could engage in paying
118 entrepreneurial projects, still find it difficult to adjust at retirement, then retiring satisfactorily entails more than
119 the above. It is this observation that prompted the study of creative tendencies as a personal trait to determine
120 its influence on the retired person's degree of positive adjustment.

121 **6 c) Purpose of the Study**

122 This study sought to determine the influence of creative tendency, as a personality trait, on postretirement
123 adjustment of workers in Akwa Ibom State of Nigeria.

124 **7 II. Review of Related Literature**

125 Creative tendencies are used in this study to mean a behaviour manifestation that encompasses the willingness
126 to manipulate or act upon the environment; the production of new products like forming associative elements
127 into new combinations, transforming and evolving alternate organization or integration of diverse perceptions
128 and decisions. These behaviour patterns require the retired to be an active manipulator or innovator in his
129 environment to utilize information in new and meaningful ways in their dealings with the world. The creative
130 tendency is the disposition towards creating needed tools or objects that could make life meaningful or easy or
131 less costly to live. Creativity tendency is important in problem-solving. It emerges through the integration of
132 a person with a culture. The influence of the cultural environment has been examined and cultures define the
133 nature of creativity. Culture acts in a second fashion by channelling creativity.

134 The influence of the environment on creativity and how person and environment variables interact have,
135 however, been barely explored. Stein (1983) says creativity is a process that results in a novel work that is
136 accepted as tenable or useful or satisfying by a group at some point in time. Amabile (1983) admits that the
137 creativity of a product is to a large extent, a social judgement.

138 Sternberg and Lubert (1990) hold that creativity can be understood as the confluence of person variables
139 (intellectual processes, knowledge, intellectual style, personality, motivation) and environmental variables
140 (physical setting, state of the field of endeavour, and culture).

141 Both creativity and intelligence are highly interrelated. ??attell and Butcher (1968) define creativity as
142 the ability to supply many original and diverse answers to a question which has no single pre-determined
143 correct answer, including performances on open-ended tasks. Creativity is a significant separate dimension of
144 giftedness. Besides intelligence, other significant factors that have been identified to influence creativity include
145 emotional stability, dominance, radicalism and selfsufficiency. Inherent in creativity are factors like flexibility
146 and elaboration, fluency, originality, curiosity, persistence and non-subservience.

147 Vargiu (1973) as quoted by Ekeruo (1989) proposed a model of creative behaviour. His model has five stages of
148 preparation, frustration, incubation, illumination and elaboration. At the preparation stage, cognitive elements
149 such as symbols, images, or abstract concepts are consciously manipulated in the mind to solve problems at
150 hand. This activity is not sufficient for the solution of difficult problems and so leads to frustration, the second
151 stage. Frustration is a stage of anxiety, and it transits into the incubation stage. The incubation stage is one of
152 inactivity during which vague aspects of creative expressions take place. One is encouraged here by his inability
153 to produce useful result or solutions or problems. This period can last for months or even years during which the
154 unconscious takes over from the conscious. The next stage is the illumination stage which presents an idea that
155 serves as a key. There is a creative field in the person's unconscious that draws the cognitive elements loosened
156 during the preparation stage into the proper pattern, as magnet under paper draws iron filings into a pattern
157 corresponding to its magnetic field. When the influence is strong, illumination occurs. His last stage, elaboration,
158 involves the confirmation that the problem is indeed solved by the illumination.

159 Our retired public servants always faced with lack of preparation before retirement, face frustration as a result.
160 In place of resignation to face doom in a challenging atmosphere like ours, they could think of creativity helping

8 III. METHODOLOGY

161 themselves in the process of adjusting. Though studies are not available on creativity and retirement adjustment,
162 they are available on creativity and race, culture, problem-solving, modelling and verbal supremacy.

163 Using available literature on creativity, we look at the study by ??viran and Milgram (1977) that linked higher
164 levels of conformity, dogmatism, and external locus of control to a lower level of creativity. The sample consisted
165 of A-Wish (first), No Model (second), Flintstone (third) and Written Model (least). This experiment showed that
166 a television programme could influence the creative responses of mature students relative to writtenexample,
167 modelling and non-modelling.

168 To study the conditions under which the imposition of -an extrinsic constraint upon the performance of activity
169 can lead to a decrement in creativity. Amabile, (1979) used 95 females students of Stanford University that worked
170 on an art activity either with or without the expectation of external evaluation. The subjects were asked to focus
171 on either the creative or technical aspects of the activity or were given no specific focus. Finally, subjects expecting
172 evaluation were given explicit instructions on how to make their artwork. Results from the judgement of the art
173 lecturers showed, that subjects in the evaluation groups produced artwork significantly lower on judged creativity
174 than did subject in the non-evaluation control groups. Only those in the evaluation group that were given explicit
175 instruction to make artwork for evaluation performed high creativity. Maslow's view (1970) that creativity is
176 potentially present in all individuals at birth though most loose it as they became acculturated (formal education).
177 Few hold onto this fresh, naive and direct way of looking at things. Since creativity is potential in everyone, it
178 requires no special talents or capacities. It is a universal function and leads to all forms of self-expression. This is
179 reassuring to many of .our retired senior citizens, who could through expressed tendencies still tap their creative
180 potentials after leaving full-time employment. Taping inherent potentials and applying such in the production
181 of items for use and even sale, organizing Non-governmental Organization (NGO) to cater for deficient groups
182 of Nigerians, championing community development project, setting up and organizing schools, would reduce the
183 excess time of the retired, keep them busy and reduce their level of boredom. These could make for positive
184 adjustment and happier retirement life.

185 8 III. Methodology

186 The population of the study was retired public servants in Akwa Ibom State of Nigeria, made of three senatorial
187 districts and thirty-one local government councils. Public servants are used in this study comprised civil servants
188 and those who worked in government companies and parastatals.

189 The accidental sampling technique (that is those found on the spot during monthly pension payment and
190 who agreed to be involved in the study were administered with the questionnaire) was used. A total of 299
191 retired public servants (RPS), 214 males, 85 females participated. Items from an earlier Self Scoring Personality
192 Inventory Schedule by Serebriakoff (1999) were adopted, patterned to suit the purpose in addition to new ones
193 and used. This gave a 42 item questionnaire, Retired Public Servant Opinion Questionnaire (REPSOQ) that
194 extracted information on the retired person's feeling on creativity tendencies and immigrants into Israel from
195 the United States and the Soviet Union; Native Israeli labour formed the third group. The ranking of a score
196 on creativity test, openmindedness and locus of control was on migrants from the United States, Soviet Union
197 and native Israeli labour. This result highlighted the effect of differential Socialization which is more rigid in the
198 Soviet Union, where conformity and discipline are highly valued.

199 In childbearing, practices Maduro (1976) in his study on how freedom, self-expression and exploration favoured
200 creativity noticed that children discouraged from asking questions, rarely praised for creative work, and limited
201 from environmental exploration are less creative and less confident. Ever, creative adult painters described how
202 they actively rebelled against these mentioned practices during their childhood years. ??aron (1933) had studied
203 the complexity simplicity dimension related to creativity with more creative subjects preferring more complex line
204 drawings. From this, he suggested that a person's perceptual preferences may be correlated with other important
205 individual differences. Taylor and Eisenman (1974) found that creative students preferred more complex polygons
206 than did their less creative peers that loved less time consuming and challenging shapes.

207 Expanding on this study, Eiseman and Robinson (1977) used 7.5 high school students of 10 th , 11 th , 12
208 th grades in an urban setting with mean Stanford-Binet 1Q of 106.1 and SD of 10.5 to investigate correlates of
209 complexity-simplicity preferences for polygons. All who scored A or higher than 17 on the 50 item personality
210 test were considered the high group while those scoring 15 and below were considered low. Subjects that favoured
211 more complexity came from complexity group (whose three least preferred polygons contained more points than
212 their three most preferred choices) were considered the low complexity group. The paper and pencil personality
213 measure of creativity previously linked to originality was related to preferences for complexity.

214 Past studies by (Belcher 1975) and Harris and Evans (1973) found out that modelling of creativity can
215 foster various types of creativity through these modelling presentations were specially developed by them for the
216 laboratory.

217 Lagrace and Raymond (1978) chose to measure the effects of a creative, commercial TV programme (Make a
218 Wish) to ensure more direct generalizability of possible findings. Creativity was operationalized as the number
219 of word or phrase associations (fluency) and the statistical uniqueness of the associations (originality) made by
220 the subjects in response to a given stimulus word. Five experimental groups (each comprising 5 males, 5 females)
221 were exposed to a 15-minute videotape segment of the "Films Stones Programme" before an actual writing
222 session. The modelling group, the control for all modelling conditions did not view television nor receive any

written examples. On all four measures the make-A-Wish group had the highest level of creative performance and the written model group had the lowest. The Make-their post-retirement satisfaction of the health, social, emotional and economic indices. The questionnaire was before use, pilot-tested on 100 retired individuals in 2 local government council areas from two senatorial districts of the three used. The split-half reliability estimate ranged from 79 to 92. The local government areas and respondents involved in the pilot study were not used again in the main study.

9 IV. Data Analysis and Results

The data collected for the study were subjected to statistical analysis using analysis of variance (ANOVA). As presented in table 1, the result of the analysis showed that the calculated F-ratio of 7.733 and 9.075 for the influence of creative tendencies of retired public servants' post-retirement emotional and economic adjustment are respectively greater than the critical F-ratio of 3.00 required for significance at 0.05 level of significance with 2 and 296 degrees of freedom. It is also seen that the calculated F-ratio of 0.966 and 0.553 for the influence of creative tendencies on postretirement health and social adjustment of retired public servants are respectively less than the critical F-ratio of 3.00 needed for significance at 0.05 level of significance; with 2 and 296 degrees of freedom. This means that the creative tendencies of retired public servants significantly influence their post-retirement emotional and economic adjustment while they do not significantly influence their health and social adjustment. This infers that null hypothesis that there is no significant difference among retired public servants who are high, moderate or low in creative tendencies with regards to their post-retirement adjustment is rejected for emotional and economic indices but upheld for health and social indices at .05 level at significance with 2 and 296 degrees of freedom.

To find out how the retired public servants differ in their post-retirement emotional and economic adjustment indices due to creative tendencies, a Post Floe test using Fishers Least Significance Difference (LSD) test was performed. The result as presented in Table ??I shows that the post-retirement emotional adjustment of retired public servants with moderate creative tendencies is significantly higher than that of retiring public servants without creative tendencies and significantly higher than those with high creative tendencies. However retired public servants with low and high creative tendencies do not significantly differ in their post-retirement emotional adjustment. Also, the post-retirement economic adjustment of retired public servants whose creative tendencies is moderate is significantly differing from those whose creative indices are high in terms of post-retirement economic adjustment. Group means is along the diagonal Difference between group means is above the diagonal Fishers' LSD t-value are below diagonal Significant at .05 level: df, 296: t 1.96 a) Discussion of the Finding This study established that retired public servants creative tendencies significantly influence their post-retirement emotional and economic adjustment but do significantly influence their health and social adjustment.

Normally being able to create or produce some needed items/tools in the house instead of buying them would create some sense of achievement that could boost emotional stability as well as save scare money. The degree of creative tendencies displayed by the retired does not affect his/her state of health unless, of course, through the financial angle. It cannot also help him/her in relating with friends if he/she was not the open type.

However, Meichenbaum (1975) under the attitudinal self-concept approach to the study of enhancing creativity by modifying what subjects think about themselves found out that as a result of focusing training, which emphasized being aware of one's bodily feelings, the subject self-reports indicated that they felt more creative. Taylor and Eisenman (1974) realized that creative people preferred complex tasks than did the less creative others. The highly creative types who like challenges would not easily accept defeat at the task. This attitude would not only give them psychological balance but also financial satisfaction. ??viram and Milgram (1977) in their study of a high level of conformity, dogmatism and external locus of control on levels of creativity found out that creativity is negatively correlated with conformity. Dogmatism and external locus of control. People who are not monitored and controlledtend to perform better on creative tasks than those controlled since they have the freedom to operate without restraints. Our retired civil servants have only declining finance and health as retraining issues limiting them from being creative. Since the imposition of extrinsic constraints negatively impacts on the quality of creative. Since the imposition of extrinsic constraints negatively impacts on the quality of creative production, the environment should be completely devoid of the hindrance of whatever form, (Amabile, 1979). The above study supports the provision of a free environment for effective functioning creativity, but Roberts, La-Grace and Raymond (1978) after their study on whether creative modelling could enhance the spirit of creativity found out that appropriate modelling could influence the creative response of mature students.

The finding that creative tendencies do not significantly influence the retiree's health and social adjustment is not supported by any previous studies because none is available. That whether one is creative or not does not impact on one's health and one's interpersonal relationship with his/her health tend to depend more on the availability of resources for selfmaintenance and ability to interact across social status and age grades. Chukwuneke (1990) upholds that the elderly maintain personal relationships when these relationships are beneficial. Satisfaction is promoted if personal resources (physiological, social and economic) are available.

In summary, retired public servants need to be creative. To start a business or to go back to school for training to open up new frontiers-business houses, small scale trading post, small scale farming, catering and restaurant

11 VI. RECOMMENDATIONS

284 outpost, fish ponds, poultry and piggery houses require not only money and good health but creativity and
285 passionate sense of management.

286 10 V. Conclusion

287 The finding that no significant influence exists of creative tenderer, manifested (high, moderate, low) by retired
288 public servants on health and social indices of adjustment shows that no matter how unhealthy one remain at
289 retirement and how able such is to associate and relate with other people has nothing to do with his/her creative
290 tendencies, remaining healthy tends to be tied to strongly to family health history, wellness consciousness a-c
291 availability of resources. Ailments like asthma, diabetes, blindness, arthritis and hypertension are often common
292 but those devoid of them live stronger and productive.

293 A social person remains social even when limited by age-related infirmities. Being social is a trait. Creative
294 people do not seem to socialize easily as their creativity tends to make conservatives.

295 Retired public servant (RPS) with high creative tendencies tend to be uncontended if they cannot solve
296 problems that confront them at home but the moderately creative would tend to be contented with their moderate
297 achievement in creating things at home and in tackling personal and family problems. However, the lowly endowed
298 ones would not disturb themselves out of incapability. Success at a challenging task results in a sense of fulfilment,
299 hence satisfaction and vice versa. This is where counselling comes in imperative to help retirees with professional
300 advice care and direction to help them cope with such situations. Though it is hard at times to advise the elderly,
301 churches where they belong can help to advise them on issues that bother on a twist of fate. Creativity in Nigeria
302 is erroneously and derogatorily being equated to "fastness" at forgery, fraud and manipulation of data to make
303 money (wealth).

304 Those who cannot steal while in the office are termed uncreative and non-Nigerian and mocked after retirement
305 because they did not make enough wealth while in office.

306 Retired public servants with moderate creative tendencies having lower economic adjustment than those with
307 high and low creative tendencies appear abnormal. Those with high creative tendencies would rather exhibit
308 low financial adjustment while those with low creative tendencies would exhibit the lowest financial adjustment.
309 This is not so. Since creativity is potentially present in all at birth and can be opened up through enculturation,
310 it means it could be recovered later in life (retirement life inclusive).

311 Exhibiting moderate (average) creative tendencies and being able to adjust financially can be possible with
312 retired public servants who were technicians/artisans before retirement, as experienced on the job would useful.
313 At retirement, financial resources are always limited and satisfaction could be promoted if the application of
314 creative talents generates more income for the family.

315 11 VI. Recommendations

316 1. There should be appropriate educational programmes for the soon-to-retiree workers to prepare them for
317 retirement life. 2. Government establishments are slow in processing retirement benefits. It is inhuman for
318 workers to retire and for more than six months, one year or even more cannot get their gratuity. Budgets should
319 be made for this group. 3. The government should repackage a reliable retirement scheme that would make
320 the retired disengage from service with his gratuity, pension without any break from his last salary pay. 4.
321 Rehabilitation and counselling centres should be set up in each senatorial districts of each state in the country
322 to help retiring citizens integrate back into life after work. 5. Retired persons should be themselves advised to
323 make good use of their benefits and remaining years of life in being engaged in self-sustaining ventures.

324 6. Staying healthy is always a problem for the elderly, churches and community. NGOs in conjunction with
325 Local Government Areas should handle this aspect of social service for retired persons. ¹

Dr. Nenty J. Nenty

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Figure 1:

1

Adjustmen	Creative Tendency	N	O	SD
	Low	63	19.84	2.85
Emotional	Moderate High	160 76	21.21 20.00	2.88 2.70
	Total	299	20.62	2.89
	Low	63	20.78	3.12
Economic	Moderate High	160 76	19.33 20.51	2.88 2.71
	Total	299	19.94	2.73
	Low	63	17.76	3.08
Health	Moderate High	160 76	17.39 17.09	2.47 2.47
	Total	299	17.39	2.8
	Low	63	19.73	2.17
Social	Moderate High	160 76	19.27 19.34	2.88 3.66
	Total	299	19.38	2.97
Adjustmen	Source of variance	SS	DF	MS F
Emotional	Between group	123.582	2 296 298	61.791 7.733*
	Within group	2365.188		7.99
	Total	2488.769		
Economic	Between group	128.473	2 296 298	64.237 0.075*
	Within group	2095.319		7.079
	Total	2223.793		
Health	Between group	15.454 2367.978	2 296 298	7.727 0.966
	Within group	2383.793		8.000
Social	Between group	9.808 2626.962	2 296 298	4.904 0.553
	Within group	2636.769		8.875

[Note: *Significant at .05 level; df: 2.296: critical 1 3.00]

Figure 2: Table 1 :

2

Adjustment	Creative Tendencies	low	Moderate	High
Economic	low	19.84*	-1.37	-0.16
	Moderate	-3.26*	21.21	1.21
	High	-0.33	3.07*	20.00
Economic	Low	20.78*	1.45b	0.26
	Moderate	3.66*	19.33	-1.18
	High	0.57	3.18*	2.51

Figure 3: Table 2 :

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