

TITLE PAGE

**COUNSELLING NEEDS AND SERVICES FOR OVERCOMING PRE-
RETIREMENT ANXIETY AMONG ACADEMIC LIBRARIANS IN FEDERAL
UNIVERSITIES OF THE NORTHWEST GEO-POLITICAL ZONE OF NIGERIA**

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**BEING A THESIS SUBMITTED TO THE DEPARTMENT OF LIBRARY AND INFORMATION
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FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF DEGREE OF DOCTOR OF
PHILOSOPHY(Ph.D) IN LIBRARY AND INFORMATION SCIENCE**

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DECLARATION

I hereby testify that this work is the product of my research effort undertaken under the supervision of Professor Shehu O. Bello & Manir A. Kamba, PhD and has not been presented anywhere for the award of a degree or certificate. All sources of citations have been duly acknowledged.

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CERTIFICATION

This is to certify that the research work “Counselling Needs and Services for Overcoming Pre-Retirement Anxiety among Academic Librarians in the Federal Universities of the Northwest Geo-Political Zone of Nigeria” by KARIMATU ISA MAISANGO (SPS/13/PLS/00006) has been carried out under our supervision.

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LIST OF ABBREVIATIONS

B A LS=	Bachelor of Arts (Library and Information Science)
B ED LS=	Bachelor of Education (Library and Information Science)
B LIS=	Bachelor of Library and Information Science
FCE=	Federal College of Education
FGN =	Federal Government of Nigeria
Ha=	Alternate Hypothesis
HND=	Higher National Diploma
NGO=	Non- Governmental Organization
PDO=	Pension Desk Officer
PENCOM=	Pension Commission
PFAs=	Pension Fund Providers
PFC=	Pension Fund Custodians
PhD=	Doctor of Philosophy
PPMC=	Pearson's Product Moment Correlation
PRSI=	Pre-Retirement Strategy Inventory
QAL=	Questionnaire for Academic Librarians
RCAQ=	Retirement Counselling and Attitude Quest
RSA=	Retirement Savings Account
SDM=	Savings Directly by Management
SPSS=	Statistical Package for Social Sciences
VSRP=	Voluntary Savings Retirement Plans

ABSTRACT

The research was conducted to investigate the counselling needs and services for overcoming pre-retirement anxiety among Academic Librarians in the Federal Universities of the Northwest Geo-Political zone of Nigeria. The objectives of the study were to find out their level of awareness about pre-retirement anxiety and retirement; to identify the factors that cause pre-retirement anxiety; to determine the counselling needs on retirement; to find out the level of pre-retirement anxiety (if any) and counselling services for overcoming it and its challenges. The research employed mixed methodology (quantitative and qualitative approach) based on the pragmatic school of thought using sequential explanatory research design. The population of the study comprised two hundred and ten (210) academic librarians and nine (9) pension desk Officers of the Universities under study. Three types of data collection instruments, questionnaire, interview and content analysis were used. The general reliability score of all items is .837. The quantitative data collected was analyzed using SPSS version 20.0 for both descriptive and inferential statistics. The qualitative data was coded, interpreted and reported in thematic analysis. The findings of the study revealed that the academic librarians' level of awareness on pre-retirement anxiety was low. Also majority of academic librarians are in need of counselling on healthy living, locating income returning ventures, pension fund administrators and decision on what to do after retirement. The study also discovered the causes of pre-retirement anxiety among academic librarians which are inadequate saving behaviors, challenges in adjusting to a new life style, inadequate planning for retirement, total dependence on present salary and inadequate information on retirement. Finding of the study revealed high level of pre-retirement anxiety on health environment and financial security. Also, the finding further revealed a mandate on the provision of information to educate prospective retiree on all issues of retirement. However, there is no counselling provision, most especially concerning the need for preparation in anticipation to avoid the development of pre-retirement anxiety. Also, there is the none involvement of professional counsellors in all the Pre-retirement courses (workshop/seminars) organized by the PENCOM and the PFAs. This makes the program inadequate to address the problem. The finding also revealed the challenges associated with pre-retirement anxiety to include, among others, inadequate publicity on the need for planning. The study discovered that there is no significant difference between the levels of pre-retirement anxiety and age. Similarly, there is no significant difference between the level of pre-retirement anxiety of male and female. A proposed framework for overcoming pre-retirement anxiety was developed based on the study findings. Some recommendations were made among which there is the need of intensive counselling services, which necessitate the provision of a counselling unit in the libraries to address issues concerning pre-retirement counselling.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Retirement is the formal termination of the working life of a person either in public or private organizations. It is inevitable and obvious that every worker must reach retirement stage.

Retirement can generally be classified under three major forms as follows: -

- (a) Voluntary retirement – by individual decision
- (b) Compulsory retirement – by punishment (retrenchment)
- (c) Mandatory retirement- by law (Enitan, 2012).

The most common form of retirement is the mandatory, which is based on the statutory working age, which varies from country to country. In Nigeria, the statutory working age in public service is fixed at sixty (60) years of age or thirty-five (35) years of unbroken active working service. However, the Retirement Age Harmonization Act of 2012 puts the retirement age of judicial officers and the academic staff of tertiary institutions at 65 and 70 years respectively because of the belief that “the older, the wiser” in those sectors. In the private sector, the retirement age varies between 55 and 60 years and the factor of 35 years of service is not applicable there (Zakari, 2016).

Retirement is a global phenomenon that affects employees' lives irrespective of their position, race or nationality. It is surrounded with many problems, which make employees use every possible delaying tactic (for example changing dates of birth) unless when it can no longer be avoided. This situation pre-supposes that when employees are close to retirement, they are likely to develop anxiety. There are so many challenges in retirement transition in Nigeria and therefore, retirement is a time of trepidation for many, especially among workers

in public organizations. The success of retirement depends on the treasure of being educated and prepared before it comes.

Academic librarians are an essential group of staff of any University because they support academic activities of the universities with the various forms of services they render to university library users and the university community in general. Academic librarians, like any other employees need to be kept informed on the importance of planning for their retirement. Employees must be made to understand that, from the beginning of their employment, there is the need for them to start preparing for retirement. Academic librarians, by virtue of their profession, disseminating information to the user community, should initiate programs to enhance and make their retirement transition smooth and orderly. In librarianship, several educational and informational programmes had been initiated by librarians in collaboration with other professional bodies to promote human development and social issues. Library Services are aimed at sourcing, organizing and disseminating relevant information to those who need it at the right time to enhance their lives and performance to the user community. Therefore, by enhancing the retirement of academic librarians they will be in a better position to improve the quality of their services and also library users will eventually be the beneficiaries.

Pre-retirement anxiety is often developed as a result of the thought of retirement and its' challenges. Prospective retirees in most cases develop pre-retirement anxiety unconsciously which can be perceived through their performances. Pre-retirement anxiety is developed out of fear of uncertainty situation about the future that ambiances the retirement transition. The negative perception of retirement due to poor or lack of adequate preparation for it, are some of the causes of pre-retirement anxiety. Despite the fact that retirement provides opportunity to do all other things hitherto one had little time to do, the change or rather transition is usually not that easy to bear by many retirees. Many people fear the thought of retirement

during their working years, because of the over-dependence on the job. Another reason that makes employees not quit or rather fear retirement could be linked to the joy of a conditioned routine where a person's life is organized around a particular job for a long period. This makes employees delay their retirement by changing their dates of birth. Workers' awareness on retirement can be either negative or positive, depending on the level and extent of information provision and readiness to retirement.

However, according to scholars, such as Osuji & Nweze (2014) and Mbah (2015) employees who are fortunate to plan early for retirement tend to have positive awareness and are the minority in Nigeria. The inability of workers to perceive retirement positively and make adequate plans provoke anxiety or the absence of meeting the estimated or calculated target plans that are usually set in place before retirement. These include ill preparation, poor implementation of research findings on retirement, faulty pension policies, financial insecurity and the deteriorating conditions of retirees. Furthermore, the challenges of retirees in Nigeria range from inadequate income, delay in the payment of retirement entitlements, poor health medication schemes, lack of personal accommodation, inadequate investment and poor savings, difficulties in getting post-retirement vocational substitutes, society's negative awareness to retirees and reduced social networking (Olatomide, 2014). However, these generally vary, depending on many factors that have to do with the individual's organizations and environments.

On the other side, in developed countries in Europe and North America retirement is guided, controlled and maintained at the right time that many workers reach the retirement stage successfully (Moody, 2010; Ali, 2014). Unlike what is observed in developing countries like Nigeria. In the later, it has now reached a stage of changing the perception of employees on retirement; it is no longer seen as a challenge, but rather a mere transition from a full time job to something else. The importance attached to the retirement issue has led to continuous

researches in order to address its problems. This makes many countries across the globe initiate programs aimed at addressing retirement issues by both the government and non-governmental organizations (NGOs).

As earlier observed by Odoemelan & Ajoku (2010) cited by Farouk (2012) one of the major goals for counselling is to proffer solutions to social, vocational, marital, moral, educational and self-developmental problems that a person may consciously or unconsciously suffer from the course of living. This makes the services of counsellors very useful for the individual as well as for the organizations. Counselling is a method of helping people to understand and deal effectively with a particular problem. It is also a pre-determined and systematic procedure of putting people back to psychological equilibrium that is aimed at reducing or even eliminating tension in individuals and consequently ensuring psychological stability on them (Muhammad, 2016). Hence, the need for counselling to potential retirees in overcoming pre-retirement anxiety is supreme, more especially to librarians.

The significance of counselling services is vital and its relevance in shaping the life of an individual is spectacular. As such, it should never be overlooked, most especially, by the librarians that are always enhancing the life of the society through timely and relevant information provision. In line with this, Saidu (2012) examined the prospects of guidance and counselling in the library and information profession. He reviewed different types of libraries and the current challenges in the library profession and then highlighted the importance of guidance and counselling to the library profession and the librarians in Nigeria. He openly exposed the need for counselling and its use in libraries to facilitate library services and the development of library professionals.

Quite often, many employees, especially in Nigeria, disregard the value of counselling and also take retirement for granted. Unfortunately, at the same time there is no serious commitment by employers to support retirement transition. The provision of pre-retirement

education to employees seems to be inadequate; workers are supposed to be equipped earlier enough before the onset of anxiety. However, counselling is usually given at the last minute that is when one is just about to retire. It is expected, according to the life cycle income theory, that after workers have settled on the job they are expected to start investment and make some savings in preparation for their retirement. This is terribly neglected by many Nigerian workers. It is, therefore, assumed that, the provision for early pre-retirement counselling will give room for making rational decisions towards prosperous retirement.

Librarians like all other workers are ignorant on how to embark on preparation to avoid pre-retirement anxiety. So many issues concerning development in worker's life are facing a lot of challenges and this shows the need to explore the counseling needs and services for overcoming the development of pre-retirement anxiety among academic librarians. The study used mixed research methodology to explore, thoroughly, the situation with the aim of coming up with appropriate procedures and effective solutions to the research problem.

1.2 Statement of the Problem

Arogunde (2015) observes that critical and negative views about the hardship of life that bedevils some retirees in Nigeria contribute to the tendencies of some workers to exercise fear and worries about retirement even during their active working days. Such a situation, naturally, affects their efficiency and effectiveness, a condition that is referred to as pre-retirement anxiety. Evidently Ali (2014) notes that retirement in Nigeria is surrounded by some problems, which include pre-retirement anxiety, despite the efforts of the Nigerian Government to alleviate the situation through the provision of pre-retirement courses to prospective retirees. In spite of the government efforts, the inherent fear of retirement among many Nigerian workers still persists. This is due to poor awareness on the need for retirement planning and the use of appropriate procedures. The development of pre-retirement anxiety should be controlled among workers. This should be the responsibility of both workers and

employers by employing appropriate procedures, such as counselling, to educate workers on the need to embark on retirement planning for financial, social and environmental security.

Today, observations by scholars, such as Ndaman (2004) and Osuji & Nweze (2014) have shown that majority of the retirees about 90% look miserable, confused and helpless within a very few years of their retirement. On the other side contrarily, the prevailing situation of retirees in Europe and the USA differs significantly from what is obtained in the developing world and particularly in Nigeria (Moody, 2010). In the former, the prospective retirees' anxiety level has drastically reduced compared to the situation in the latter because of counselling services. According to Olatomide, (2014), only about 10% among of the retirees in Nigeria are found to be living well after retirement based on the fact that they were able to plan their retirement while they were in active service.

The provision of efficient counselling services will certainly ameliorate the situation and change the negative perception of people to positive thinking and attitudes about their retirement. Hence, there is the need to identify the counseling needs of academic librarians and explore the services provided by the relevant authority for eliminating the development of pre-retirement anxiety. Also worth noting are the causes of pre-retirement anxiety among academic librarians, the challenges and the necessary required measures. These were the major concerns of this study.

1.3 Research Questions

The following are the research questions for this study.

1. What is the level of awareness of academic librarians on Pre-retirement anxiety in the Federal Universities of the Northwest geo-political Zone of Nigeria?
2. What are the counselling needs of academic librarians for overcoming pre-retirement anxiety in the Federal Universities under study?

3. What are the causes of pre-retirement anxiety among academic librarians in the Federal Universities under study?
4. What is the level of pre-retirement anxiety among academic librarians in the Federal Universities under study?
5. What are the available counselling services provided in the pension –Act 2004 pre-retirement programme towards overcoming pre-retirement anxiety in the Federal Universities under study?
6. What are the Challenges associated with pre-retirement anxiety among academic librarians in the Federal Universities under study?
7. What are the measures taken (personal and organizational) for overcoming pre-retirement anxiety among academic librarians in the Federal Universities under study?

1.4 Research Objectives

The main objective of this study is to determine the counselling needs and services for overcoming pre-retirement anxiety among academic librarians in Federal University of Northwest geo-political zone Nigeria. The following are the specific objectives of the study:

1. To determine the level of awareness of academic librarians on the need for overcoming Pre-retirement anxiety in the Federal Universities of Northwest Geopolitical Zone of Nigeria.
2. To determine the counselling needs of academic librarians for overcoming pre-retirement anxiety in the Federal Universities under study.
3. To determine the causes of pre-retirement anxiety among academic librarians in the Federal Universities under study.
4. To determine the level of pre-retirement anxiety among academic librarians in the Federal Universities under study.

5. To determine the available counselling services provided in the pension – Act 2004 pre-retirement programme towards overcoming pre-retirement anxiety among the academic librarians in the Federal Universities under study.
6. To determine the challenges, associated with pre-retirement anxiety among academic librarians in the Federal Universities under study.
7. To discover the measures taken (personal and organizational) for overcoming pre-retirement anxiety among academic librarians in the Federal Universities under study.
8. To propose a framework for overcoming pre-retirement anxiety among academic librarians in the universities under study.

1.5 Research Hypotheses

The study developed and tested the following alternate hypotheses.

- | | |
|-----------------|---|
| H _{a1} | There is a significant relationship between counselling needs and pre-retirement anxiety of the academic librarians in the universities of Northwest geo-political Zone Nigeria. |
| H _{a2} | There is a significant difference between the counselling needs of academic librarians in the Federal Universities of Northwest geo-political zone Nigerian and <ol style="list-style-type: none"> a. Gender b. Ages |
| H _{a3} | There is a significant difference between the level of pre-retirement anxiety of academic librarians in the Federal Universities of Northwest geo-political zone Nigeria and <ol style="list-style-type: none"> a. Gender b. Ages |

1.6 Significance of the Study

The study examined the counseling needs and services for overcoming pre-retirement anxiety among academic librarians of the Northwest geo-political zone, Nigeria. The study has significantly contributed to knowledge by providing an empirical study on pre-retirement anxiety and counselling needs that were not given much attention in the context of the research environment. The study has provided practical solutions on the use of counselling services to overcome pre-retirement anxiety. It has also established a relationship between counselling needs and pre-retirement anxiety. The findings of the study would be of benefit specifically to the following: -

The academic librarians of the Federal Universities in the Northwest Zone of Nigeria. The findings would be of immense benefit to them. Also, it is expected that the findings would help the management of the universities under study to design a counselling program based on the proposed framework for overcoming pre-retirement anxiety to ameliorate the consequences of pre-retirement anxiety among the academic librarians and other employees as well. The study has explored and analyzed the data, which came up with valuable findings that are expected to give room for adjustment and modification by both stakeholders within the research environment.

The study comes up with a framework that could be beneficial to other stakeholders, such as employers, administrators, librarians, counsellors, researchers, students and others generally. This would further enhance staff development most especially in addressing sensitive issues on retirement.

The study has proffered recommendations that, if implemented by the Nigerian Federal Government, could enhance the general provision of retirement transition. The use of appropriate counselling services required for overcoming pre-retirement anxiety would, no doubt, enhance the pre-retirement courses for prospective retirees to stabilize their service and post-retirement life.

Finally, the study exposed other areas of research that have not so far been covered, such as counselling needs for the post-retirement life of the academic librarians, counselling services provision for information referral service among the user community, the provision of maker spaces to support the development of entrepreneurs skills in the retirement period.

1.7 Scope and Delimitation of the Study

This study examined counselling needs and services for overcoming pre-retirement anxiety among academic librarians in Federal Universities of the Northwest Geo-political Zone of Nigeria. Therefore, it covered all the academic librarians in the Federal University Northwest geo-political zone of Nigeria. This comprises seven (7) federal universities in the States, namely: Kaduna, Kano, Katsina, Kebbi, Jigawa, Sokoto and Zamfara. Hence, all the Federal Universities and academic librarians in other zones of Nigeria are not part of this study. Similarly, the study focused on the level of awareness of academic librarians on the need to overcome pre-retirement anxiety, the causes and the level of pre-retirement anxiety among academic librarians, the counselling needs and services for overcoming pre-retirement anxiety challenges and measures required to overcome pre-retirement anxiety. Consequently, the social and economic issues of the academic librarians are not part of this study.

The findings of the study were limited on the academic librarians within the study area and cannot be generalized to academic librarians in other parts of the country. So, a similar study is needed to cover academic librarian's counselling needs in other parts of the country.

Another limitation is the access to respondents for data collection specifically for the interview. The researcher made several attempts to collect data from the Pension desk officers of the universities under study and that proved to be difficult, particularly from the Nigerian Defense Academy due to their peculiar nomenclature and the tight security of the premises. Several efforts were made to fix the time for an interview but the researcher was

always referred to the Nigerian Army Headquarters, Abuja, another “no go” premises. All these frustrated the researcher’s efforts and the researcher’s assistants. Again, despite the efforts made by the researcher to explain the main objective of the study and its emphasis on its academic purposes, some Pension Desk Officers (PDO) denied the recording of the qualitative data this attitude resulted in limited information provision.

Another obstacle was the industrial strike action embarked upon by the universities senior staff association during the data collection period. The members were absent from their offices and this made it very difficult to get the required data on time. Several follow ups were made through phone calls and other means of contact to confirm the date of the interview. In short, it had taken unnecessarily long time than expected in compiling the data for analysis.

1.8 Operational Definition of Key Terms

Academic librarians: -professionals with a minimal qualification of a first degree (upper credit) and above in Library and Information Sciences and above that are working in academic libraries and are officially regarded as academic staff.

Counselling Needs: -areas that require the attention of a counsellor toward retirement.

Counselling services: - a set of procedures used in attempting to address individual problems concerning retirement.

Pre-retirement anxiety: - an unpleasant feeling of tension, apprehension and of impending disaster developed by employees when they approach retirement.

Prospective Retirees: – the future retirees.

Retirement: - the formal disengagement or withdrawal from customary activity in business, industry or service after completing the stipulated years of service or the approved age of retirement.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Introduction

This chapter is presented under the following sub-headings: -

- 2.2. The Concepts and Significance of Counselling
- 2.3. The Concepts of Pre-Retirement Anxiety
- 2.4. The Effects of Demographic Variables on Retirement
- 2.5. The Factors that promote Pre-Retirement Anxiety among Civil servants in Nigeria
- 2.6. The Academic Librarians on Awareness of Retirement
- 2.7. Retirement Counselling Needs and Services of Librarians
- 2.8. The Rate and Causes of Pre-Retirement Anxiety Among Librarians
- 2.9. Counselling Services and Management of Pre-Retirement Anxiety
- 2.10. Challenges faced in the management of Pre-Retirement Anxiety in Nigeria
- 2.11. Theoretical and Conceptual Framework
 - 2.11.1. The Burgess Activity Theory
 - 2.11.2. Life Cycle Income Theory
 - 2.11.3. The Egan's Counselling Model
- 2.12. The Conceptual Framework
- 2.13. Summary of the Review and Uniqueness of the Study

2.2 The Concepts and Significance of Counselling

Counselling, according to Omoniyi & Akuboro (2010), is an activity in which one or more persons with a problem or concern desire to discuss and work towards solving it with another person or persons attempting to help them reach their goals. It is therefore referred to as a total program of a number of highly specialized activities implemented by skilled staff members to help individuals make wise and intelligent decisions. Counselling is defined by Saidu (2012) as "some interpersonal relationships through which a professional counsellor assists counsellee to improve their wellbeing, alleviate distress, resolve crises and increase their ability to be creative, innovative and make success- focused decision." Counseling is therefore relevant to individual and should be considered as an appropriate means of solving human problems. Abdullahi (2012), defines counselling "as primarily a helping intervention meant to assist an individual to adjust to his/her environment, develop the ability to set goals for himself and improve his/her total life program and goals." Kibiya (2012) is also of the

opinion that counselling program is an avenue for the individual to move from one situation to another in the form of transition. The program gives professional and individual assistance in making a suitable adjustment whether freely or at the problem point. Counselling has been playing tremendous roles in controlling human development through various forms and strategies. Counseling and its services should be provided in all organization to support the development of individual and organization.

Moreover, Wakili(2012) opines that counselling can also be seen “as cluster of formalized services through which help is given to individual in situation where adjustment planning, interpretation of information and choice are needed.” According to Lawan, Ayuba & Inusa (2012)cited in Saidu(2016), Counselling is an interaction process which facilitates meaningful understanding of the self,environment and results in the establishment and clarification of goals and values for future behaviors. Therefore, the act of counselling is a kind of specialized form of guidance services provided to ease the human problems.

From the above conceptual analysis, it can be agreed that counselling is generally regarded as the means through which individual problems are analysed and guided for positive change. That is,counselling highlights the nature of the problems that confront the individual and also throws light on the way and manner by which the problem can be solved. The common goals of counsellinginclude the following: -

- a. Developing the individual clientele’s experiences in solving the problems of everyday life.
- b. Developing the potential and the capability of the clientele.
- c. Developing the opportunity that will enable the clientele to plan for a virile educational and vocational future (Saidu, 2016).
- d. Creating a healthy environment in which the clientele can reason.
- e. Developing a positive self–concept in the clientele’s nature(Omoniyi & Akuboro2010).

Counselling has been applied to regulate and stabilize many problems that concern human development. In Nigeria, its relevancetowards the development of the society makes it necessary to establish counselling centres in government and private organizations. Farouk

(2012) is of the opinion that the establishment of guidance and counselling services in all the organizations in Nigeria is a positive step towards alleviating the problems of employees and to consequently enhance their productivity in their various organizations. Furthermore, the counsellor has a role to play in transforming antidotes in the work environment. It is obvious that the absence of counselling in organization can further deteriorate the situation and most likely the development of pre-retirement anxiety.

Practically, it can be observed that counselling centers are not provided in most government organizations and where they exist, their services are not given much attention probably due to limited awareness among employees. The need for guidance and counselling unit in a work place was identified and accepted as a strategy of reducing social and psychological problems in the developed society (Muhammad, 2012).

In the context of librarianship, counselling services are seen as a kind of information and referral (I&R) service designed by the library to assist users with the help of other professionals to satisfy their prevailing needs under a given circumstance. The provision of counselling unit in libraries can play a tremendous role towards addressing the staff and users' needs. Scholars, such as Lynch (1983), Bunge (1999), Edeka (2000) and Gama (2007) noted that the concept of reference services was generally perceived to mean personal assistance given by librarians to users in pursuit of information. They further maintain that this assistance could be in the form of referral to likely source of information or in the form of information itself or it could be any library activity deliberately designed to facilitate easy retrieval of information. According to Muhammad (2012) public library should, where possible, co-operate with other agencies to make the best use of available resources. For instance, the use of guidance and counselling boards and centers in the case of the provision of occupational information services to users. Counselling provision in libraries is a welcome development to augment the information provision as well to the provision of specialized

service to both the users and staff. Similarly, Omoniyi & Akuboro, (2010) examined the basic needs of counselling by academic library staff under different circumstances and came up with the suggestion that the library staff need the intervention of counsellors in their activities. They further revealed that staff of the academic libraries in Kwara State specifically require counselling services to solve problems, which the researcher grouped into cognitive, affective and psycho-motive related needs among which retirement was included.

Counselling services are a set of procedures or techniques administered by counsellors in an attempt to address a given phenomenon and include services such as orientation, information, referral, appraisal and placement among others (Farouk, 2012 and Saidu, 2016). According to Dada, (2010) and later Igbo & Awopetu (2012) people are blessed and have predisposed attitudes for self-preservation, happiness and thinking as well as verbalizing and loving communion with others, growth and self-actualization. They also have propensities for self-destruction, avoidance of thought, procrastination, the endless repetition of mistakes, superstition, intolerance, perfectionism' and self-blame. Similarly, they also have propensity for avoidance of actualizing growth potentials. It is only through timely provision of good counselling services that individuals are guided to make good decision towards their personal development. Scholars such as Enitan (2009) and Idowu (2010) have identified some counselling strategies for overcoming anxiety which include Rational Emotive Counselling as an appropriate counselling therapy for instilling rationality in adult employees regarding their awareness of retirement.

More relevant to the needs of the study, is the summary of the aims of counseling as given by International Organization Migration (2009): -

- a) To assist clients in exploring their problems and guide them to solutions.
- b) To make clients become aware of the consequences of the experiences and situations they have been into and are going through.
- c) To reduce worry, anxiety or any other negative emotions.
- d) To guide clients in their recovery from and adaptation to, difficult circumstance. (p31).

Counselling is seen as part of human development and the provision of assistance by professionals to address individual problems is vital and seen as a necessity. In the history of mankind, counselling is one of the key factors that accelerate development and success in all endeavors (Ibn Abdullahi, 2008). In Nigeria, there is an inadequate provision of counselling and improper awareness on its importance and utilization (Farouk, 2012). Therefore, the need for proper and adequate provision of counselling should be emphasized by the authorities concerned under the services of trained counsellors. The review of the concept of counselling has properly articulated and emphasized the relevance of counselling in solving human problems.

The importance of counselling to individual cannot be overstated this makes focus of many researchers to propose the application of counselling in solving human problems however, its usage in our society still remain a problem to be addressed. This study on counselling needs and services for overcoming pre-retirement anxiety is timely based on the established gap.

2.3 The Concept of Anxiety and Pre-Retirement Anxiety

Anxiety, according Braz (1997) is a disorder of defense in which the key features concern the inappropriate activation of defensive behavior arising from the assessment of danger. Gatmam (2008) views anxiety as a complex emotional experience, which is often unconscious in origin, with fear or dread as its most notable characteristics. Rappaport (2002) maintains that anxiety is a normal response to certain situations and can be useful in helping people to cope with problems and to manage threatening situations. Similarly, Dada (2010) stated that anxiety is “an often a response to an undefined or unknown threat which may stem from internal conflicts, feeling of insecurity or forbidden impulses”. This shows that anxiety does serve a preservative function. It alerts the presence of unfamiliar situation and therefore, it prepares an individual for an appropriate action, so a limited amount is both normal and desirable. Anxiety should not be normal it should be avoided despite its ability to keep one on

the right track. The ability to overcome it is a success towards stable and prosperous development. On the other side it presence remain a problem by discomfort either physically or psychologically.

Marno (2012) maintained that anxiety is fascinated and repulsed; it does precede repression, for it is precisely repression that saves us from the danger signaled by anxiety. In addition to that anxiety, according to Kierkegaard, ethics (NA) are “signals the latency of spirit as the leftover of that primal enigmatic demand to act without any prescribed direction.” Therefore, according to them, it arouses an individual for an appropriate action, so a limited amount is both normal and desirable. According to Oluseyi (2015), “anxiety could be seen as a feeling of unease, apprehension or worry which may be associated with physical symptoms such as rapid heartbeat, feeling faint and trembling. It can also be a normal reaction to stress or worry, or sometimes a part of a bigger problem.” Anxiety arouse when the situation perceived is not meeting the expectations or the fear of not achieving target this led to loss of confidence. Therefore, it has psychological and physiological discomforts, which can be a serious problem to the elderly. Anxiety should be overcome by putting appropriate plans in time for successful exits. It is assumed that employees who had put a number of years in service and are close to retirement probably 5-10 years before have the highest tendency of developing pre-retirement anxiety. This group of employees, in most cases, develop pre-retirement anxiety unconsciously and it can be perceived through their performances (Oluseyi, 2015). Anxiety affects the performance of workers makes them inactive which slowdown production. This is a major reason to overcoming its development.

However, Dada (2010) and Osuji & Nweze (2014) maintained that anxiety can exist in various forms, including anxiety disorder, anxiety disturbance, anxiety equivalent, anxiety neurosis and anxiety tolerance. They further explained the classes of anxiety as follows: -

1. Anxiety disturbance is a condition marked by a high level of apprehension and tension, with extreme sensitivity, self-consciousness and morbid fears, as in the case of pre-retirement anxiety.
2. Anxiety tolerance is the ability to cope with a high level of anxiety without displaying it and yet the individual's still functions relatively normal.
3. **Anxiety Equivalent:** A neo-psychoanalytic phrase for the physiological reactions due to anxiety but without any subjective feeling of anxiety, for instance, profuse sweating but feeling calm and relaxed;
4. **Anxiety Neurosis or Neurotic Anxiety:** Feelings of impending disaster accompanied by such symptoms as difficulty in making decisions, insomnia, loss of appetite and heart palpitations. Chronic feelings of this kind may occasionally erupt into acute panic attack; and
5. **Anxiety Disorders:** This entails a group of disorders in which unpleasant feelings of stress, uneasiness, tension and horror are either the predominant disturbance or are experienced in confronting a dreaded object or situation or in resisting obsessions or compulsions (Dada 2010: p2).

All these are different forms of anxiety which should be avoided for effective and efficient human development. Gatmam(2008) noted that anxiety disorder is the category that includes panic disorder without agoraphobia and social phobia. The presence of pre- retirement anxiety automatically distorts the activities of an individual to the extent that if precautions are not taken the situation could smear and affect their performance and the organization they serve Vivyan(2009) assessed behaviors under anxiety to include:

- a) Avoiding people or places
- b) Not going out
- c) Going to certain places at certain times, e.g. shopping at smaller shops, at less busy times
- d) Only going with someone else
- e) Escape, leave early
- f) Going to the feared situation, but use coping behaviors to get you through: examples include: self-talk, holding a drink, smoking more, fiddling with clothes or handbag, avoiding eye contact with others, having an escape plan and medication. These are called 'safety behaviors'.

However, Barb (2013) in his study of "Retirement and Anxiety" used the quantitative methodology and survey research design. The objective of his study was to associate retirement and anxiety. The finding indicated the fact that a time frame for retirement is the cause or source of pre-retirement anxiety and also talk therapy with professionals as a possible solution to the pre-retirement anxiety. His study showed the causes and sources of

pre-retirement anxiety; however, it did not reflect the effects of pre-retirement anxiety and the procedures for managing it. The study was not conducted in Nigeria neither was it on academic librarians in Federal Universities. This is a gap that needs to be filled.

Anxiety is the psychological and physical human disorder affecting event in human life such as retirement. Anxiety in retirement affects the performance of workers and diminishes system efficiency. Retirement is mandatory and all workers eventually retire from service. It is therefore a situation that should be positively considered by every employee and taken in good faith. However, very few employees in Nigeria accept it positively.

Correspondingly, Rashid (2000) conducted an empirical study on anxiety among retiring employees in work places. The study was carried out in Malaysia. It was aimed at examining the factors that influenced anxiety among retiring employees undergoing transition from work to retirement and identified the levels of anxiety among different occupational statuses and genders. A sample size of two hundred and thirty-eight (238) respondents was drawn from the Ministry of Agriculture and Rural Development of Malaysia. The study used a self-developed instrument and hypothesis was adopted from previously developed instrument. Reliability, frequencies, Pearson's Product Moment Correlation (PPMC), T-test and multiple regression analysis were used in the analysis. The findings indicated that financial insecurity, life satisfaction and social support were negatively related to pre-retirement anxiety and there is no any significant relationship found between anxiety, health status and self-esteem the loss of work role and performance.

The study facilitates an insight into explaining the retirement anxiety and retirement phenomenon of government employees in the Malaysian agricultural sector. However, the pre-retirement transition and anxiety model did not fully reflect the retirement phenomenon in the Malaysian scenario, as retirement was seen as a positive event. It is clear that environment and culture or rather researcher settings played an important role in those

research findings. Thus, in view of the findings in Malaysia, it is clear that employees under the Ministry of Agriculture in that country have no problem with their basic primary needs. Hence lack of adequate provision of basic primary needs is one of the major reason to the general development of pre-retirement anxiety in any country.

The Malaysian Government had taken adequate measures in the provision of basic human needs that employees were not adversely affected to the extent of developing pre-retirement anxiety. Therefore, prospective retirees in Malaysian communities humbly welcomed and celebrated retirement without any hitch, which is contrary to the situation here in Nigeria. In Nigeria, many employees conceptualize retirement anxiety negatively due to so many reasons. Retirement should be viewed positively and can only be realized through planning and the provision of counselling on strategies for the successful management of pre-retirement anxiety.

It shows that most studies on retirement were conducted on factors that influence anxiety and its level among different occupational groups. It didn't relate counselling needs and the provision of its services to overcome the development of pre-retirement anxiety. It is a fact that developed countries are far ahead of developing nations where individuals are struggling to meet their basic primary needs. Hence, there are bound to be differences between the developed and developing nations. In the researchers' views, therefore, there is the need to conduct studies in the developing countries so as to establish the relevance of mitigating the pre-retirement anxiety. The present study is a step in this direction.

2.4 The Effects of Demographic Variables on Retirement

Demographic variables, such as age, gender, position and educational qualification, may likely contribute towards individual pre-retirement anxiety. Ajayi (2000) conducted a study on the influence of Age, Educational Attainment and Marital Status on Retirement Phobia using a sample of three hundred and twenty (320) respondents. A retirement from work phobia

questionnaire was used in data collection. The data was analysed with the contingency coefficient at the 0.05 alpha level to determine the association between age, educational attainment, marital status and retirement phobia. The finding indicates a significant positive relationship between younger and older worker's level of phobia for retirement. However, younger workers showed no significant difference in phobia for retirement from work engagement. It also showed no significant relationship between phobia and marital status. VanSolinge & Henkens(2005) noted that there is evidence that women have more negative attitude towards retirement than men and that retirement is more disruptive and more likely to be linked with greater depression and loneliness for women than for men. He added that women tend to have greater problem adjusting to retirement than men.

Nevertheless, contrary to the above findings Anyanwu(2008) observed that no significant difference was found between male and female financial management strategies for retirement. This shows that both equally prepare in terms of financial management and adjust to the global economic crisis. Financial security is one of the major strategy for overcoming pre-retirement anxiety. This makes it necessary for prospective retiree to acquire skills for sourcing additional income before retirement. Onayas (2013) maintains that there are both sex and educational background differences in the awareness of retirement stress experienced by retirees. This should be based on individual differences in terms of educational background and probably ages and gender plays an important role in terms of awareness due to exposure and environmental reason. There is every tendency for positive awareness due to the educational level of individual this makes it relevant to consider the effects of demographic variables for overcoming pre-retirement anxiety.

A study was conducted by Olusakin & Bamidele (2011) on six senior secondary schools which were randomly selected from three education districts in Lagos state. The participants were selected based on the self-rating depression scale on cognitive, affective, psychomotor

and socio interpersonal dimension among the students. The study has a test-retest reliability coefficient of 0.93 showing good stability. The sample of 96 participants which accommodated all the characteristics in terms of age and gender from the schools were chosen. The two counselling techniques (Activity schedule and Anticipation Training) were effective in managing mild depression. Lack of concentration, feeling of guilt and worthlessness persistent sad and empty mood were identified as challenges. There was no significant gender difference in post-test score of the participants across the three experimental correlation.

Igbo & Awopetu(2012) conducted their study on Strategies for Curbing Pre-Retirement Anxiety among Primary School Teachers in Gboko, Local Government Area of Benue State. The population for the study was one thousand three hundred and fifty (1350) teachers in government primary schools and the sample population consisted of one hundred and eighty-five (185) primary school teachers made up of one hundred and six (106) males and seventy-nine (79) females, who were purposively selected based on their years of service and chronological age. The instrument for data collection was a self-made instrument known as 'Pre-retirement Strategies Inventory (PSI)'. The study was based on the critical analysis of the government retirees' conditions.

The research used quantitative research methodology and survey research design. The data collected was analysed and tested statistically, using mean differences between pre-retirement anxiety against years of services, age and gender. The "Pre-retirement Strategies Inventory" was used for collecting data. ANOVA and T-test were used to analyze the hypotheses. One of the findings indicates self-reliance with a high score, followed by new career and then strategies for curbing pre-retirement with a 2.5 mean and highlighted that counselling is an effective strategy for curbing pre-retirement anxiety. The findings maintained that the pre-retirees could be given information on investments, skill acquisition, accommodation, health

care and social information through the use of information service in the form of comedy. Savings and investments were also found to have positive effects on curbing pre-retirement anxiety. This study emphasises the needs for awareness campaigns through every possible means so as to reach the target. The use of the library was identified as an important channel for providing such information need as earlier mentioned. This study has similarities with the present study but differs on the respondents and the research setting. The study also did not cover the use of counselling needs and services as a means of overcoming pre-retirement anxiety, which is a gap that the present study intends to bridge.

2.5 Factors that promote Pre-Retirement Anxiety among Civil Servant

Generally, people develop emotional upheaval because they are being forced to let go of something that they are comfortable with. At this point, an individual may experience those feelings such as fear, confusion and danger, which constitute the symptoms of anxiety. Human action, behaviors or attitudes are usually controlled by certain factors that directly or indirectly influence it. Pre-retirement anxiety is basically psychological and is often displayed by some observable action that may be as a result of social, physical or financial factors. The expectation in our society controlled by culture or a series of responsibilities make people have higher hopes about retirement. This has to do with the belief of getting a lump sum amount of money after retirement. This assumption pre occupies the mind of workers before retirement and generates some level of pre-retirement anxiety.

In the views of Dada(2010), Osuji& Nweze(2014); Olatomide(2014) and Ali(2014) the causes of pre-retirement anxiety can be associated with inadequate fund, challenges in managing mental health, challenges of managing a new and lower social status, inadequate planning for retirement, difficulty in time management, total dependence on the present salary, problem of securing residential accommodation, ignorance of what to do with pension money, the attitude of friends and family and the challenges of sudden retirement that are often

associated with old age and sudden death. Equally, Osuji & Nweze (2014) noted that retiring employees face problems during the transition from work to retirement. This may include the loss of job roles, financial insecurity, poor health, dissatisfaction in life, loss of social support and self-esteem. These also generate the feelings of anxiety.

The causes of pre-retirement anxiety, as identified above, can be linked to the level of the development of a country. As it has been reviewed by Rashid (2000), as cited above, there is a marginal difference in the causes or sources of pre-retirement anxiety among individuals and probably between developed and developing countries due to different rate of the development. Specifically, it can be noted that their ability to satisfy the basic human needs and low gross per capital income are among the major causes of pre-retirement anxiety in developing countries (Ali 2014). The present economic downturn in Nigeria is becoming increasingly difficult for the average worker to make ends meet because of the inadequate wages and imperfections of capital market associated with high inflation and devaluating currency. All of these serve as sources or causes of pre-retirement anxiety in Nigeria (Mbah, 2015).

In line with the above assertion, the Nigerian Government has made several reforms for development at several levels to amend the situation but all were in vain. The programmes were aimed at ensuring stability in the process of retirement and adequate resettlement for retired officers. However, the target was sabotaged along the line without any positive effect. Osuji & Nweze (2014) identified the unpreparedness nature of employees for retirement, bureaucratic bottlenecks in the administration and the calculations of retirement benefits and pension scheme as some causes of retirement stress and anxiety. In support of this, Ali (2014) maintained that corruption, poor management and ill policies are, of course, the major causes that delay retiree benefits, such as pension and trigger pre-retirement anxiety.

Consequently, any retirement which has not been planned for is in most cases accompanied by some socio-psychological and financial issues that generate anxieties. Ali(2014) stated that employees themselves do not give significant priority to the early planning and management of post-retirement conditions. As a result of their unpreparedness, many have faced a lot of psychosomatic problems and some exhibit psycho-phobic reactions. The fear of losing their jobs and not finding new roles with which they can identify themselves also contributed to the cause of pre-retirement anxiety. In addition, Garba and Mamman(2014) argued that the causes of pre-retirement anxiety can be linked to poor time management, total dependence on the existing salary of the retiree, the problem of securing alternative and comparable residential and office accommodation, ignorance of what to do with the pension and resources, attitudes of friends and family, which may be lukewarm or negative constituted the challenges of the retirement.

On the other hand, Mbah(2015) noted that, as employees advance towards retirement, they exhibit sluggish performance due to lack of motivation about their retirement preparedness. This is because, even those who possess effective pre-retirement skills through pension desk officer, the feelings of quitting the service affect them. Also, the absence of pre-retirement motivation and adjustment, presumably due to lack of expert's guidance on effective pre-retirement preparation to validate their skills, contribute to that(Enitan:2012).All are identified in prospective retirees and affect the performance of employees and also make them develop pre-retirement anxiety.

According to Osuji and Nweze(2014), the provision of early and well organized pre-retirement counselling under the supervision of a good administrator with trained or professional counselling experience will make the yet to be retiree confident and cheerful about retirement transition. It is a known fact that the parental model influences children's behavior, as the children tend to copy their parents' lifestyle. Planning for activities

does predict expectations of satisfaction with activities during retirement and the overall expectation of well-being. Therefore, the parent's experience can influence one's decision on planning for retirement as it influences the lifestyle (Foster, 2008).

Reitzes & Mutran (2006) found that pre-retirement identities and social background characteristics influence both initial and subsequent retirement adjustments. Hence children often base their activities and future plans on their parents and often retirement is based on other's experiences. Employees hardly get proper guidance by others. Hence the process replicates. The experience of others often affects the thinking of prospective retiree and usually plays a vital role in one's own planning for retirement and may be associated with the development of pre-retirement anxiety.

Many researchers in Nigeria e.g Akpochafo(2005); Orhungur(2005); Ubangha & Akinyemi(2005) and Olatomide & Akonmolafe(2012) have observed that time near retirement for employees is, usually, a period of worry, uncertainties and stress, which could be consequent upon their failure to have prepared for the uncertainties of retirement, financial insecurity and the fears of inactivity in retirement. Similarly, Nefer (2013) believes that retirement often sounds like a positive prospect until it is just a year or two away. One might start to feel anxious as the retirement transition looms just ahead. This feeling is normal, but it can interfere with the individual's everyday enjoyment if one allows it to continue. It is necessary, therefore, to find ways to relieve the worries and also make the new life phase of retirement meaningful. It is worth noting that retirement anxiety has many causes in addition to leaving a long-time job and having a reduced income. There is also the worry about existing or future health problems and how to occupy the extra time created by retirement (Garba & Mamman 2014).

Retirement is closely associated with old age. One of the biggest challenges of old age is isolation and loneliness and is a reality for millions of retirees the thought of which may

cause anxiety. Hence, it is imperative that retirees maintain association with friends and participate in social networking systems (Ali 2014). Such association should have to be active and always ready to address their problems and keep them under one umbrella. This will facilitate satisfaction and ease the feelings of loneliness, as identified by the Help Guide Website (2014).

One may also feel depressed about age and a feeling that the work life is over. The situation may be worse due to lack of a sense of purpose that makes it more difficult to find new activities to fill the time. Motivation may be sapped because one no longer has to adhere to a work schedule. At this juncture, there is the need for social network, associations, leisure and community services which could serve as some form of precaution. Moreover, Ali (2014) noted that the government and employers propagate the adverse effects of pre-retirement anxiety among employees. Government sometimes makes new negative policies that may affect prospective retirees to the extent of causing them to develop pre-retirement anxiety. Such negative policies could include using retrenchment for controlling economic recession, but end up in replacing those retrenched with new ones. For example, in 2005 the Federal Government of Nigeria was reportedly saying that: “No fewer than 74,000 civil servants will lose their jobs in the Federal Civil Service, employees have to go in readiness for the implementation of its Civil Service Reforms...” On the other side, one can imagine how workers feel over this policy and the impact it would definitely have that could generate fears among them. This was clearly a threat to workers and affected their performances and health status.

There is a general lack of public awareness of all the radical changes retirees will have to go through in the process of retirement. These make prospective retirees less concerned and cause them to disregard preparation against the impending transition. The ability to know and

understand the causes of pre-retirement anxiety is a step toward avoiding its adverse impact on workers generally.

A study was conducted by Asiedu, Assoh, & Wilson (2018) to seek the percentage of teachers on retirement, sources of pre-retirement anxiety and the management strategies that would be used to support teachers nearing retirement. Descriptive survey was employed using purposeful sampling technique. Fifty-two (52) respondents were selected, questionnaire was used for data collection and analysed using descriptive and inferential statistics. Four major sources of pre-retirement anxiety were identified: inadequate preparation on retirement, total dependence on present salary, not secure permanent residential and ignorance of what to do with gratuity discussed. It was recommended that the teacher unions should regularly organize financial counselling on pre-retirement anxiety planning for their members.

2.6 Awareness of Pre-Retirement Anxiety

The way people perceive a situation determine how they accept it. Retirement has been accepted as an inevitable stage for all workers around the globe. However, workers perceive it differently, depending on so many factors. Those who are able to plan their retirement earlier tend to have positive awareness and are likely to withdraw from service earlier than expected or rather successfully when due. Omeje (2008) conducted a study in Lagos state on gender difference in awareness and preparation for retirement among civil servants. The study used a sample of two hundred (200) out of which one hundred (100) each were males and females from the total population of three thousand five hundred and twenty-seven (3527). The finding indicated that gender difference existed in the awareness as well as certain preparation for retirement. Specifically, in terms of building residence by the male as opposed by their female counter parts, males have positive awareness and make preparation in readiness to retirement. However, among those who developed positive awareness on

retirement it kept them in readiness by embarking on appropriate preparations. These, according to Ali (2014), include building a personal residence, a retirement financial plan which includes opening a retirement savings account, investing in a small sideline business or establishing business in own area of specialization. Similarly, Amune & Aidenojie (2015) noted that librarians as well make preparation in readiness for retirement through monthly contribution to specific pension schemes, maintaining a personal savings fixed deposit account in the bank, investing in skills acquisition and training, owning properties or investing in shares and stocks and holding an insurance policy.

Vivien (2003) conducted a study on the Attitude towards Retirement Experience and Belief towards Retirement. The study was conducted on 204 retiree age from 40 to 60 years, who were attending courses at a local institute of labour studies. Variables included attitudes towards retirement experience and belief towards retirement. The finding indicated that, in as much as work occupied a major part of their lives, 80% of the retirees held ambivalent attitude with regards to the positive prospect of retirement. The same 80% attitude preferred to remain employed in some ways, such as contract engagement, even when they officially retired from the work force.

A study was conducted on the future of human resources in Canadian libraries using eight variables which were termed 8Rs. “The 8Rs were listed as are recruitment, retirement, retention, remuneration, repatriation, rejuvenation, re-accreditation and restructuring” It was discovered that when asked for incentive provision on early retirement, the majority of the senior staff members (56%) considered based on the need for the compensation (salary and benefits) that would come from continuing to work. When the 68% of senior librarians were asked why they would accept an early retirement package, 65% indicated that they would like the chance to enjoy their life more or they wanted to pursue other careers of their interests.

Three in ten librarians provided a conditional response: they would accept an early retirement package if the fund offered in the package was sufficient.

Equally illuminating are the reasons provided by the 32% of senior librarians who would not accept an early retirement package: a significant minority (47%) reported that they could not afford to retire early, because they needed more time to contribute to their pension funds. This showed that incentives can be used to facilitate decision on retirement and moreover the incentive in Canada and possibly in other countries can be a form of motivation for making retirement preparation. However, in Nigeria there is not enough motivation for retirement. There is the need for good retirement policies on financial security so as to address the menace of retirement anxiety situation.

There are many factors that hinder the preparation of workers towards retirement, as observed by Akinade (2012). Many people failed to prepare for retirement or do so negligently and consequently fail to enjoy their retirement. The reasons for this habit include:

- i. Ignorance
- ii. Lack of adequate appropriate information.
- iii. Procrastination
- iv. Retirement phobia
- v. Lack of vision
- vi. Making wrong choices
- vii. Extravagant life style
- viii. Marking wrong choice and decisions

Asuquo & Maliki (2007) conducted a study on Nigerian Public Schools employees' awareness and attitude to pre-retirement counselling. The sample consisted of three hundred and sixty (360) participants (two hundred and twenty-two 222 males and one hundred and thirty-eight 138 females), all working in public schools. A Retirement Counselling and Attitude.

Questionnaire (RCAQ) was developed by the researcher. The data collected was analyzed using independent t-test while the null hypothesis was tested at the 0.05 level of significance.

The result showed that a higher proportion of respondents 60.6% tended to be ignorant about the awareness of pre-retirement counselling. It also indicated that a greater percentage of the subjects 61.2% tended to be ignorant about being less favorably disposed to the pre-retirement counselling. The finding means that awareness and attitude to the pre-retirement counseling of the public school employees are relatively low and unfavorable respectively. In other words, 60.6% have low awareness of pre-retirement counselling while 39.4% have a high perception. More than half 61.2% have an unfavorable attitude towards pre-retirement counselling while 38.8% have a favorable one. This result also shows that the knowledge or awareness of public school employees of pre-retirement counselling is quite inadequate. The result collaborates with the research findings of Asuquo (2002) who reported that his respondents showed lack of awareness/understanding of the importance of counselling. The study further indicates that a good number of the groups of public school employees in this study were not favorably disposed to pre-retirement counselling. According to Asuquo & Maliki (2007), this is not encouraging because the more negative attitude they have about pre-retirement counselling, the more indifferent they become about retirement counseling and hence the more difficult the situation becomes.

2.7 Retirement Counselling Needs and Services of librarians

The basic concepts of counselling have been earlier discussed is therefore essential to know the types of counselling needs and their areas of application. Basically, identifying the counselling needs of employees in one sector can be used in reducing pre-retirement anxiety among the employees across different workforce. As Clifford & Ogbebor(2010) note, such a counselling program is expected to cover major areas as: -

- (i) Good health in post- retirement life.
- (ii) Adequate security provisions for life after retirement.
- (iii) Provision of some kind of pre-occupation (or vocation) by removing the burden of idleness in post- retirement years.
- (iv) Reducing concern for money and
- (v) Eliminating the feeling of uselessness and not being tolerated or wanted.

The pre-retirement counselling program should, in its content, cover the areas in detail. This will prepare prospective retirees to face the reality in future and overcome pre-retirement anxiety. Eshofonie & Osborne(2012) submitted that a number of pre-retirement lessons given to prospective retirees only focused on financial preparations to the exclusion of other equally important areas like psychological, social, physiological and vocational preparations, etc. Additionally, Igbo & Awopetu(2012) noted that based on the critical analysis of the government retirees' conditions, witch craft, fear and anxiety to employees before retirement, counselling is one effective strategy for curbing pre-retirement anxiety among primary school teachers in Benue State in Nigeria.

In support of this, Dada(2010) was of the opinion that the negative impact of inevitable retirement in employees' life had been a factor that brought about anxiety to employees and he pointed out that counselling and awareness remain the only safest way to get the yet-to-retire employees out of the accompanying problems. He further pointed that, in developed countries, caring for the retired has gone beyond giving them sufficient money to cater for themselves, but includes vital counselling and vocational skills for prospective retirees. Moreover, Steveson(2011) and Dada(2010) are of the opinion that the pre-retirement counselling programs may provide workers with a happier life without losing personal competencies, social networks and feeling of importance because of retirement.

The relevance of counseling program is numerous that its content and provision should not be limited to some aspects and should be provided regularly without any restriction to worker's interested in attending. It was generally accepted, as widely reported by various scholars, that the cure for pre-retirement anxiety among employees is counselling (Dada 2010; Igbo & Awopetu 2012, Bortz, 2013, Olatomide, 2014; Garba & Mamman 2014 and Osuji, & Nweze, 2014). The extent and provision of the pre-retirement counselling program would, no doubt, shed light on how, what, when and who should benefit from the program.

Stevenson (2011) clearly stated that the objectives of pre-retirement counselling courses are to ensure that every senior participant will:

- a. Be more conscious of his/her strengths and competencies and continually develop and use them as long as possible.
- b. Be better prepared to find own goals and ways both in the last part of his/her professional career on the job and in the years beyond.
- c. Be able to see through traditional images and stereotypes on ageing and retirement and not to let his/her new life predicted by outdated prejudices.
- d. Be able to create his own tailor-made way to a meaningful and fulfilling life in the third age (P 33).

Additionally, Stevenson (2011) noted the purpose of a pre-retirement course is to assist and guide the participants to find their very own answers to the following questions:

- a. Who am I – now?
- b. What do I want?
- c. How do I get there?
- d. How do I sustain it – and give back? (P37)

There should not be a particular time to ask oneself the above questions, as they are expected to facilitate reasoning that governs a decision. It is assumed that employees should be able to make decision earlier enough upon assumption of duty. The ability for one to address the above questions will make one develop self-confidence and focused for those yet to retiree. Pre-retirement counselling using appropriate services is of benefit to the society and to individual development. In fact, it is tempting and not at all irrelevant to claim that, early pre-retirement counselling might be one of the best answers to pre-retirement anxiety.

In this view GrunTVIG (2012) notes that personal counselling can help future retirees increase their awareness of the attitudes, values and behavior that could enhance or detract them from their transition to retirement. Exposure to retirement education during the several years prior to the tentative retirement date that a worker has in mind is crucial to avoiding a “knee-jerk” decision to retire. Counsellors can play an educative role by showing their clients how to avoid some of the pitfalls of drifting into retirement during this period.

The effort of government and other non-governmental organization in the provision of pre-retirement counselling should not be overlooked (Olatomide 2014). It is worth noting that a number of relevant fora have been identified as laudable to reach out to retirees in terms of retirement education and training prior to entry into retirement life, as well as during the retirement phase, in order to enhance their retirement wellbeing. Counselling programmes include employer-organised pre-retirement education, education within academia, especially through the introduction of retirement-related curriculum and the dissemination of research findings of academics and the influence of educated philanthropists, as well as the mass media. It is worthy to mention however that these avenues for human development of retirees have failed in Nigeria (Ali, 2014).

Across the world pre-retirement anxiety has been found to decline and reduced to 15% in Europe and America as a result of pre-retirement counselling and therapy intervention counselling programs, as stated by Morgan, King, Weisz, & Schopler (2002) and Sinclair (2012). Higo & Williamson, (2009) that one of the changes now evident is that fewer people see retirement as the end of working life. As a result, Sinclair (2012) notes that currently approximately one-half of people who retire do so prior to age of sixty-one (61). Scholars such as Garba and Mamman (2014) and Dozier and Elaine (2014) noted that, in planning for retirement, despite efforts made in Nigeria there is still the need to look for the reasons that constitute the failure. To make this possible there is the need to review the content of pre-retirement counselling programs and give close monitoring to policies that will proffer effective implementation. Osuji & Nweze (2014) cited Uzoigwe (1997) who prescribes a pre-retirement program with the following sessions:

a. First Meeting: Developing a healthy attitude for a happy retirement. The session emphasizes the positive steps the society has taken to ease the financial burdens on senior citizens by reducing the cost of recreation, housing and taxes. (Potential retirees are

encouraged to keep mentally and physically alive through programs designed to improve their retirement education that is usually discussed during this first meeting).

b. Second Meeting: Leisure time, converted to happiness. Potential retirees are acquainted with the variety of leisure time activities and are encouraged to choose specific goals and take steps to develop plans to bring them to fruition.

c. Third Meeting: Is working in retirement good for me? They are given lectures on service, project and part-time job experiences that may provide variety in the retirement period.

d. Fourth Meeting: Money matters. This session discusses the sources of funds available to retirees (gratuity), social security, pension and supplementary jobs. Personal budgeting developed for each retiree to help him adjust to his new income level more smoothly (Uzoigwe 1997).

e. Fifth meeting: Relocating in retirement. The advantages and disadvantages of living in retirement communities, staying in present quarters (if possible) or moving in or out with children are discussed.

f. Sixth meeting: Other subjects, rights under Medicare if any (medical problems) are discussed. Retirement publications such as harvest years and modern maturity are analyzed. The preparation of wills is encouraged. Social and marital adjustment problems during retirement are covered.

In his opinion, Mbah (2015) explained that employers are to make concerted effort to give meaningful help to employees that will enable them to save money while in service and also provide them with relevant and useful information about retirement through workshops and seminars. This is only possible through the provision of pre-retirement counselling that will enlighten and properly place the yet to retire on the relevant process of retirement. In support to the above, counselling provision should be in line with the following counselling services: -

- a. Orientation service

- b. Information service
- c. Appraisal service
- d. Placement service
- e. Referral service (Farouk, 2012)

These services have different role to play in the process of management of pre-retirement anxiety. Therefore, pre-retirement programs should begin with: -

a. Orientation service

According to Kibiya (2012), the function of orientation services is to lead an individual to plan long term activity towards any program, which will make them understand the aims, values, direction and challenges along way for the compliance of the target. Other scholars like: Saye(2003) Farouq(2012)and Sambo(2014)noted that the orientation function of guidance and counselling aims at assisting individual and groups in fashioning, exposing and equipping them with necessary information on the prevailing situation of career choice that will lead to a happy retirement.

The provision of orientation that includes counselling service for pre-retirement anxiety is essentially important. It was clearly noted by scholars, such as Ajala (2011) and Baba, Garba and Zakariyya(2015). Employees dread the thought of retirement, therefore, the act of orientation towards it will equip them with adequate knowledge of what to expect in retirement. The counsellor is to provide clear information on the different stages of the transition so as to make the prospective retiree more enlightened and able to embrace it with ample knowledge. Typical orientation service for pre-retirement anxiety should be through regular counselling talks and seminars to prospective retirees. Saidu(2016) conducted a study on the “Impact of Counselling on Educational, Personal-Social and Vocational Guidance of Women in Institutions of Higher Learning in Kano State and discovered that, orientation, appraisal, information and referral services are appropriate means for the provision of

counselling service. Similarly, Bashari(2015) in his study on the Impact of Guidance Services on Awareness of HIV/AIDs in Tertiary Institutions in Jigawa State used orientation services and found out that it had gone a long way in reducing the number of mistakes and frustrations among students.

b. Information service

It has been clearly observed by Farouq(2012) and Wakili(2012)that the information services provide the prospective retiree with relevant information concerning the retirement transition. “It will keep on reminding the worker about the right and responsibilities concerning the pension scheme provisions”. This facilitates appropriate thinking and the choice of what to do in future. Hence it, ceases negative perceptions about retirement. The counsellor should circulate information through different means that is essential to bring employees in a clear picture of retirement. Relevant information on pension benefits, pension schemes, available opening in other jobs and others should be duly communicated. Studies on the attitudes of workers to pre-retirement anxiety revealed the negligence or the indifferent attitude of employees to pension policies, which can be linked to poor information service delivery. Counselling information service is indispensable as its provision is vital to both the counsellor and the counselee. Information services coordinate all other services of counselling, such as appraisal and placement. Therefore, the application of informational services for overcoming the development of pre-retirement anxiety to prospective retiree is supreme.

c. Appraisal services

Appraisal is one of the guidance services criteria used in assessing the capabilities of employees based on their skills, knowledge, health and age. The counsellor uses professional skills to appraise individual employee for proper placement. According to Oladele(2007) and Sambo(2014), appraisal service involves gathering, organizing and interpreting

information or data about the employee in order to understand him. Appraisal is necessary when trying to provide guidance to retirement transition. Through appraisal service of prospective retirees, the counsellor will identify individual potentials and make reasonable suggestion to avoid pre-retirement anxiety. The assessment will help in the proper selection and subsequent placement of workers on the right track. This is an essential requirement for good counselling and is linked with other services to meet the target. On another perspective, Garba & Mamman (2014) equally observed that one's profession can play a vital role in planning an activity replacement. Interest and already acquired skills should not be dumped.

Proper counseling, therefore, should guide the individual in overcoming his retirement anxiety. Appropriate appraisal of employees would create proper solutions for job replacements. Professionalism should be given priority, most especially as a means of identification. The fear of the loss of prestige and self-esteem is an identified cause of pre-retirement anxiety. It was discovered that employees preferred to be identified by their profession on retirement. These show that counselling services of appraisal and placement should be based on adequate information based on individual identity. Appraisal service complements information service and so based on the information service the individual capabilities are realized for appropriate decision. Hence, appraisal service establishes a distinct picture of an individual's and his capabilities.

d. Placement service

Having identified the employees' capabilities through appraisal, the counsellor will then proffer placement on suitable jobs or other commitment to replace the lost responsibilities during active service. The replacement of long term activity is one of the criteria that stabilize the employees and control pre-retirement anxiety, as provided by the Burgess Activity Theory (Tansely and Tansely, 1987). Moreover, Moody (2010) noted that the Activity Theory

states that “how we think of our self is based on the activities in which we engaged” and therefore, most people in old age continue with the roles and life activities established earlier because they continue to have the same needs and values. Hence placement should be based on the individual’s earlier established activities for effectiveness, specifically from information on personal-social and emotion issues.

e. Referral service

This type of service is offered in a situation where the counsellor realize that he may not be able to solve the individual’s problem and so it requires referral to the attention of a more qualified authority in that aspect of problems. In this case, the individual’s counselling need will dictate where to direct the reference. Iliyasu (2008) notes that referral service is necessary for a counsellor because of the following: -

1. When it is recognized that the client may benefit more in working with a different colleague, person or agency.
2. When the problem demands a long term involvement and the present counsellor or helper feels that such time is not available to him or her.
3. When the counsellors view the client’s problem and feel that he is not competent in handling such a problem. That means he does not possess the skills and experience or qualification to handle such a problem effectively.
4. When transference or counter transference between the client and counsellor is becoming too strong, referral could be made.

In this study, referral service for overcoming pre-retirement anxiety is most appropriate as one of the identified counselling needs of prospective retirees, who may require different attention, such as healthy living or income generation ventures and others.

In a study conducted by Jegede(2010) on gender issues in the provision of and patronage to guidance service among senior secondary school students in Kano Metropolis, Kano state, it

was revealed that the guidance and counselling services provided in schools are meant to guide and help youngsters make choices and adjust their plans to face the future. The essence of counselling needs and strategies is to provide appropriate stages for proper retirement transition. This will enable prospective retirees to have absolutely hitched-free or anxiety-free retirement transition.

Osuji & Nweze (2014) as cited by Bakare (1982) defined counselling as a number of procedures used in assisting an individual in solving problems, which arise in various aspects of a person's life or in assisting the individual to maximize his overall personal development, so that he could be useful to the society in which he lives. This is the reason that necessitates the proper provision and implementation of counselling services for the management of pre-retirement anxiety, among others.

Pre-retirement counselling can be in form of talk-therapy provided to prospective retirees to ease their suffering in retirement planning. It has been generally agreed that the need for pre-retirement counselling is one of the measures for smooth retirement transition among employees, it can even facilitate early retirement most especially if given opportunities such, as incentives, as it is the case in some developed countries. Similarly, Osborne (2012) opines that a life review prior to retirement can provide a potential retiree with information that will give clear understanding on how pre-existing aspects of pre-retirement life can play a significant role in adjusting to the transition. Such a review may help retirees to realize the strong inertia of their life style and how most of it will be carried forward, such as social interaction and cooperative business ventures.

Mbah (2015) noted that employees should strive to find and engage in meaningful activities, especially in the formation of a network of relationships to replace those left behind. Continuation of strong cooperative business started before retirement is crucial and is more

reliable to maintain already committed relationship, though close monitoring is vital. Initiating a new venture will be much demanding of good supervision and necessary skills.

Igbo & Awopetu (2012) observe that counsellors and clinical psychologists have role to play in helping pre-retirees in both the government and in the private sector to overcome anxiety prior to their retirement. This is because issues of emotional reactions, such as depression and anxiety, are initiated and perpetuated by the self-defeating belief system, which is based on irrational ideas that one has incorporated and internalized. Such irrational beliefs can be appropriately modified using good counselling services.

In Nigeria, despite the importance and the agitation of scholars for the need of pre-retirement counselling, Olatomide (2014) noted that one noticeable area where the human development capacity of retirees has been undermined is the absence of pre-retirement and post-retirement education.

Riahi (2011) conducted a study on the application of counselling therapy and biblio-therapy to academic librarian's job burnout treatment. Thirty (30) librarians among Tarbiat Moallem University librarians were selected at random and distributed into three equal groups for two group counselling and biblio -therapy was administered while the third group served as the control group. The findings indicated both therapies as effective but counselling therapy was more effective to librarians' job burnout. On another study conducted at Columbia University, titled "The Final Report of the Working Group on Retirement", it was discovered that on entry into service active participation into retirement plan was encouraged. There were two types of retirement savings schemes for the faculty members. The first was the compulsory "Saving directed by the management (SDM) and other was a "Voluntary Saving Retirement Plan" (VSRP). The latter was a pre-tax contribution and an employee had the option to contribute more than his calculated amount so as to get more benefit in the end. The human resources units provide relevant related information on their website for two

concerned groups, namely the active employees and retirees. Such information is conveyed through quarterly workshops on retirement issues and regular widely used sessions on one on one basis. The members of the human resources speak positively about its impact of retirement issues and emphasises the need for counselling to the prospective retiree.

Mbah(2015) noted that it is clear that in Nigeria little or no time is devoted on retirement planning. This is rather unfortunate and the blame cannot just be on the part of individual retirees but also the employers. Nevertheless, the study conducted by Amune & Aidenojie(2015) reveals that there are inadequate government retirement programs targeting librarians in terms of the ability to plan and set up new businesses after retirement. Therefore, whether efforts are made or not, the study identified lapses on both the employers and employees in the retirement transition that require immediate remedy.

In addition, Carter (2012) cited Okam(2013), suggested that the measurement of whether people are successful at retirement life is based on the strength of their social network and community service. Active participation in social networking, community services and professional associations' activities are some works or activities that can supplement lost jobs and should be encouraged during counselling sessions. Merrill (2006) conducted a survey to find out why employees need to work after retirement. More than 5,000 Americans aged 25 to 70 responded that they wanted to work during retirement, saying it "will keep me mentally active" or "will keep me physically active." "The money" was third. "Health insurance benefits" were fifth, ranking after "will keep me connected with others". Retirees are advised to check out for groups that could help them meet new people. They could join community or religious organizations that have members who share their interests. This can only be possible with adequate preparation and commitment to pursue counselling education.

In a study by Olatomide & Akonmolafe(2012) explored the pre-retirement guidance needs of primary school teachers approaching retirement, it was stated that, in order of relative

importance, locating income-returning ventures that require little capital to setup, work-substitute in retirement, wisdom in financial management, the advantages retirement could offer, healthy living guides, expanding social network, time management skills, how to involve family members in pre-retirement planning, social acceptance and relevance within the community, continued relevance to the family, decision-making skills, effective ways of handling family idiosyncrasies and reading materials to warm the brain, are potential pre-retirement guidance needs of the respondents as they approach their retirement.

In support to this, GrunTVIG (2012) observed that to minimize loss of prestige after retirement new activities of interest are needed. Volunteer work can fill time voids; part-time work can offer additional income. The provision of early pre-retirement counselling will ginger the prospective retiree to have more confidence and make careful retirement planning that will make them successful and useful after retirement. Similarly, Olatomide(2014) observed that for employees having less than ten years before retirement, government should take the initiative to organize yearly pre-retirement education sessions in which the last 5 years should go beyond rhetoric or theory to actual project monitoring and feedback between prospective retirees and the resource persons.

However, Smith(2011) in his study on the provision of pre-retirement counselling observes that age is not a criterion for program participation. It revealed that Full-time faculty aged forty and over, with at least one year of full-time service at Boston College, are eligible to participate in the pre-retirement counselling program. Early counselling provides opportunity for making rational thinking to avoid mistakes and also provides chances to correct mistakes. Hence, age and time should not be fixed for attending a pre-retirement counselling program.

According to Okam(2013); Akinade(2012); and Mbah(2015) the proportion of the population of retirees is projected to continue to increase for years to come and may constitute a large

portion of a given community or society generally. The extents towards which the society takes appropriate measures to address the retiree problems will no doubt tackle the situation. Therefore, there is the need of committed efforts by all concerned individuals, governments, associations and, most especially, information providers to contribute towards this development. There is the need for the adequate provision of comprehensive packages to prepare the yet to retire through the process. This will provide greater impact in the organizational and personal management of pre-retirement anxiety.

Abubakar (2012) conducted another study to find out the pre-retirement planning and golden year aspiration of lecturers in tertiary institutions in Sokoto State. The methodology used was quantitative and survey research design. The instruments for data collection were a “pre-retirement questionnaire” and a “golden year aspiration questionnaire”. Three hypotheses were generated and tested. The findings from the analyzed data was tested with T-test, one-way ANOVA and Pearson moment correlation coefficient (PMCC). Statistical procedures, which revealed that the lecturers of tertiary institutions in Sokoto state differ in their pre-retirement plan on the bases of sex, age and occupational status. There was a positive relationship between pre-retirement plan and the golden year aspiration, which indicated the need to counsel civil servants on preparations for retirement.

Amune and Aidenojie (2015) conducted a study on Management of Life after Retirement and its Implication on Retired Academic librarians in Edo State. The objective of the study was based on the need to plan, adopt and implement strategies to ease the pain and problems associated with life after retirement and also examine the management of life after retirement and its implication on retired academic librarians. Survey method was adopted and two hundred (200) copies of a questionnaire were randomly administered to retired professional and non-professional librarians.

The data were analyzed using simple percentage and Chi Square statistical techniques. The study revealed that most of the retirees retired at the attainment of the prescribed length of service or age limit. Librarians prepare for their retirement through monthly contributions to specific pension scheme and maintaining a personal savings fixed deposit account with a bank. They also invest in skills acquisition and training, ownership of property, investment in shares and stocks and insurance policy.

The implication of not preparing for retirement is that after retirement, the retiree may be unhappy, dejected have feelings of inferiority as a retiree, low self-esteem in the community, regretted retiring from Public Service and have the inability to contribute to the society. Furthermore, the study showed that there are inadequate government retirement programs equipping librarians in terms of the ability to plan and set up new businesses after retirement in order to take care of themselves and family. There is a significant difference between life after retirement and life during service years. The study was conducted on academic librarians that make it similar to this study, though it differs on the variables that include the causes of preretirement anxiety, awareness and the management strategies.

Based on the findings of the study, it was recommended that librarians should be encouraged to invest in assets and financial ventures. So, at retirement, they can earn additional income from these assets and financial ventures, which should supplement their pension income. They should also embark on continuous education, skills acquisition and training as a way of preparing for life after retirement. Precisely, there is a lot of concern towards the need in addressing pre-retirement anxiety and other retirement challenges; however, no clear guidelines are available, most especially on the management procedures, counselling needs and strategies.

The review has established a gap that the pre-retirement counselling provision is inadequate and yet is successful in Nigeria. Researchers were unable to provide specific strategies that

can be used to manage pre-retirement anxiety among employees. There are a number of problems on the implementation and management of pre-retirement anxiety. Therefore, there is the need to revisit the challenges and come up with acceptable ways that will squarely address the pre-retirement anxiety among employees' specifically academic librarians in Nigeria. There is also the need to trace the sources of the poor preparation of employees for retirement as fundamental steps in order to apply relevant strategies to contain the situation. On this ground, the present study is timely as there is the need to conduct a full study on the Counselling Needs of Academic Librarians' for Overcoming Pre-Retirement Anxiety in Federal Universities of the Northwest Zone, Nigeria.

2.8 The Rate and Causes of Pre-Retirement Anxiety among Librarians

Foster (2008) conducted a doctorate study on Depression, Anxiety and Attitude toward Retirement as Predictors of Wellness for Employees Nearing Retirement. The study examined the predictive value depression, anxiety and attitude toward retirement have on wellness for employees nearing the time of retirement. The population of one hundred and sixty-eight (168) was sampled from the community through local businesses, churches, mailing lists and schools. The participants selected were still working within their primary career and had planned to retire within the next five years. The study used hierarchical multiple regression analysis to determine the predictive relationships between the above variables and wellness. Specifically, the Beck Depression Inventory-II, Beck Anxiety Inventory, Attitude toward Retirement Scale and Perceived Wellness Survey were used to measure these variables. The results indicated that depression, anxiety, attitude toward retirement and wellness were all significantly related. Findings also showed that depression was the largest predictor of wellness, with attitude toward retirement being the second largest predictor. Overall, depression and attitude towards retirement accounted for thirty-eight percent (38%) of the variance of wellness scores. Additionally, income level was found to be

related to the predictor and criterion variables. However, income only accounted for one percent (1%) of the variance.

Similarly, Abdallah, Ali, Said & Shalenda (2016) conducted a study on the effects of counselling session on managing psychological problems among pre-retirement employees. A quasi experimental pretest and posttest design was utilized with the purposeful sampling of 104 employees. Four tools were used in the socio-demographic questionnaire. The finding revealed that there was a post-intervention statistically significant improvement in the score of depression, anxiety symptoms, attitude and perception. These shows that counselling sessions were effective in modulating these attitudes with improvement of their anxiety and depression symptoms. The studies have indicated the significant role played by depression, anxiety and attitudes towards retirement, which are all factors that cause pre-retirement anxiety.

Onayas (2013) examined Retirement Stress and Management Strategies among Retired Civil Servants in Nigeria. He used the Descriptive Survey Design and employed a sample of one hundred and fifteen (115) retired civil servants (sixty-one 61 females and fifty-four 54) males drawn by a random sampling technique. Simple percentage and T-test statistics were used to analyze the data collected through a questionnaire. The findings of the study revealed that retired civil servants in Nigeria are experiencing stressful retirement from ten (10) different sources the major one being financial insufficiency. He also used eight (8) retirement stress management strategies; the major one is talking to trusted people. It was found that there were both sex and educational background differences in the perception of retirement stress that was experienced by the retirees. It was suggested that counsellors should, among other things, be on the alert to their responsibility of counselling all employees on the need to prepare early for their eventual retirement. It was also recommended that mandatory retirement counselling and stress management skills should be incorporated into the

induction-training programs of all employees. In the same vein, government should establish a mandatory tripartite funded pension saving scheme an account to which the main signatory would be the individual retirees and only withdrawable after retirement.

In another view, Ifeanyi (2015) is of the opinion that “human emotions are very important in determining individual and organizational success and failure. These may occur in respect of levels of intelligence and management capabilities.” Evidently, this is why there is the need for the provision of constant monitoring and adequate provision of pre-retirement counselling in preparation for retirement transition. The need for counselling towards management of pre-retirement anxiety is absolute.

These studies focused on the causes and effects of pre-retirement anxiety. On the other hand, those studies did not list the precautions that could ensure the needed anxiety-free and successful retirement. Generally, the major source of pre-retirement anxiety is lack of preparation for retirement. The blame can be from either individual librarians or any other employers. So far, the literature reviewed has indicated the role played by employees and their employers in planning for retirement and the causes of poor or inadequate coordination and commitments that contribute to the ill situation of retirees in Nigeria. It is very apparent from the numerous literature reviewed so far that the present study is aimed at studying the counselling needs and services for overcoming pre-retirement anxiety among academic librarians. There is the need to examine pre-retirement anxiety in all its ramifications and proffer counselling needs and services that would be useful in overcoming it. The empirical studies reviewed are relevant to this study, as they have some similarities to some extent. However, the study is expected to come out with differences in the findings based on culture and environmental factors.

The present researcher could not identify any study on the counselling needs of academic librarians and services for managing pre-retirement anxiety. The uniqueness of the study is

that no such research has ever been conducted in the same setting, which is Federal Universities in the Northwest Zone of Nigeria and on the selected workforce, i.e. academic librarians. The study also employed an entirely different methodology and variables in its context that are very much different from the studies discussed in the literature reviewed so far.

There are many factors that can be controlled through a rigorous plan, which can prepare workers to positive retirement. This may take care for their health, income, education, social status and others. In Nigeria, many are still not mindful about retirement until it is close to their door-steps. This makes pre-retirement anxiety common to prospective retirees. However, there is no statistical data to describe the exact level of the anxiety of retirement-eligible employees in Nigeria. Nevertheless, Clifford & Ogbebor (2010) and Enakpoya (2010) relied on the works of Akpochafo (2005) as well as of Ekoja & Tor-Anyiin (2005), who maintained that the level of anxiety of employees approaching retirement is relatively high. According to Aigbekaen (2008), the available data from the Federal Ministry of Labour revealed that over 90% of the nation's retirees looked miserable, confused and helpless and only 10% were adjusting favorably to retirement. The latter group was adjusting well because they were discovered to have adequately planned for their retirement.

This indicates that the largest percentage of retirees in the country is not successful. The very few reported to be successful are due to the fact that they were aware of their retirement, took the necessary and were able to take precautions. It is apparent that lack of planning or inadequate planning is the major source of pre-retirement anxiety. In support of this, Orhungur (2005), Enemu and Nzulumike (2008); Anyanwu (2008); Olatomide (2014) and Osuji & Nweze (2014) observed that employees develop pre-retirement anxiety because a good number of potential retirees do not prepare for their retirement. However, most recently Amune & Aidenojie (2015) opine that the effect of ill-preparation for retirement has made

academic librarians find their health deteriorating quickly in retirement and they experience psychological problems manifested in anger, anxiety disorder, depression, substance abuse and frustration, etc. These situations can definitely affect both employers and employees. This is not only common to librarians but also to all variety of workers.

2.9 Counselling Services and the Management of Pre-Retirement Anxiety

Management is defined by Ifeanyi (2015) as the total procedure that will ensure a smooth running of an organization and the eradication of the obstacles that are likely to temper with a system. It involves adequate planning, organization, implementation, controlling and evaluation. Having identified the major areas for the provision of counselling needs and its application, it is imperative to look at counselling services and the management procedures for overcoming pre-retirement anxiety. The management procedure of pre-retirement anxiety should be classified into two, that is, personal and organizational. The personal constitutes individual efforts and the later covers all other attempts by employers or administrators to address the issue. Both efforts should reflect the causes, sources and the counselling needs for reducing pre-retirement anxiety. Ifeanyi (2015) maintains that “the first step in managing emotion is to understand its existence”. The basic idea is to consider the environment and the factors that lead to the development of pre-retirement anxiety. It is therefore urgent to provide a workable structure and the guidelines needed for the development of a pre-retirement counselling program. It should capture the content, duration, participants, facilitators and specifically the management procedures based on a critical analysis of the context of pre-retirement anxiety.

The management procedures should be sound enough to meet the target objectives of the program. It is argued that an individual is capable of making adjustments to identify mistakes. The application of relevant counselling services can ex-ray the thinking of employees and enable them to make positive adjustments. Dada (2010) observes that people's thinking

significantly affects their feelings and behaviors. As such, the counsellor needs to inform the yet-to-retire not to be involved in the thinking that will have a negative effect on or in matters regarding their retirement issues. He further maintained that “it is absolute and masturbatory thinking that is the foundation of human problems”. The basic irrational beliefs of individuals can be summarized by three major musts:

1. "I must perform well and be approved of by significant others. If I don't, then it is awful, I cannot stand it, I am a rotten person".
2. "You must treat me fairly, when you don't, it is horrible and I cannot bear it".
3. "Conditions must be the way I want them to be. It is terrible when they are not and I cannot stand living in such an awful world" (Dada 2010)

Therefore, the management procedures for pre-retirement counselling should be capable of changing the employees' negative attitude in all their endeavors to rational ones. In addition, Ifeanyi(2015) observes that the successful management of emotion manifests in good behaviors at home, the workplace and the society. He further explains that the management of emotion commences when one understands when they begin to manifest and failure to identify when the anxiety starts among employees is one of the signs of poor management. The ability to provide good pre-retirement programs early enough before the emergence of anxiety is a good step that is fundamental. The pre-retirement anxiety management procedures of employees and employers (personal and organizational) should include the following: -

- a. Planning for retirement
- b. Establishing new and reviewing existing policies
- c. Implementing and monitoring pre-retirement program (Mbah 2015)

a. Planning for Retirement

There should be both personal and organizational concern for retirement planning. Pre-retirement planning is required early enough to prepare employees psychologically, vocationally, socially and financially for it. Pre-retirement planning is a relatively recent phenomenon having been given no deserved attention and /or being out rightly overlooked in Nigeria. Planning is the appropriate means to make one avoid all these. According to Akinade (2012) and Mbah (2015), planning for retirement is hardly on most employees' agenda but retirees warned prospective retirees to be alert and should give it priority and suggest the following as major steps to it:

- I. Draw a roadmap for your retirement
- II. Learn about your employers' pension plans
- III. Start savings
- IV. Consider basic investment principles
- V. Get yourself health insurance
- VI. Improve yourself before you retire (P 21)

Planning is a must and employees should be alerted to make meaningful efforts in planning for retirement. Akinade (2012) maintains that preparation for old age should begin no later than ones' teen's. A life which is empty of purpose until sixty-five years (65) will not suddenly become filled on retirement. Moreover, Sule (2006) Garba and Mamman(2014) and Mbah(2015) cautioned that planning for retirement should start right from the date of entry into the service. By implication, one does not need to wait for the final retirement benefits to plan for it. Mbah (2015) further maintained that it is important to alert employees that retirement planning begins on the first day of employment and that it should be part of the orientation program for new employees. This is so because of the saying that prevention is always better than cure. Retirement that has been planned from the point of entry to disengagement will grant employees or retirees happy retirement years, since the causes of pre-retirement anxiety were generally linked to ill-preparation for retirement transition.

In agreement to the above statement Osuji and Nweze(2014) and Garba & Mamman(2014) maintained that where adequate planning is nursed, frustration and anxiety in retirement will be eliminated. Ali(2014) maintained that it is equally observed, around the globe, that employees who fail to plan for retirement always experience some avoidable problems in post-retirement life, such as:

- (i) State of boredom,
- (ii) A condition of financial anxiety,
- (iii) Distress,
- (iv) Loss of contact or social relation with colleagues,
- (v) Feeling of dissatisfaction and unfulfilled life and
- (vi) Often experience psychosomatic and phobic reactions

More so,Dada(2010) observed that retirement, which may not have been planned for, in most cases is accompanied by some social, psychological and financial anxieties. He also maintained that “the feeling of nostalgia sets in especially among those who were not wise enough or not fortunate to be counseled in order to prepare themselves for the ultimate retirement.” It is necessary that counsellors and other helping professionals should assist this ever-increasing population of citizens by providing strategies for managing the problems of pre-retirement anxiety.

In support to the above assertion the need for adequate preparation of would-be retirees towards retirement is emphasized in order to guarantee retirees’ happy retirement and continued productivity(Osuji & Nweze 2014). Therefore, it is both the responsibility of employers and individual retirees to see that appropriate steps are provided early to get the yet to retire aware and fully ready for retirement. Ali(2014)and Oluseyi (2015) equally cautioned that retirement planning, if given priority, will facilitate asmooth landing for retirees. Also, Mbah(2015)noted the treasures that lie in being educated before retirement. It provides adequate planning on

1. Financial challenges
2. Health and aging
3. Social and psychological challenges.

Consequently, Garba & Mamman (2014) argued that the basic challenges that faced retirees in Nigeria include problems associated with planning and management, the exit stage, corruption at the pension board, discrimination by the society, domestic violence within the family and sudden death. As a result, retirement produces a negative response of uselessness, which is usually a feeling that affects the yet to retire. Ekeocha (2008) and later Zakari (2016) note that fear of the unknown is paramount for those who retire. Life is never the same; dejection, frustration and a sense of abandonment are attributes inherent in them. Therefore, planning for retirement should be given due attention to avoid pre-retirement anxiety.

Wilson and Aggrey (2012) conducted a study on retirement planning and counselling. The purpose of the study was to explore retirement planning, challenges and counselling among teachers of public schools in the Sekondi Circuit in the Western Region, Ghana. A sample of fifty (50) teachers was selected through convenience sampling. Only those who expressed interest in participating in the study were sampled. The main instrument for collecting the data was a questionnaire, which had a reliability co-efficient of $r = 0.81$ (Pearson's Product-Momentum Correlation). Descriptive and inferential statistical tools were used in analyzing the data collected. The results indicated that the major retirement counselling that teachers in the Sekondi Circuit received was the discussion on conditions of service and the retirement benefits based on Social Security Pension Scheme. It was also found that poor attitude towards savings, lack of knowledge in investment decisions, ignorance of what to do with the pension money and difficulty in time management were the main challenges faced by teachers in the Sekondi Circuit in their retirement planning.

Furthermore, it was found that apart from the Social Security Pension Scheme, teachers in the circuit did not have any other ways of securing their future when they retired from active service. It was recommended, among others things, which the Education Directorate should counsel all the teachers they recruited once they offered them appointments. Moreover, the study emphasized the need to strengthen the Counselling Units of the Ghana Education Service, so as to counsel and guide teachers in their retirement preparation and planning. The situation is much similar to that of Nigeria; there isn't enough counselling generally to employees towards retirement. The management should put emphasis on planning ahead of retirement. The gap from the review shows that not much is given on overcoming pre-retirement anxiety on academic librarians. Therefore, to bridge the established gap the present study so far needs to identify counselling needs and services for overcoming pre-retirement anxiety among academic librarians, most especially in Federal Universities in the Northwest Zone of Nigeria which is yet to be addressed.

b. The Establishment of Retirement Policies

Management is based on the provision of good policies. The enactment of strong retirement policies by the authority can change the decision of employees towards retirement, for example, such as the provision of incentives as motivation toward early retirement, which can create awareness and also facilitate preparations and possible exit. In their observation, Omoniwa and Olademeji (2012) noted that Nigerian employees in the public or private sector of the economy have a very poor attitude toward saving or investment. The general feeling or attitude among the workers is that one must earn 'enough' to be able to save or invest. Nigerian employees hardly make savings or make investments because the salaries are not even enough to meet their family's immediate needs. Investment in the stock market is seen largely as for the super-rich people. This attitude should not be maintained. Individual/ employees should be counseled to study their life income cycle and make possible

adjustments to prepare for the future as provided by the life cycle income theory. The present mandatory Retirement Savings Account (RSA) initiated by the Federal Government of Nigeria is a good step. However, employees are not appropriately educated on their expectations and responsibilities on the RSA, so that prospective retirees appreciate the wisdom behind RSA and monitor the initiative for better outcomes. Saving and investment are the means of generating income, which should not be ignored. Moreover, total dependence on one source of income should also be discouraged among employees.

Contrarily, Amune & Aidenojie (2015) highlighted that librarians in tertiary institutions are investors in the stock market. This is encouraging against the earlier concept that Nigerian employees are weak in investment and savings, as identified by Omoniwa & Olademeji (2012). The possibilities that contributed to this attitude can be linked to good personal and organizational management in the work-place. When asked, the librarians maintained that they invested with a purpose of providing for the retirement period, so as to provide a reliable stream of income when they are no longer in regular employment. They feel that, as information providers, they should endeavor to create awareness by providing and disseminating information to other academic and non-academic colleagues in their institutions on how to prepare for retirement.

c. Implementation, Controlling and the Evaluation of Pre-Retirement Programs

Many scholars, such as Olatomide (2014) among others, have expressed the need for counselling to address the issue of pre-retirement anxiety. Many stressed the usefulness and need to attend retirement planning meetings offered from time to time by the concerned authorities. However, it was agreed by Mbah (2015) that planning for retirement is one of the major pillars to control pre-retirement anxiety. This should start early enough to provide room for making tangible decisions. Libraries and librarians as information providers should create avenues and work together with pension providers to develop and support the

communication of retirement planning processes. These would allow individuals in their community to discuss their retirement planning. This can be provided through various means of community service with the contribution of interested philanthropists in person or organization.

In another view, Inaja & Rose(2013) maintained that the perception of the public civil servants towards retirement and their attitudes towards pre-retirement and counselling were negative. This was linked with the inadequate awareness of a counselling program and its impact. They stressed the need for early counselling to address the situation. The finding agrees with that of Asuquo(2007)that earlier indicates 61.2% of employees have unfavorable attitudes towards pre-retirement counselling while 38.8% indicated a favorable attitude. Despite the emphasis and need of pre-retirement counselling, the implementation and employee attitudes to it are daunting. This is not encouraging because the more negative attitude they have about pre-retirement counselling, the less value the program and the more the problem persists. If the employees and employers have positive perceptions and attitudes to pre-retirement counselling, pre-retirement anxiety will be better treated. However, these depend on the channels of the application. When potential retirees are equipped with appropriate strategies of seeking pre-retirement counselling by professionals, there is the chance for them to have a sense of self-reliance and make appropriate savings and investment before retirement. They will also go a long way in curbing the pre-retirement anxiety in them (Igbo & Awopetu 2012). It can therefore be analyzed that there is a significant positive relationship between perception and attitude to pre-retirement counselling (Inaji & Rose, 2013). The provision of early counselling to employees on retirement transition will make them fully aware and prepared to avoid anxiety and more value will be attached to pre-retirement counselling. However, the poor perception towards pre-retirement counselling increases employee's unmindful attitude to it and, as such, makes the program irrelevant.

Nevertheless, in recent development contrary to the earlier findings, a significant positive relationship between employees' perception and their attitude to pre-retirement counselling has been identified as essential to a successful retirement transition (Olatomide, 2014). It is encouraging that looking at the recent studies ample attention has been given by researchers on the retirement transition process. However, the situation is facing difficulty in the implementation of research findings. This is another reason that contributed to further deterioration of retirement transition.

In support to the above, Osuji & Nweze (2014) further highlighted that public enlightenment campaigns, workshops, seminars, symposia and talk shows are various avenues through which the need of pre-retirement counselling will be pushed among workers and employers in Nigeria. However, most recently, there are a number of Non-Government Organizations and interested philanthropists that engaged in educating employees to ease the situation of retirement anxiety. There is, therefore, the need for proper coordination and direction to guarantee the provision of counseling by both the public and private sector.

Since the reasons behind the indifferent attitudes of employees to retirement have been articulated to lack off or inadequate counselling and late provision of such programs to prospective retirees (Wilson and Aggrey, 2012), therefore, there is the need for awareness and adequate planning that will make them submit to the change with positive expectations. The enactment of policies that will strongly advocate the implementation of an early pre-retirement counselling program for smooth retirement and the management of pre-retirement anxiety should be enacted.

Enitan (2012) conducted a study on the "Felt Impact of Pre-Retirement Guidance Program Offered to Prospective Federal Government Retirees in Delta State". The study used survey research design and four hundred and seventy (470) respondents were used as a sample population for the study. The data was collected using a self-structured questionnaire

structured on four response scale that ranged from minimally felt impact to highly felt impact. T-test was used to test the hypothesis at the 0.05 level of significance. The findings indicated that both retirees and prospective retirees benefited from the program, which makes them address their personal life issues. It also shows a significant difference between the opinion of prospective retiree and retired civil servants on the extent to which the program equipped them with the ability to manage their material and financial resources effectively. The study recommended for the incorporation of a pre-retirement guidance program for the development of employees after assumption of office. The finding goes in line with that of Nwoke (2004), Abubakar (2012) and Inaja & Rose (2013) that emphasised the need for early pre-retirement counselling to employees.

However, Inaja & Rose (2013) conducted a study on the Perception of Public Servant towards Retirement and their Attitudes towards Pre-Retirement Counselling. The study used quantitative research and a survey research design. The data was collected and analyzed using one-way ANOVA and tested at the 0-05 alpha level. The findings showed that civil servants perception of retirement is significantly influenced by their attitude towards pre-retirement counselling with respect to income and expenditure management, health related issues, management of loneliness and change in physical environment. Similarly, Uzoekwe (2012) conducted a study on 'Adjustment Problems of Anambra State Civil Service Retirees'. Four research questions and four null hypotheses guided the work. The researcher adopted a descriptive design. The sample size was four hundred and fifty (450) retirees drawn out of the population size of two thousand one hundred and thirty-five (2135) Anambra State Civil Service Retirees through the convenience sampling technique. The instrument used for data collection was a questionnaire, titled 'Adjustment Problems of Anambra State Civil Service Retirees'. The instrument has four clusters and split half method of estimation was used to establish the reliability co-efficient value of each. Statistically

weighted means was used for answering the research questions and z-test was used for testing the hypotheses.

The findings of the study revealed that the Anambra State civil service retirees were experiencing financial, social, psychological and physical-based adjustment problems in their retirement lives and that there was no significant difference that existed between the male and female retirees used in the study. Among other things, the study recommended that pre-retirement counselling should be included into University course content to enable student counsellors to acquire skills for guiding and counselling both retirees and serving employees on the right attitudes towards retirement so as to reduce the adjustment problems.

All the empirical studies reviewed are limited to the need for counselling to potential retirees. The gap identified is that there is no provision on counselling needs and services for overcoming pre-retirement anxiety of academic librarians in the Federal Universities of the Northwest geo-political zone of Nigeria. However, from the studies reviewed so far, it can be articulated that there is the need to revisit the management of pre-retirement anxiety problem in Nigeria. There seem to be a scarcity of relevant literature most especially pertaining to counselling needs of academic librarians in the Federal Universities of the Northwest geo-political zone of Nigeria. The Northwest zone has received lesser attention. This study is expected to come up with new findings that will bridge the identified gap on the management of pre-retirement anxiety, which will consider the adequate planning, organization, implementation, controlling and evaluation of retirement transition to avoid the development of pre-retirement anxiety as practiced in developed countries.

2.10TheChallenges Associated with Pre-Retirement Anxiety

There isn't any human program that withstands challenges and retirement transition is also not an exception. Managing pre-retirement anxiety has been discovered to be absolute by many researchers such as (Garba and Mamman 2014, Baba, Garba & Zakariyya 2015 and Mbah 2015). Pre-retirement counselling is meant to equip potential retirees with adequate knowledge and skill that could be used to resolve the problems associated with retirement transition, such as anxiety. Despite efforts to address the situation, it still persists in Nigeria as there are a number of challenges that bedevil the retirement issue. Such challenges include the following:

- a. Lack of adequate preparation for retirement
- b. Corruption and delay in payment of pension benefits
- c. Lack of proper implementation and awareness on pre-retirement programs
- d. Effect of culture on retirement

a. Lack of Adequate Preparation for Retirement

According to Olatomide(2014),it has been noted that researchers have failed to trace the genesis of Nigerian employees' unpreparedness towards their retirement. One of these failures is from employers of labour. Clifford, Ogbemor & Enakpoya (2010),in an attempt to trace the source of the failure reflected on the employers where they claimed, that employing authorities do not consider it important for employees to receive pre-retirement education prior to their retirement. Where an attempt was made, it was later abandoned due to the paucity of funds or perhaps the employees themselves never felt the need for pre-retirement education to empower them effectively for life after paid work. This is a serious issue that needs attention, as the ability to identify a cause of action is absolutely a right step to address it.

Employers also have opportunities to help their employees to improve their retirement outlook by offering a plan, encouraging savings and discouraging loans and withdrawals and at the same time, taking full advantage of retirement plan providers' educational offerings for the employees by non-governmental organizations. It is expected to facilitate employees' transition on retirement. Moreover, employees have the opportunity to be more proactive and take greater ownership over their future retirement plans. It is necessary, therefore, to get employees in readiness as soon as they assume any work.

b. Corruption and delay in the payment of Pension Benefits

The Nigerian Government has made many policies to address some basic issues such as housing schemes at federal, state and local government levels so as to satisfy employee's basic housing needs. However, all efforts have not yielded good results and so majority of employees reach retirement age without acquiring a house. The pension reform contribution scheme was equally set up in 2004 to make employees contribute to their pension and the funds are expected to be utilized for the benefits of their owners. This provision also is surrounded with so many faults (Zakari 2016). He further stated that, over the years, the retirement scheme in Nigeria has been largely chaotic. Civil servants and private sector employees, including teachers, were left to their fate. It became very embarrassing, particularly with the irregular and delayed payment of pensions and gratuity to retirees.

Similarly, Yunusa (2013) notes that it is obvious that gratuities are not paid promptly by most governments and this throws retirees into the realm of uncertainty and the inability to take economic decisions. According to Olatomide (2014) and Ali (2014), corruption is the major challenging issue in the Nigerian pension board and is the very reason why the payment of retirement benefits to government retirees are delayed. The Pension Act (2004) stated that if a retiree retired before the age of fifty (50) due to ill health he/she can have immediate access to

his Retirement Saving Account(RSA). And if he retires, it is under normal circumstances when he retired before the age 50years,he can access the RSA after six months.

However, Ali (2014) observes that employees no matter the condition of their retirement, can only access the RSA after one year of their retirement or more. Mbah(2015) asserts that unless corruption issues in retirement processes are addressed in Nigeria employees will not be able to access their retirement benefits as expected in Nigeria. There are few studies that attempt to the issue of overcoming pre-retirement anxiety in academic libraries and the challenges the present study provides.

c. Lack of Policy Implementation and Awareness on Overcoming Pre-Retirement Anxiety

It is globally acknowledged that one of the invaluable resources available to employees is to be exposed to pre-retirement education. That is through an employer-organised pre-retirement planning program or education. However, the general problem is the poor implementation and monitoring of pre-retirement counselling policies to meet the target audience,(Zakari2016). In addition, Orhungur (2005); Olatomide(2010);Ali(2014) and Zakari(2016) maintained that it is unfortunate that the organizers or the body responsible for pre-retirement counselling to employees here in Nigeria lack adequate knowledge of the pre-retirement counselling program to the extent that those expected to benefit from it do not do so. Most importantly, the provision of pre-retirement counselling to prospective retirees in Nigeria is at a late period (three months to retire) that the expected benefits hardly set in then.

There are many forums through which awareness can be created, such as the use of mass media enlightenment, bill board and information delivery services by public libraries etc. Similarly,Igbo & Awopetu(2012) maintained that comedy programs on television are equally the right medium to enlighten workers on retirement program. All these medium can

be used to facilitate the utilization of pre-retirement courses but were not utilised (Clark, 2012 and Akinade, 2011). Similarly, Garba & Mamman (2014) noted that “lack of planning and management of post-retirement epoch and conditions have created a poor condition of retirees in Nigeria”. Obviously, many people enter into retirement without sufficient planning or exposed to pre-retirement counselling. The employers of labor on their part have not done much to enlighten the labor force on the need for planning for retirement. Hence, many employees enter retirement as destitute. Retirees in Nigeria today are more like beggars. Olatomide (2014) noted that the mass media has a significant role to play, particularly in the area of mass information to the populace on matters that affect the whole society or at least the workforce. Perhaps in an attempt to publicize the varied challenges facing retirees in Nigeria to the Federal Government and perhaps to the international community, newspaper columnists and editorials appear to give more emphases on the challenges faced by retirees than on the opportunities that the retirees could gain from adequate planning and strategies to take in order to overcome the challenges.

In a study carried out on the analysis of the preparedness of employees for retirement challenges and whether the government pre-retirement counselling equips them with sufficient information on planning for retirement, Amune & Aidenojie (2015) noted that 15.7% responded positive, while 80.1% of the responses were negative and 4.2% undecided. This means that the government retirement programs are inadequate in equipping potential retirees in terms of the ability to plan and set up new business after retirement to take care of themselves and their families. Also the ability to develop various investment plans, create a partnership that sustains business and create opportunities for expansion, manage finances effectively and efficiently, acquire one or more relevant skills for resource material management at retirement, ability to develop a personal investment planning during

retirement and develop a retirement budget are some of the contents of the pre-retirement education.

These are some of the shortcomings of the pre-retirement counselling program provided by the Federal Government of Nigeria. Additionally, Olatomide (2014) earlier noted that due to the neglect of the human development needs of Nigerian retirees by stakeholders at relevant fora, their post-retirement wellbeing has been crippled, leading to the multiplication of challenges in retirement. To alleviate these challenges, however, employees who are approaching their retirement do urgently require pre-retirement education to enable them to prepare adequately for a blissful transition to retirement.

The above argument is in fact a serious issue that needs strong measures to salvage the situation. Prospective retirees need to be alert to get ready to pursue the necessary skills that will assist them when they retire. Therefore, there is the need for the government and employers to re-structure the existing program so as to ensure the provision of more vibrant ways in managing pre-retirement anxiety. Olatomide (2014) noted that “although there appears to be evidence that employers of labour (government and private) do provide sketchy pre-retirement education to their employees at entry into retirement, but this has been found to be grossly inadequate in contents and frequency” Furthermore, Amune & Aidenojie (2015) observed that the implication of the policies for retirement transition that were provided earlier did not make adequate provision that put in place government, employer and employee to plan for life after retirement similar to other developed countries.

These are serious issues that affect the provision of pre-retirement counselling which have further deteriorated the situation. Moreover, Steveson (2011) noted that when one enters the labour market, there are many good counselling opportunities that one can easily access. But when one leaves it and confronts the most difficult change in life, there is nothing, except

may be advice on financial issues, from a bank or pension fund organizations. After the last day on the full-time job, there is often a screaming silence concerning counselling on the most important issue in life. A novel approach to address this shortcoming is pre-retirement counselling and more specifically, pre-retirement courses.

The Government or employers should take note of this and provide rigorous awareness campaigns of programs to employees against retirement similar to the orientation given during recruitment into service. The commitment of concerned authorities for retirement transition is imperative, most especially in Nigeria, so as to clear off pre-retirement anxiety. Ekeocha (2008) Ali(2014) and later Amune & Aidenojie(2015) maintained that there are inadequate government retirement programs that are needed to equip Librarians in terms of planning and setting up new businesses after retirement. As a part of community service also, public libraries and academics especially in Universities, can form a rescue team by organizing a regular pre-retirement education program. Moreover, the findings of researches on retirement phenomena should not be stocked in libraries. Instead, such invaluable research findings should be publicised to reach the target beneficiaries. It is vital to create general awareness on the actual situation of retirement transition in Nigeria so as to give the issue the desired attention for effective implementation.

d. The Effects of Culture on Retirement

Another contributing factor to the Nigerian situation is culture and belief, Garba & Mamman(2014); Mbah(2015); and Ali(2014) were of the opinion that some of the social issues that affect effective retirement planning in Nigeria include the size of the family, polygamy, the additional responsibilities of the extended family and inadequate access to medical facilities. The major challenges of pre-retirement counselling programs are getting people motivated, providing relevant information at the right time and interpreting the content of the program effectively to reflect the cultural needs of individuals.

On the other hand, the expectations on retirement by the society have contributed to the further deterioration of the situation. GrunTVIG (2012) recommends that the society should consider the following as criteria to guide the pit falls in managing pre-retirement anxiety: -

- a. Society should begin to explore retirement through the lenses of “citizenship”. Retirees should be regarded as a continuing productive member of the society in both responsibility and right.
- b. Government should introduce national “retirement” strategies/policy incorporating all government activities.
- c. Government and society must recognize retirement as a process rather than an event.
- d. Gradual retirement should provide a potential solution to the challenges facing retirement. The financial incentive structure must also be geared towards encouraging gradual retirement. Employers must create and support opportunities for gradual retirement.
- e. Abandon the notion that people make contributions in their working life in return for support in retirement, that is, retirement marks the point where older people’s contributions are no longer necessary or valuable.
- f. There is the need to ensure that opportunities to make meaningful contributions are available for older people to contribute to society in return for support in retirement as many older people are eager to contribute to society (p77).

It is obvious that the perception of the society to retirement should be reshaped to wipe out the abundant notion of regarding retirement as an end of life. In view of the above highlighted points are practiced in the Nigerian society. Therefore, there is the need for addressing societal retirement challenges most importantly. Alaezi (2010) observed that “the best practical survival approach for retired librarian, who is still healthy enough to work, is to secure another employment probably on contract basis”. He opines that the retired librarian as an alternative, needs to have good understanding of the various small business opportunities that exist in the country, especially those revolving around information services. Majority of the empirical reviews linked the causes of pre-retirement anxiety to the ill-preparation for it. However, no clear specification was agreed on when the preparation needs should begin. The challenges raised above have greatly affected the retirement transition in Nigeria for quite some time. It is crucial to identify their genesis so as to tackle the situation through the application of effective counseling strategies.

The review has highlighted the challenges associated with overcoming pre-retirement anxiety. However, not much is given specifically on the management of the pre-retirement anxiety of academic librarians in the Federal Universities of the Northwest Zone of Nigeria. Hence it is a gap which this study is expected to fill.

2.11 Theoretical and Conceptual Framework

Theories are the basic foundations that guide any research study. They provide the ground upon which assumptions are made and hypotheses tested in the affirmative or otherwise. The selection of a theory depends on its relevance and appropriateness to address the research problem. Previous related research reports indicated useful and perhaps suitable theories concerning retirement that can be adopted or adapted for new researches. However, the adoption and application of theories to fit a study is relatively important and apt.

There are many theories propounded on this area of research which include the Social Breakdown Theory by Kuypers & Benston (1973); the Activity Theory by Maddox (1980); the Disengagement Theory by Henry (1983); the Adjustment and Continuity Theory by Quick and Moen (1998), the Role Theory by Kim and Moen (2001) and others include the Burgess Activity Theory by Tansely and Tansely (1987) and the Life Cycle Income Theory by Modigliani and Brumberg (1950). For the purpose of this study, the following theories were used to serve as the theoretical grounds: -

1. Burgess's Activity Theory
2. The Life Cycle Income Theory (hypothesis) and
3. Egan Counselling Model

2.11.1 The Burgess Activity Theory

The Burgess's Activity Theory was formulated by Tansley and Tansley (1987) and is one of the most popular theories of retirement. According to this theory, individuals with a large

number of roles are believed to be better equipped to cope with the loss of a single role and interpersonal activity, which are regarded as the key features of successful retirement. New activities tend to compensate for roles that are lost as the individual ages, while leisure values tend to replace work values in maintaining activity level. Moody(2010) maintained that older people are inclined to maintain, as much as possible, the habits, personality and life style they developed earlier. Any decreases in social interaction could only be based on the state of health. Therefore, activity needs to continue even when out of service.

This theory tries to provide grounds for the continuation of activity in the absence of a formal work engagement. The thought of redundancy after retirement has been identified as a major cause for pre-retirement anxiety. Therefore, preparing an individual to plan for substituting job roles with others in retirement can be a measure toward alleviating pre-retirement anxiety. The theory has been used by other scholars, such as Amune & Aidenojie(2015), in the study of “Management of Life after Retirement Implication for no Preparation for Retirement, by Librarians in Edo State” and found to be workable. Inaja & Rose (2013) also in their study on Perception and Attitudes towards Pre-retirement counselling among Nigerian Civil Servants also found the theory applicable.

Maddox (1980) cited Burgess Activity Theory, he believes that “man is basically active which connotes that any style of life that could make him(man) inactive as in retirement tends to create problem for him.” Similarly, according to Amune & Aidenojie(2015), without activity the human machine remains unexploited, unchallenged and deteriorates faster than it should. Such thought could lead to pre-retirement anxiety among employees. The basic idea behind this theory is that retirement should not be seen as an unwanted situation. Therefore, before the withdrawal from service another job has to be created to make one active in post-retirement life. Disengagement from service should not make one redundant, as redundancy may lead to physical and psychological problems.

This theory is relevant to this study as part of the counselling needs and strategies for managing pre-retirement anxiety dwells around making individuals acquire relevant entrepreneurship skills, social networking, community service professional association activities, leisure activities and others, to keep one always busy and productive. This implies that before a worker retires from service he/she would have secured an alternative job that will engage him/her. Consequently, the worker would probably not experience pre-retirement anxiety.

Strengths and Weaknesses of the Theory

One of the major causes of pre-retirement anxiety among librarians is the loss of active job and liveness during retirement (Garba & Mamman, 2014). Teuscher (2010) noted that the importance of retiree identity is emphasized by the fact that self-description often involves mentioning a former profession or job. Retirees also use more domains of self-description than non-retirees. High identity diversity also correlated with high satisfaction across various means of self-description. Therefore, the replacement of lost activity with a similar one which is in line with one's profession, is vital and will make one maintain self-confidence and a good mental state. This theory is relevant to the provision of counselling needs and strategies for the management of pre-retirement anxiety. It focuses on post retirement life, which is a major reason that affects employees and causes pre-retirement anxiety.

However, its provision is inadequate, as there is the need to find out other causes of pre – retirement anxiety. Loss of job roles cannot be the only source. It has been pointed on the need for creating job replacement, which is only one of the causes of pre-retirement anxiety. Hence, there are other areas that need to be incorporated in overcoming the development of pre-retirement anxiety. The application of orientation counselling services is expected to make the yet to retire be aware of the need to create an activity to keep him busy in post-retirement. The counselling should be provided through appropriate informational

appraisal, referral and placement services to direct the employee to stabilize himself and get rid of any feeling of anxiety about retirement.

The counselling needs and its provision through the orientation, information, and appraisal and placement services are presumed to create awareness among employees so as to enable them to make rational decisions concerning their future life in retirement. The counsellor is expected to brainwash the awaiting retirees to realize that out of job is not the end of life or career. And employees or potential retirees should put plans on the ground for their successful retirements.

2.11.2 The Life-Cycle Income Theory

This work used Modigliani and Brumberg's (1950) "Life-Cycle" Theory as cited by Modigliani (1985) and the "permanent- income" theory by Friedman (1963). Both theories suggest that consumers choose current consumption after considering the state of resources that are available to them in their entire lifetime. Hall (1978) extended the theories in the late seventies to include an explicit description of how consumers estimate expected lifetime resources.

The basic assumption of the Life-Cycle Theory is that individuals plan their consumption and savings behavior over their lifecycle. They intend to equal out their consumption in the best possible manner throughout their entire lives by accumulating when they earn and discontinue savings when they are retired. The key assumption is that all individuals choose to maintain stable lifestyles. This implies that they usually save a lot in one period to spend wisely at another time, keeping their consumption levels approximately the same at all times. Modigliani and Brumberg (1950) developed this theory based on their observation that "people make consumption decisions based on the resources available to them over their lifetime on which their current stage of life is anchored. That is, individuals build up assets at the initial stages of their working lives and later on, during retirement, they make use of their

stock of assets. Many employees engage in personal saving at the beginning of their employment in order to acquire their basic needs, such as residence, vehicle, etc. Also later on the working people save up for their post-retirement lives and alter their consumption patterns according to the situations and needs at different stages of their lives. They also maintain the effect of capital market imperfection due to inflation.

The major components of this theory are consumption pattern and savings, which are essential in determining or, rather, dictating the financial security for an individual. Financial insecurity is one of the major causes of pre-retirement anxiety among prospective retirees. Therefore, in order to manage pre-retirement anxiety there is the need to stabilize consumption and also make provision for financial security throughout one's life. According to Jacob (2010), the life cycle interaction between human capital, retirement and savings is important in explaining individual behavior in human capital investment towards saving for retirement. The model demonstrates that the policy environment is critical to understand life cycle patterns on investment, labor earnings and retirement ages and savings behaviors.

Strengths and Weaknesses of the Theory

The theory is relevant to this study, as it plays a vital role in managing the causes of pre-retirement anxiety among employees. Financial insecurity is one of the fundamental causes of pre-retirement anxiety. Therefore, provision towards stabilising financial security in retirement is imperative. Counselling needs and strategies for managing pre-retirement anxiety should encourage and create a sense of savings for the future. Generally, it is observed that one of the basic documentations after employment is the opening of RSA (Retirement Savings Account). Savings should be part of individual's budget, however, the ability to save is oftendetermined by the income and the pattern of consumption, which usually vary between individuals in a society. It is assumed that at the beginning of one's working life saving is easy (for the accumulation of assets) because of less responsibility and

low consumption level. At middle age, savings may be difficult due to increase in responsibility and associated /corresponding increase in demand for basic needs of the family that were probably absent at the beginning of one's working life. This period is often closer to retirement where savings for future are necessary but almost difficult to achieve. Failure to realize this on time creates anxiety. This observation was earlier made by Garba & Mamman(2014), who noted that Nigerian civil servants are especially challenged by the low level of income and savings as well as huge family and social responsibilities. Thus,they find it difficult to save on the basis of which retirement planningis made.

Planning is one of the fundamentals in the management of pre-retirement anxiety and financial security. It is one of the basic requirements to stabilize post-retirement life. The pattern of individual consumption varies, so also individual income and,therefore, planning for retirement should maintain the individual's life pattern, investment and, of course,savings behavior.

The Federal Government of Nigeria has, through the Pension Act of 2004, made it mandatory for employees to contribute to their pensions monthly in partner with the Government which is deposited in individual RSAs.The funds are subjected to investment for the benefit of owners on retirement. These explain the role of policy in terms of creating a means of savings and investment for retirement. The Life cycle income model explains the pattern of human consumer behavior and also allows exploring questions regarding the effects of 'impatience' attitudes towards risk, precautionary savings, etc. The Life Cycle Income Theory has been applied by many scholars to provide a natural framework for interpreting estimated parameters relevant for describing labor supply behavior in a lifetime setting.

Furhrer (2000) conducted a study on Consumer Behaviour as the life cycle permanent income theory of consumption predicts. In the findings, it was revealed that consumers essentially annuitize any effects of the interest rate on income and on the valuation of wealth,

distributing their responses over the remainder of their expected lifetimes. The effect here is that different policy responses can affect the individual's life patterns and make them take precautions to adjust their pattern of consumption. Therefore, it is expected to note the changes and make possible adjustments as applicable. Also, Ljungqvist and Uhlig(2000) conducted a study to investigate the relation to capital market imperfection. Carroll, Overland & Weil(2000) conducted a study on the positive correlation between savings and growth. The Life Cycle Income Theory is based only on the financial security provision, so it does not cover other needs for the management of pre-retirement anxiety, such as the social and educational support relevant to the provision of counselling.

The theories discussed above are relevant to this study. They cover the three main factors that are needed for overcoming pre-retirement anxiety, which include income, health and activity. Osuji and Nweze (2014) identified these as the key factors required to be considered for the management of pre-retirement anxiety. Burgess's Activity Theory, on the other hand, clearly indicates the need for lost job replacement to avoid redundancy and keep retirees in good mental states as also observed by Mbah (2015). The Life Income Theory, on the other side, provides the grounds for maintaining income life pattern with emphasis on investment and savings against future needs. However, the theories do not adequately cover the study variables in terms of the provision of counselling needs and procedures for the management of pre-retirement anxiety. For this reason, the study employed Egan's Model of Counselling to make a complete framework.

2.11.3 Egan's (1998) Model of Counselling

Egan's Model of Counselling is widely accepted and applicable in occupational settings. Its theoretical origin is based on Strong's Social Influence Theory and Albert Bandera's Learning Theory. Its main approach is to encourage clients to become active interpreters of the world, giving meaning to actions, events and situations, facing and overcoming

challenges, exploring problem issues, seeking new opportunities and establishing goals. The assumption, according to the model, is that success usually comes when human beings become active in initiating positive behaviors and developing problem strategies. Fear(2014) observed that the major features of Egan's Model outlines are the key characteristics that are necessary in any counselling intervention, such as: -

- a. The recognition of the importance of value and value system.
- b. Focus on helping the client to help themselves.
- c. The outcomes accomplishments and impacts.

The model is process oriented and is comprised of four (4) stages as follows: -

1. Identify current scenario;
2. Identify preferred scenario (in terms of goals or outcomes);
3. Develop strategies;
4. Carry out actions.

According to Fear(2014), the framework can be used to address morale, resulting in high productivity and less turnover and to address health and wellbeing resulting in less sickness. This makes it suitable in addressing the issue of pre-retirement anxiety. The problems need to be addressed from their sources. Thus, Egan's methods put emphasis on

- a. **Sharing and Understanding Relevant Information:** This coincides with the need for the provision of relevant information concerning retirement to prospective retirees in good time, essentially the provision of pre-retirement counselling.
- b. **Free and Informed Choice:** Prospective retirees should freely discuss their choices with the counsellors
- c. **Opportunity to Define Objectives and Ways of Achieving them;** they should be given opportunities to identify and select ways to achieve their goals.
- d. **Responsibility for Decisions:** Individuals should be responsible for decisions taken.

Furthermore, Fear (2014) notes that Egan's counselling Model can be used by managers to manage groups of people more effectively. It can also be used to help set objectives, develop work plans and empower staff. He went further to identify how "counselling skills" can be used in variety of compartmentalized ways, including: -

1. Performance review
2. Career development and growth
3. Relocation counselling and
4. Retirement counselling

One major advantage of this model is its universality in both method and skills. Thus, it can be applicable to counselling needs and strategies for the management of pre-retirement anxiety among academic librarians. The framework is good to dictate problem and problem solving in relation to the stages of employees' development. The model, moreover, has developed over time and taken account of current trends in development. It has been recognized and accepted by many scholars such as Stufflebeam (2001) and VonHipple, Thomke and Sonnack (2001) built on its basic principles. Although it is the most versatile model that can be applied to many task orientated situations, it fails to uncover underlying issues that are more person-centered and it is basically too simplistic.

The major component of the model comprises the four stages of application that include:-

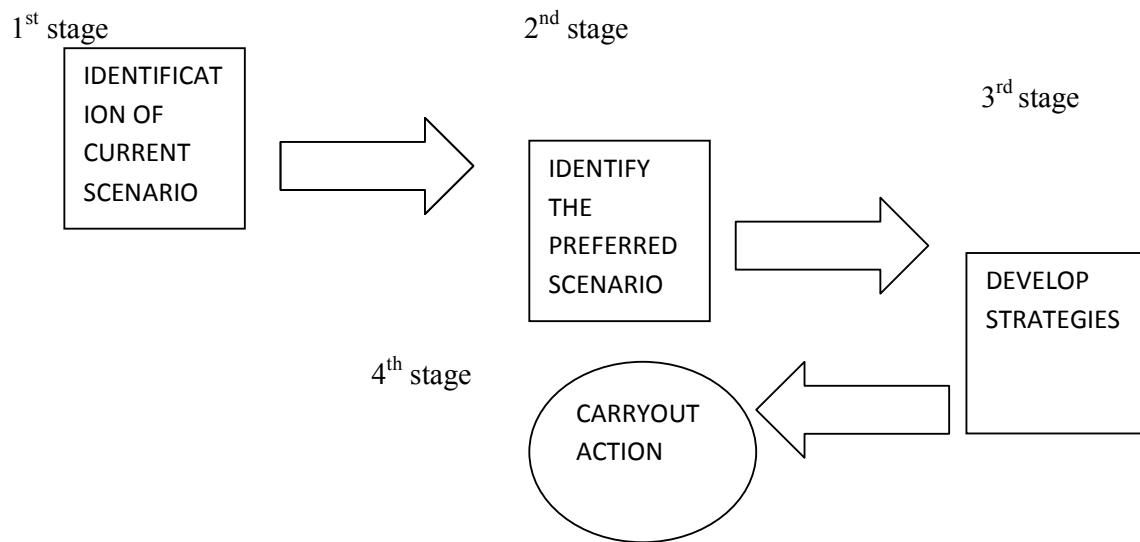


Figure 1. Egan's Model of Counselling

Based on the theoretical review conducted, two theories and a model were found applicable to this study and these are Burgess's Activity Theory, Life Income Theory and Egan's Counselling Model. The theoretical assumption of the Burgess Activity Theory states that for a successful retirement, there should be provision for the continuation of activity to replace lost roles. The second theory, that is Life Cycle Income, states that there should be a stable life style by encouraging savings at one time which should be used later in life. These two theoretical assumptions are both applicable and the adaptation of Egan's counselling model was used as a guide to develop the conceptual framework.

2.12 Conceptual Framework of the Study

The conceptual framework that guided the study covers all the variables showing the direction of the actions that exist between the independent and dependent variables. Pre-retirement anxiety is the dependent variable while counselling needs of academic librarians and strategies are the independent variables of the study. The study variables are awareness, level of anxiety, counselling needs and counselling services. There is also intervening and moderating variables, which are the challenges. The impact of the independents

variablecounseling needs, strategies and the other variables provides the outcomes of the study,which is the management of pre-retirement anxiety. The framework serves as a lens through which the research questions and objectives of the study were addressed. Hence, it precisely displays amap onthe counselling needs of academic librarians and strategies for the management of pre-retirement anxiety among the academic librarians. The conceptual framework is presented below: -

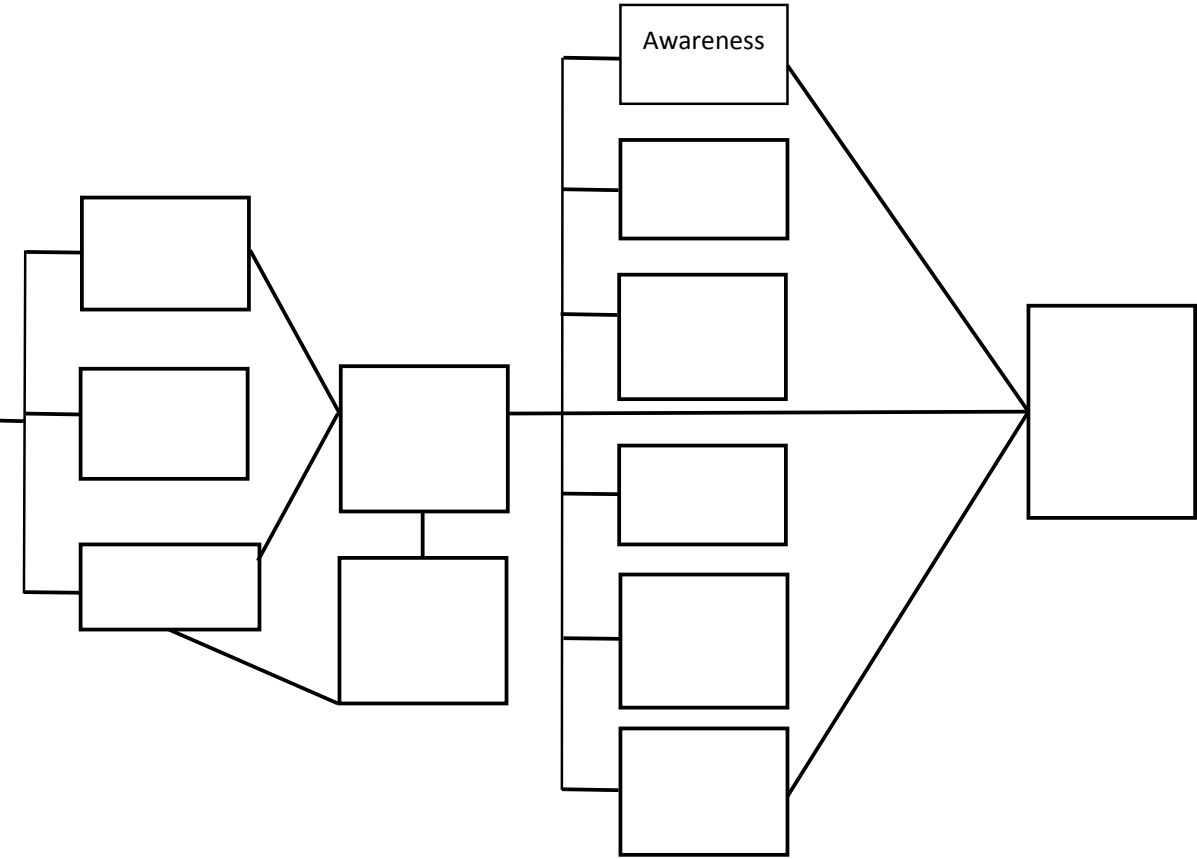


Figure2. Conceptual Framework of Counselling Needs and Services for Overcoming Of Pre-Retirement Anxiety among Academic Librarians

The framework was developed based on the four stages of Egan’sCounselling Model, which is strictly processed oriented as follows: -

Pre-Retirement Anxiety: -is the dependent variable of the study which is subjected to changes based on the impact of other variables. To overcome pre-retirement anxiety, it is best to begin with the identification of the awareness level of academic librarians on retirement and the causes of pre-retirement anxiety among them. This will give room for the provision of adequate counselling that will have impact in clearing or reducing the level of pre-retirement anxiety among academic librarians. The counselling needs depend on individual difference and, as such, should be identified before the application of the counseling services for effective result.

Awareness: This is the basic foundation for the provision of counselling services to overcome the development of pre-retirement anxiety among prospective retirees. The extent of information provision on retirement will change the awareness of workers on the need to embark on the preparation to overcome pre-retirement anxiety. According to Egan's counselling model, which is basically process oriented, awareness is the first stage of counselling provision by identifying the current scenario.

Counselling needs: The demographic variables of the librarians can also play an important role in identifying their counselling needs. These should guide the selection of the appropriate strategies that are required to manage pre-retirement anxiety and ensure that prospective retirees have passed through their retirement transition successfully and hitch-free.

Counselling services: - There are many strategies that can be used for the management of pre-retirement anxiety. However, in this study counselling incorporates the careful selection and application of counselling services, such as orientation, informational, appraisal, placement and referral services that are required to manage pre-retirement anxiety among academic librarians. These strategies are guided by the application of the theoretical assumption of Burgess's Activity Theory and the Life Cycle Income Theory

through the timely provision of good management procedures to produce stable prospective retirees among academic librarians.

The management procedures should cover both the organizational and personal efforts needed towards reducing the level of pre-retirement anxiety among prospective retirees. Counselling services should go together with good management procedure so as to produce stable prospective retirees for prosperous retirement. A good management procedure guided by sound policies and appropriate implementation through the careful monitoring of counselling programs are required as a prerequisite for ameliorating pre-retirement anxiety. There is, however, the need for a continuous evaluation and program review from time to time. Moreover, adequate planning and policy consistency is imperative.

Challenges: - There are many intervening factors which tend to become obstacles in the process of managing pre-retirement anxiety. It is necessary to identify the challenges and proffer possible solutions in time for a successful management of pre-retirement anxiety that ensure smooth movement of retirees from active service to retirement life.

Overcoming Pre-Retirement Anxiety: -The final stage of the framework is the stable prospective retirees that are free from any negative form of anxiety and who successfully graduate into prosperous retirement life. This stage depends on the quality and careful deliberation and application of counselling services and their management procedure.

2.11. Summary of the Review and Uniqueness of the Study

The study reviewed a number of related literature on the research variables. This provided relevant analysis, synthesis and discussion that led to the establishment of the research gaps or areas that had not been covered by other scholars. The concept and significance of counselling and retirement anxiety have been given attention by different scholars. Majority of the works reviewed were along the same line as regard to the context of the Nigerian

situation. Scholars such as Omoniwa & Olademeji(2012), Wakili(2012); Odeomelan & Ajoku(2010) and Farouq(2012), among others, were in support of counselling as a major means of changing the awareness of individual concerning many developmental and social issues.

The concept of “Anxiety” has been given fair attention by Dada(2010); Osuji & Nweze(2014); Rashid(2000) and Barbz (2013) who have indicated strong relationship between anxiety and retirement. The causes and effects of pre-retirement anxiety was also studied by many scholars like Omoniyi and Akuboro(2010), Odoemelan and Ajoku(2010), Neoease(2010), Igbo & Awopetu(2012); Enitan(2012) and Olatomide, (2014), among others, they all agreed that worries, uncertainties of retirement, financial insecurity and fear of inactivity in retirement, among others, are the major causes of pre-retirement anxiety that affect the performance of employees. It was also identified that the effects of pre-retirement anxiety reduce worker performances and also affect their health. Therefore, planning for retirement remains the only solution to pre-retirement anxiety. It has been revealed that all the causes of pre-retirement anxiety among workers emanate from their ill-preparations. However, there are controversial ideas concerning the period for the application of pre-retirement counselling as a means of getting employees prepared. Many are of the view for the early provision which was given a different version. It needs to be provided during employer’s orientation courses. Among the supporters of this assertion are Olatomide & Akonmolafe(2012); Ali(2014) and Mbah(2015). The second group maintained that it should be provided as soon as workers’ assume duty on their employment (Olatomide, 2014 and Oluseyi, 2015). The last group, although they are few, maintained that counselling education should be incorporated into the under graduate courses in university that is before employment.

On the provisions of counselling, Inaja & Rose(2013) and Asuquo & Maliki(2007) assessed the perception of employees on pre-retirement counselling and maintained that employees had a negative perception to it. They linked this attitude to the inadequate provision of the program, ill management, little or no awareness and poor implementation. Steveson (2011) and Smith(2011) contributed on the extent, content and purpose of the program that they felt was not adequate to address pre-retirement anxiety. Other scholars like Ifeanyi(2015), Garba & Mamman(2014); Olatomide(2014) Clifford, Ogbebor & Enakpoya (2010) and Amune & Aidenojie(2015) maintained that counselling to employees would adequately prepare workers to develop a positive attitude towards retirement.

On their part, Eneume & Nzuhumeke(2008) added that employers need counselling so as to cope with poor co-ordination, inadequate provision and the ill-preparation of the retirement process, which are the main sources that cause retirement anxiety and produce non-confident retirees. On his part, Nefer (2013) based discussions on the experience of retirees and the social background of individuals that played a role in the perception on retirement transition processes. As earlier noted most of the scholars were on one side although the challenges to overcoming pre-retirement anxiety received the attention of Clifford(2010), Eshofome Osborne(2012); Olatomide(2010); Mbah(2015); and Steveson(2011) who identified ill-preparation, corruption, culture, poor management and awareness as major challenges of transition to retirement.

This study is unique among all the related literature reviewed whose main focus variables were attitudes, perception, post retirement life, depression, anxiety and attitudes, as well as planning for retirement and counselling, retirement stress and management strategies. So far from the analysis covered there is no study that discussed specifically the issue of the counselling needs of academic librarians and services for overcoming pre-retirement anxiety in the Federal Universities in the Northwest Zone of Nigeria. This makes the present study

very different and unique. The data collection instrument is neither adopted nor adapted; rather, it was self-developed and tested for validity and reliability before it was used. Moreover, majority of the reviewed studies used quantitative and survey research methods but this study employed and used mixed research methodology by explanatory sequential research design, which is also unique in this study area. Furthermore, the study is unique as it highlighted the major causes of pre-retirement anxiety among academic librarians, their level of awareness on retirement, their counselling needs, level of pre-retirement anxiety, the counselling services required and the challenges in overcoming pre-retirement anxiety in the Federal Universities in the Northwest. Moreover, Egan's Model of Counselling, Burgess Activity Theory and the Life Income Theory were considered in the development of a conceptual framework of this study. This is another unique nature of the present study.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The chapter deals with the methodological approach of the study. It covers the stage by stage approach of conducting the study which are presented under the following headings: -

- 3.2. Research method
- 3.3. Research Design
- 3.4. Research Setting
- 3.5. Preliminary Survey
- 3.6. Population of the Study
- 3.7. Sampling Technique and Sample Size
- 3.8. Subject of the Study/Respondent group
- 3.9. Data Collection Instrument
- 3.10. Validity and Reliability of the Research Instrument
- 3.11. Method of Data Collection
- 3.12. Method of Data Analysis

3.2 Research Method

This study employed the mixed research methodology from the pragmatic school of thought. The choice was based on the pragmatic school of thought, which point of view assumes that knowledge arises out of action situations and consequences emerging from that, rather than, antecedents' conditions (Creswell 2012). This permits the use of both quantitative and qualitative procedures either simultaneously or concurrently. The methodology consists of two distinct phases the choice of research design determined which approach comes first, either the quantitative or the qualitative.

The justification for using mixed research methodology rests on the development of a research strategy that is effective in exploiting the advantages of quantitative and qualitative methodologies, while neutralizing the "costs" or "risks" associated with each methodology separately (Grafton, Lillis & Mahama, 2011). However, the quantitative research methodology, according to Wyse (2011), quantifies attitudes, opinions, behaviors and other variables and permits the generalization of results from a sample to a large population. In

addition, Hunter and Erin (2008) described quantitative research as “the systematic, empirical investigation of a social phenomenon through statistical, mathematical or computational techniques”.

This makes it more suitable in social science research study, as this and its use were based on the assumption that “social facts have an objective reality” and “variables can be identified and relationships measured”. Moreover, the strength of Quantitative research methodology is in its ability to use smaller group of people to make inferences about larger groups (Babbie 2010). On the other hand, the use of qualitative research methodology is expected to provide in-depth data over that of quantitative methodology so as to explain and elaborate on why quantitative results occurred.

This is based on the observations of Greene, Caracelli & Graham (1989), who stated that one source could enhance, elaborate or complement data from the other source. Therefore, the rationale for this approach is that quantitative data results provide a general picture of the research problem; more analysis, specifically through qualitative data collection is needed to refine, extend, or explain the general picture of the study (Creswell & Plano Clark 2011; Creswell 2012 and Abdu 2016). This permits the researcher to compare the two data collected from the academic librarians and determine if the data yield similar or dissimilar results from that of the interview and content analysis.

Another justification for choosing mixed methods was based on the fact that the literature reviewed revealed almost all the related researches used, quantitative methodology and survey research design. The choice of mixed research methodology for this study is new and is expected to come up with different findings from that of others. The use of the three different data collection instruments permitted the researcher to gather data from all relevant respondents whose contributions would, most certainly, further explain the research questions. The most important advantage of the use of mixed methodology is based on the

fact that the data collected from each distinct approach compliment the other by providing more perspectives on the research problem for making inferences. Therefore, for this study data was collected from the pension officers who are responsible for coordinating the workers' retirement activities and also from the academic librarians in the federal universities of northwest geo-political zone Nigeria.

3.3 Research Design

This study adopted the Sequential Explanatory Design, which emphasises quantitative data collection and its analysis at the first phase to be followed by qualitative data collection and interpretation. Therefore, for this study the first phase was the quantitative approach, which covered the collection and analysis of data on the awareness of academic librarians on pre-retirement anxiety, the causes of pre-retirement anxiety, the level of pre-retirement anxiety, counselling needs and challenges among academic librarians in the Federal Universities of Northwest zone.

The second phase followed sequentially with interview of pension desk officers (retirement/pension desk officers) from the Federal Universities under study and explore data from the content analysis of the Pension Act. These categories of staff were responsible for the organization, coordination and implementation of staff retirement processes which include the provision of pre-retirement counselling to prospective retirees. The data collected from the second phase of the qualitative approach was targeted to answer the research question five (5) on the availability and application of the counselling services required for overcoming pre-retirement anxiety among the academic librarians. The quantitative methodology was given much emphasis, as it covered six (6) research questions while the qualitative approach addressed one (1) question.

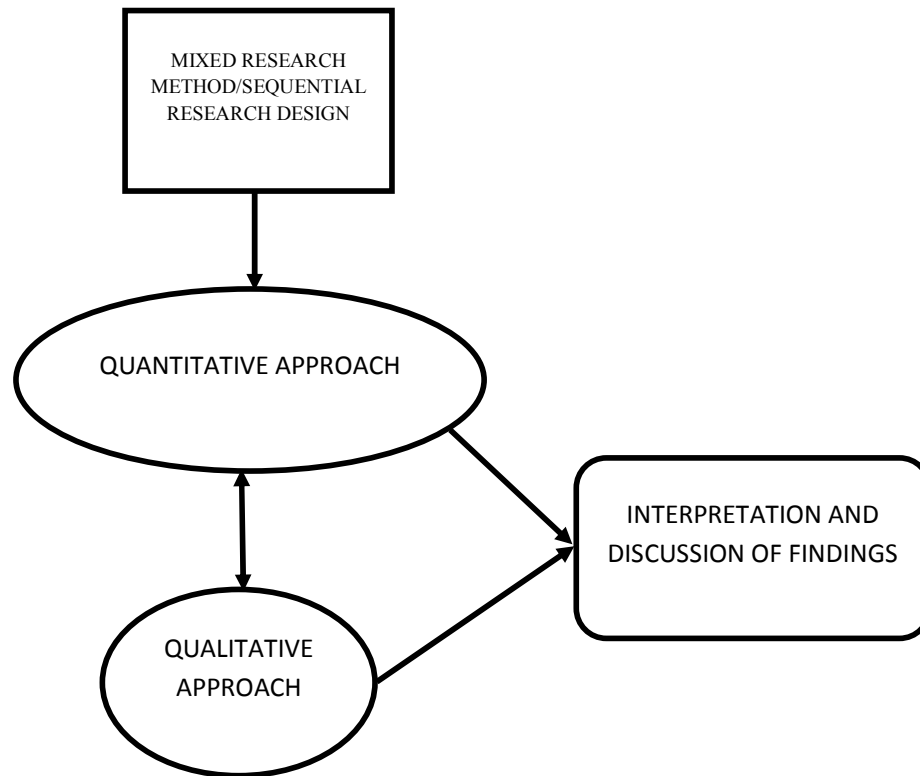


Figure 3: The Research Design

3.4 Research Setting

This study was conducted in the Northwest Zone of Nigeria, which is one of six geo- political zones. It comprised of seven (7) states: Jigawa, Kaduna, Kano, Katsina, Kebbi, Sokoto and. Zamfara states. The states within this zone share some common characteristics and beliefs that shape their pattern of living. Polygamous or large families is very common within this zone which calls for more financial security in terms of retirement. There are sixteen (16) Universities in the Northwestern States out of which nine(9) are owned by the Federal Government, one(1) is privately owned and six(6) are owned by the various state governments of the Zone. The study covered only the nine (9) Federal Universities. These universities were among other Federal Government Institutions that initiated their staff to early planning for retirement by opening Retirement Savings Account (RSA) for every staff on assumption of duty under the Contributory Pension Scheme.

It was discovered from the findings of the preliminary study that there were two hundred and ten (210) academic librarians serving in the nine (9) universities selected for the study. The academic librarians are responsible for the provision and management of all the information services in their respective universities. Like any other university staff, they are expected to retire from service after completing the statutory number of years as provided by law (Zakari, 2016).

3.5 Preliminary Study

The objective of the preliminary study was to ascertain the population and find out some basic information upon which the study will be based as follows: -

1. To find out the number of Federal Universities in the Northwest Zone of Nigeria.
2. To ascertain the number of academic Librarians working in the Federal Universities.

From the National University Commission (NUC) website, the researcher was able to ascertain the number of Federal Universities in the Northwest Zone of Nigeria. The preliminary questionnaire of the research was developed and distributed to the Universities under study and the finding is provided in Appendix IV.

3.6 Population of the Study

The population of the study comprised of all the academic librarians in the Federal Universities of the Northwest Zone. There are nine (9) Federal Universities in the seven (7) States of the Northwest zone. (Jigawa, Kaduna, Kano, Katsina, Kebbi, Sokoto and Zamfara state) (NUC, 2016).

There is a total of two hundred and ten (210) academic librarians as at the time of the study (Table 3.1) (Field trip 2016). Also, there are nine (9) Pension Desk Officers (Table 3.1) working in the Federal Universities. Table 3.1 shows the names of the Universities, their

locations, the total number of academic librarians and Pension Desk Officers as ascertained by the preliminary study.

Table 3.1: Population of Academic Librarians in Federal Universities of Northwest Zone of Nigeria

S/N	Name of Universities	State	No. of Academic librarians
1	Ahamadu Bello University, Zaria	Kaduna	114
2	Bayero University, Kano	Kano	35
3	Federal University Birnin Kebbi	Kebbi	6
4	Federal University Dutse	Jigawa	2
5	Federal University Dutsin Ma	Katsina	9
6	Federal University Gusau	Zamfara	7
7	Nigerian Police Academy, Wudil	Kano	8
8	Nigerian Defense Academy	Kaduna	11
9	Usmanu Dan Fodiyo University	Sokoto	18
TOTAL			210

Source: Field study, NUC/AULNU 2016

3.7 Sampling Technique and Sample Size

The population of the study is very clear and is not too large and therefore, all the two hundred and ten (210) was managed by the researcher. The study used purposely the entire population as the sample size. According to Israel (1992), Abdulmalik (2009) and Ahmad (2015), the justification for using the entire population is based on the fact that samples are chosen because the populations are often too large to be used. Therefore, where the population is relatively small it is good to use the entire population.

3.8 Subject of the study/Respondent groups

The subject of the study comprises two groups, the academic librarians and pension desk officers of the universities under study. According to the NUC/AULNU (2016), academic librarians are professional librarians with a minimal qualification of second class upper (2.1) in the first degree and above. They are the primary subjects of the study expected to retire after attaining the statutory working years, as stipulated by the Federal Government of Nigeria. Like any other worker, they may likely develop pre-retirement anxiety if appropriate measures are not put in place.

The second group of respondents comprised of nine (9) Pension Desk Officers, one from each of the universities under study. They are institutional staff charged with the responsibility of coordinating retirement matters. They are the checkpoint that determines who is to retire and when and make preparations for all the necessary stages of exit. They ensure that every new employed staff opens and maintains a RSA within the first six months of employment as the basis for the Contributory Pension Scheme. They are therefore responsible for the provision and coordination of pre-retirement counselling and processing of all retirement matters.

3.9 Data Collection Instruments

The data collection instruments used in this study were three (3): a questionnaire, interview and content analysis. The instruments were used to collect data from the study respondents. The questionnaire for the study was self-developed. The researcher was guided by other similar studies, such as Abubakar (2012); Garba & Mamman (2014); Amune & Aidenojie (2015); and Enitan (2012) in its development. The instruments were expected to answer the research questions accordingly. The questionnaire was for the academic librarians and interview for the Pension Desk Officers of the Universities under study. Each of the instruments was discussed subsequently in detail.

3.9.1 The Questionnaire for Academic Librarians(QAL)

In the first phase, a questionnaire was used for data collection. Tiarniyu (2000) observed that it is a very popular instrument for data collection in the field of Library and Information Science research. It is used for seeking the opinion of people on a series of issues pertinent to a research problem. It was used to collect relevant information from the respondents and permits the respondents to express their opinions through both open and close ended questions.

The questionnaire addressed six (6) research questions of the study. Close ended questions were provided to collect demographic data for easy response. It has seven (7) sections A– G where each section aimed to obtain different information. All the responses were measured using five (5) Likert Scale with five categories (strongly agreed, agreed, undecided, disagreed and strongly disagreed). Section A: gathered personal demographic data of the respondents, Section B: seeks data on the academic librarian's level; of awareness on retirement, Section C: seek data on their counselling needs; Section D: solicits information on the causes of pre-retirement anxiety, Section E: data on level of pre-retirement anxiety; Section F: seeks out the challenges of pre-retirement anxiety and Section G deals with the measures for overcoming pre-retirement anxiety. Table 3.2 (questionnaire matrix) provides the details.

Table 3.2 Questionnaire Matrix

S/N	SECTION	Data collected on Respondents Variable	NO. of Items	Scales of measurement
1	A	Personal data	6	Close end options
2	B	Awareness on pre-retirement Anxiety	12	Likert scale
3	C	Counselling needs on pre-retirement Anxiety	11	Likert scale
4	D	Causes of pre-retirement Anxiety	21	Likert scale
5	E	Level of pre-retirement Anxiety	8	High, moderate, Low
6	F	Challenges for Overcoming pre-retirement Anxiety	21	Likert scale
7	G	Measures for overcoming pre-retirement Anxiety	21	Likert scale
TOTAL NUMBER OF ITEMS			100	

3.9.2. Interview for Pension Desk Officers

The second phase data collection instrument was the interview, which was conducted with the nine (9) Pension Desk Officers in the Universities under study developed in line with the findings of the quantitative phase. The data was collected from the nine (9) desk officers responsible for the organization, coordination and implementation of staff retirement processes, which include the provision of pre-retirement counselling to prospective retirees.

The interview was specifically used to collect data on the three, five and six (3, 5 and 6) research questions of the study. The interview guide comprised of two (2) sections A and B. Section A: is pre-interview information for the participants and Section B covers interview

questions on the causes of pre-retirement anxiety, the provision of counselling services for overcoming pre-retirement anxiety and its challenges.

3.9.3. Content analysis of the Pension Act 2004/14

The promulgation of the Pension Act by the Federal Government of Nigeria in 2004 and later its review in 2014 mandated the establishment of pension regulatory body, the pension industry and the right and responsibility of the stakeholders involved. This study in order to ascertain relevant information towards the need for counselling provision in the pre-retirement programme to prospective retirees conducted an analysis and articulated the provision with the practical experiences on the pre-retirement courses provided by the PENCOM.

3.10 Validity and Reliability of the Research Instruments

The self-developed instruments were given to professional or specialist in the fields of 'Library and Information Sciences', 'research methodology' and 'guidance and counselling' for validation. These were drawn from Ahmadu Bello University, Zaria, Bayero University, Kano and Yusuf Maitama Sule University, Kano, in which all corrections were effected before its administration to the respondents.

To ensure the reliability of the study, the sample questionnaire was tested. It was distributed to some of the respondents before final administration to the study respondents. Fifty (50) copies of the questionnaire were pilot tested on academic librarians from some Federal Universities of Nigeria like those located in Abuja, Bauchi, Yobe, Adamawa, Lagos and Jos. The essence of the test, was to identify the areas of difficulties and ambiguities in the instrument which were further refined and made easier for the respondents. The data was generated from the pilot test and analysed with statistical package for social

sciences version 20.0 which compute the reliability co-efficient Cronbach alpha. The total Cronbach alpha result of one hundred (100) items in the instrument is .837 and each variable scores is provided in the Table 3.3.

Table 3.3. Scale of Reliability Test on the Study Variables

S/N	VARIABLE	CRONBACH ALPHA
1	Awareness	.718
2	Counselling needs	.957
3	Causes of pre-retirement anxiety	.870
4	Level of pre-retirement anxiety	.743
5	Challenges of pre-retirement anxiety	.956
6	Measures of overcoming pre-retirement anxiety	.778
	Total reliability	.837

Table 3.3 provides the result of the study variable on all items which are all reasonably accepted based on reliability coefficients range from 0.00 to 1.00. The higher coefficients value indicate higher levels of reliability. An alpha coefficient below 0.6 is weak in reliability, 0.6- 0.8 is strong and 0.8-1.0 very strong reliabilities. Thus, the instrument used for this study has a strong reliability base, as all the variables are within the accepted region of 0.7-0.9 based on the assertion of Malhotra (2004) as cited in Yahuza, (2016).

3.10.1 Credibility and Trustworthiness of the Interview

The qualitative data collection instrument should be valid and reliable for the justification of the research findings. Researchers generally believe their participants and take what they say on face value. However, in order to convey its credibility and trustworthiness it is necessary to validate the findings and make them reliable. According to Shenton (2004) and Micheal (2008), for the sake of integrity and enhancing the findings for both internal validity

and for external validity the researcher was able to apply the principles, which include the following:-

- i. The researcher was able to create a rapport with the respondents by providing a background data to the study and detailed description of phenomena to allow comparison.
- ii. Employed overlapping method of data collection writing responses and making comparison with content analysis.
- iii. Interviews were recorded on audiotapes (where possible) to avoid forgetfulness and overloading information.
- iv. Interview data were compared with information from other sources. Such as checking publicity, website, advertisement, documents, minutes of meeting (where provided).
- v. Interviews were consistent with what the researcher observes from other sources related to the person's interviewed.
- vi. After drawing tentative conclusions about findings, the researcher returns to study's participants and checked their finding garnering feedback (where possible).

The researcher put efforts to ensure the credibility, trustworthiness and dependability of the findings despite the fact that some efforts were sabotaged along the line, such as the denial to recording verbatim extracts to avoid forgetfulness and overloading. Other sources of information (as given above) were used to verify the data and also through making feedback to the participants where possible.

3.10.2 Ethical issues: The researcher attempted to create a feeling for confidentiality by giving clear explanation on the need and purpose of the study to the respondents before conducting the interview. The interviewees were informed that the information collected would only be used for academic purposes only. And to ensure suppression the respondents were assured that their identity would be concealed. It was based on their consent that the interview was conducted.

3.11 Administration of Data Collection Instrument (Questionnaire)

An introductory letter from the Department of Library and Information Sciences, Bayero University Kano was used to formally introduce the researcher to the study population. This provided access to the primary population of the study. The researcher employed the services of three (3) trained graduates in library and information science (unemployed) who have done their ungraduated attachment under the office of the researcher. They agreed to assist in data collection of the study personally, the researcher and the research assistance administered the research instruments to the respondents. The research assistants were trained to enable them to tackle some problems that needed prompt attention. The questionnaire, distributed to the respondents of the study were collected subsequently. Attempts were made to ensure quick completion and safe return of the filled questionnaire.

On the second phase of administration of data collection instrument, the researcher formally communicated with the respondents prior to the day of the interview. The communication was through one-on-one or via telephone or e-mail depending on the individual means of accessibility. This led to agreement for a scheduled interview which was conducted a few days later. The researcher on the day agreed for the interview and personally after the formal introduction conducted the interview using the interview guides.

3.12 Method of Data Analysis

The study was based on mixed research methodology and therefore, the data analysis was in three (3) stages. The first stage was the analysis of the quantitative data collected using the Statistical Package of the Social Sciences SPSS version 20.0 to generate frequencies, percentages, mean and standard deviation. The hypotheses of the study were also analyzed using Inferential Statistical tests. The inferential statistic provides a confidence interval for each variable as well as the values, direction, the degree of freedom and level of significance in tables and figures for taking decisions. The Pearson Product Moment Correlation

(PPMC), independent T-test and ANOVA were used in testing the hypotheses. Specifically, PPMC test between the counselling needs and pre-retirement anxiety of academic librarians. Independent t-test was used to dictate the significant difference between pre-retirement anxiety and gender and counselling needs and gender. Moreover, ANOVA was used for the significant difference between counseling needs, pre-retirement anxiety and the age of academic librarians. The second stage is comprised of two forms of qualitative data analysis, content analysis and interview for the Pension Desk Officers. The last or final stage of analysis is the interpretation of the two results from the first and second phases of the analysis.

The qualitative data collected from the staff /pension officers was coded according to individual statements on particular variables using a thematic form of analyses. The data was organized by proving explanations on effects and then drawing conclusions. The findings were further verified from the participant's feedback. After the two distinct analysis and interpretations of the two separate data, the findings of the study were discussed as appropriate.

Table 3.4Research Matrix

S/N	RESEARCH QUESTION	METHODOLOGY	INSTRUMENT	RESPONDENT	TOOL FOR ANALYSIS
RQ1	AWARENESS OF ACADEMIC LIBRARIANS TOWARDS RETIREMENT	QUANTITATIVE	QUESTIONNAIRE	ACADEMIC LIBRARIANS	DESCRIPTIVE STATISTICS
RQ2	COUNSELLING NEEDS	QUANTITATIVE	QUESTIONNAIRE	ACADEMIC LIBRARIANS	DESCRIPTIVE STATISTICS
RQ3	CAUSES OF PRE-RETIREMENT ANXIETY	QUANTITATIVE QUALITATIVE	QUESTIONNAIRE/ INTERVIEW	ACADEMIC LIBRARIANS PENSION DESK OFFICERS	DESCRIPTIVE STATISTICS
RQ4	LEVEL OF PRE-RETIREMENT ANXIETY	QUANTITATIVE	QUESTIONNAIRE	ACADEMIC LIBRARIANS	DESCRIPTIVE STATISTICS
RQ5	COUNSELLING SERVICES	QUALITATIVE	INTERVIEW	PENSION DESK OFFICERS	THEMATIC ANALYSIS
RQ6	CHALLENGES ASSOCIATED WITH THE PRE-RETIREMENT ANXIETY	QUANTITATIVE QUALITATIVE	QUESTIONNAIRE INTERVIEW	PENSION DESK OFFICERS	THEMATIC ANALYSIS DESCRIPTIVE STATISTICS
RQ7	MEASURES OF OVERCOMING PRE-RETIREMENT ANXIETY	QUANTITATIVE	QUESTIONNAIRE	ACADEMIC LIBRARIANS	DESCRIPTIVE STATISTICS

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

4.1 Introduction

This chapter deals with the data presentation, analysis and discussion of findings. The data collected was sorted and screened for valid analysis. The methodological approach necessitates the data presentation based on the following headings: -

4.2. Quantitative Data analysis,

4.2.1. Response rate

4.2.2. Demographic Information of the Respondents

4.2.3. Level of Awareness of Academic Librarians towards Retirement

4.2.4 Counselling Needs of Academic Librarians

4.2.5 Causes of Pre-Retirement Anxiety

4.2.6. Level of Pre-Retirement Anxiety among Academic Librarians

4.2.7. Challenges associated with the Pre-Retirement Anxiety

4.2.8. Measures for overcoming Pre-Retirement Anxiety

4.2.9 Inferential Statistics (Hypotheses Testing)

4.2.10. Hypothesis 1

4.2.11. Hypothesis 2

4.2.12. Hypothesis 3

4.3. Qualitative Data presentation

4.3.1. Interview Data

4.3.2 Content Analysis

4.4. Discussion of Findings.

4.2 Quantitative Analysis of Data (Descriptive and inferential statistics)

The first phase of data presentation started with the descriptive statistic which generated frequencies, percentages, mean scores (\bar{x}) and standard deviation using SPSS 20.0 version. It also covers the inferential statistics which used t-test and Analysis of Variance (ANOVA) for testing the five (5) research hypotheses.

4.2.1. Response Rate

Two hundred and ten (210) copies of the questionnaire were distributed to the respondents in the federal universities in Northwest geo-political zone of Nigeria. The Table 4.1 provides the breakdown of the distribution and the response rate.

Table 4.1 Response Rate of the Respondent

	Response rate	Frequency	Percentage(%)
1	Distributed	210	100
2	Returned	192	91
3	Not returned	18	9

Table 4.1 presents the response rate of the questionnaire distributed. A total of two hundred and ten (210) copies of the questionnaire were administered out of which one hundred and ninety-two (91%) were returned and found usable. While only eighteen (9%) were not returned. The researcher made several efforts to retrieve the copies not returned but it proved abortive. The high response rate of the returned copies could be attributed to the persistent visits and phone calls made by the researcher. This response rate of ninety-one percent (91%) was adequate enough for data analysis for the study. This finding was supported by Babbie (2010) that a response rate of 50% is considered acceptable, 60% good and over 70% very good for adequate analysis and reporting.

4.2.2. Demographic Information of the Respondents

Respondents were asked to indicate their demographic information in terms of gender, age, years of working experience, position /rank and educational qualification. Table 4.2 presents the finding under each category.

Table 4.2 Demographic Data

Demographic Characteristics of the Respondents		Response	
		No.	%
Gender	Male	131	68.2
	Female	61	31.7
	Total	192	100
Age	25-30 years	42	21.8
	31-35 years	66	34.3
	36-Above	84	43.6
	Total	192	100
Years of Service	1-5 years	30	15.6
	6-10 years	67	34.9
	11-16 years	42	21.8
	17-20 years	41	21.3
	21- Above	12	6.25
	Total	192	100
Position/Rank	Librarian	9	4.6
	Deputy Librarian	17	8.8
	Principal Librarian	13	6.7
	Senior Librarian	19	9.8
	Librarian I	21	10.9
	Librarian II	35	18.2
	Assistant librarian	61	31.7
	Total	192	100
Educational Qualification	First Degree	61	31.7
	Post Graduate Diploma	91	47.3
	Masters Degree	30	15.6
	PhD	10	5.2
	Total	192	100

The Table 4.2 shows the gender distribution of the respondents with more than half 131 (68.2%) were male and 61(31.7%) were female. This shows that male academic librarians were more than their female counterparts in the study. This implies that there are more male academic librarians working in the Federal Universities under study than their female counterparts and gender influences individual differences, which vary significantly in the management of anxiety.

Table 4.2 also indicates that less than half 66 (34.3%) of the respondents were between the ages of 31-35 years, followed by 84(43.6%) 36 years and above, while only 42 (21.8 %) are within 25-30 years of age. From the above data presented, it can be seen that majority were

between the ages of 31 and above. This shows that they fall within the ages they are supposed to start planning to overcome the development of pre-retirement anxiety. This gives room for making plans for retirement to avoid the development of pre-retirement anxiety. It is also most likely that their individual counselling needs differ based on age and so also are the strategies for the management of pre-retirement anxiety.

Table 4.2 also reveals the years of service of the respondents. It shows that half 97 (50.5%) had one to ten (1-10) years of service of working experience. This was followed by 42 (21.8%) and 41 (21.3%) who had between (10- 15) years and fifteen to twenty (15-20) years respectively and only ten 10 (4.8%) had attained twenty (20) years and above. This shows that almost all the respondents under study have acquired a number of years in the service and are expected to have acquired relevant information on retirement, which may improve their awareness and readiness. The earlier the preparation towards retirement the better the chances of avoiding the development of pre-retirement anxiety.

The Position/Rank of the Respondents: Table 4.2 also shows the position/rank of the academic librarians in the Federal Universities. It indicates that less than half 61 (31.7%) were in the Assistant Librarians cadre, followed by 35 (18.2%) and 21 (10.9%) as Librarian II and I, respectively. This shows that less than half 75 (39%) cut across the most senior positions from senior librarian to librarians' cadre. It implies that the key Position/rank can play an important role in terms of the coordination of activities for the management of pre-retirement anxiety. Therefore, they are in a better position to support programs on retirement.

Table 4.2 indicates higher qualifications of the respondents. Less than half 91 (47.3%) had Post-Graduate Diplomas followed by 61 (31.7%) who had Bachelor's degrees 30 (15.6%) and 10 (5.2%) had Masters Degrees and PhDs respectively. This shows that more than one half 131 (68.2%) had Post graduate qualification (PG, Master and PhD) as their higher

qualifications. The finding shows that majority have attained a higher level of education, which implies that the higher the level the better the perception for retirement. This is supported by the finding of Arogudade(2016), that workers classified with low emotional intelligence and self-efficacy reported higher pre-retirement anxiety compared to their counterparts who possess high emotional intelligence and self-efficacy. Therefore, higher educated individuals are expected to avoid the development of retirement anxiety.

4.2.3. The Level of Awareness of the Respondents on Retirement

Respondents were asked to indicate their response on the predetermined statement on their awareness on retirement on a five 5-point Likert Scale (SA=strongly agree, A=Agree, U=Undecided, DA=Disagree SDA= strongly disagree). For the purpose of analysis, the mean score of each variable was considered as an index of agree and disagree with 3.00 as the critical region. Any score equal to or above 3.00 is agreed and below 3.00 is disagreeing. Table 4.3 provides the details of the awareness of the respondents.

Table 4.3. Level of Awareness of Academic Librarian on Retirement

S/N	Awareness	SA	A	UD	DA	SDA	Mean	SD	Decision
1.	I am aware of retirement of employees	134(71%)	45(23.4%)	0	3(1.3%)	8(4.2%)	3.88	0.29	Agree
2.	I feel happy when I think about retirement	57(29.6%)	61(31.7%)	36(18.7%)	22(11.2%)	16(8.3%)	2.81	0.98	Disagree
3.	Retirement enables an employee to have time for other things	72(37.5%)	64(33.3%)	22(18.2%)	18(9.4%)	12(5.2%)	3.61	0.79	Agree
4.	Retirement involves certain procedures for success exit	68(35.4%)	61(31.7%)	35(18.2%)	15(7.8%)	10(5.2%)	3.41	0.66	Agree
5	I don't check my retirement account	41(21.2%)	61(31.7%)	48(25%)	29(15.1%)	11(5.7%)	3.21	1.05	Agree
6	I discuss my retirement with my family	36(18.7%)	60(31.2%)	43(22.4%)	36(18.7%)	16(8.3%)	2.51	1.36	Disagree
7	I don't consider retirement as end of one's career	38(19.7%)	46(33.9%)	40(20.8%)	29(15.1%)	35(18.2%)	2.23	1.70	Disagree
8.	I like receiving mail from pension office	22(11.4%)	40(20.05)	56(29.2%)	38(19.7%)	36(18.7%)	1.78	1.92	Disagree
9.	If possible I will delay my retirement	35(18.2%)	36(18.7%)	60(31.2%)	35(18.25)	24(12.5)	1.86	1.53	Disagree
10	I know what I contribute for my pension	33(17.2%)	43(22.45)	53(27.6%)	36(18.7%)	26(13.5%)	1.98	1.62	Disagree
11	My work occupy the time for my family	29(15.1%)	58(30.2%)	51(26.5%)	36(18.7%)	16(8.3%)	2.28	1.36	Disagree
12	Others	3(1.5%)	9(4.7%)	14(7.2%)	8(4.25%)	9(4.7%)	1.39	1.97	Disagree

Table 4.3 above reveals that more than half of the academic librarians 179(94.4%)agreed that they are aware of retirementissuesand only 11 (5.2%)indicate that there are not.It also shows that majority of the academic librarians agreed that they were happy when they thought of retirement.Thirty-six 36 (17.1%) were undecided and thirty-eight38 (18.1%)disagreed. This indicates that majority are looking forward to retirement.

Table4.3 revealed that majority of the academic librarians 136 (64.8%) agreed that retirement enables an employee to have time for other things. Twenty-two (22 or 11.4%)academic librarians were undecided about this and thirty 30 (15.4%) disagreed that retirement would give time for other things. It also indicates that majority129 (7.1%) agreed that retirement involves certain procedures for a successful exit.Thirty-five 35 (18.2%) were undecided and twenty-five 25 (13.0%) disagree about the required procedure for a successful exit. This indicatesthat academic librarians are not adequately enlightened on retirement procedures.

The Table provides that almost half 102 (52.9%) of the academic librarians agreed to be aware of the Pension Acts, 48 (25%) remained undecided and 40 (10.8%) disagreed. Italso revealed that less than half 96 (49.9%) of academic librarians agreed that they discussed their retirement matters with their family.However, 43 (22.4%) were undecided and 52 (16.0%) disagree with this statement.

From the Table 4.3, it is clear that more than half of the academic librarians84 (53.6%) agreed that retirement marks the end of one's career 40 (20.0%) were undecided and 64(33.3%) disagreed that retirement does not mark the end of career.Additionally, the finding indicates that less than half 62(22.2.5%) agreed to not being happy when receiving mail, fromthe pension office, while 56(29.2%) remain undecided and 74 (38.4%) disagreed. This indicates the willingness of academic librarians to communicate with the Pension Office concerning issues related to retirement.

The Table revealed that academic librarians were asked if they would consider delaying their retirement and less than half 71(33.8%) agreed and 59 (30.7%) disagreed. On the issue of contribution to pension the academic librarians were asked if they did not know how much they contributed for their pension, less than half 76(39.6%) agreed 53 (27.6%)remained undecided and only 62(32.2%) disagreed which means they know how much they are contributingmonthly.

Table 4.3indicates thatalmost half 87 (45.3%)of the academic librarians consider having less time for their family due to their work 51(26.5%)and 62(32.2%)remained undecided and disagreed, respectively. Other variables that have not been mentionedbut which may likely add to the awarenessof academic librarians to retirement were revealed, as 12 (6.3%)agreed 14(7.2%) undecided and 17 (8.8%)disagreed.

Based on the five 5-points Likert Scale, the bench mark for analysis is 3.00 and any score from 3.00and above is positive as Agree and below is accepted as negativedisagree). The finding indicates that a great number disagree on the item. This shows that there is a very low level of awareness among the academic librarians on pre-retirement anxiety.

4.2.4. The Counselling Needs for overcoming of Pre-Retirement Anxiety

Counselling is a pre-determined and systematic procedure of putting people back to psychological equilibrium, that is, of reducing or even eliminating tension in individuals and consequently engendering psychological stability in them. Academic librarians were asked to indicate their counselling needs on pre-retirement anxiety. The Table 4.4(4.7) gives the findings:

Table 4.4. *Counselling Needs*

S/N	Reasons for the needs	Mean(x)	Std.Dev.	Decision
1.	I need counselling for locating income returning ventures	3.1	0.2	Agree

2.	I need counselling to cope with pre-retirement anxiety	3.9	0.9	Agree
3.	I need counselling to provide healthy living guides	3.9	0.9	Agree
4.	I need counselling on time management so as to utilize time when out of job	3.7	1.0	Agree
5.	I need counselling for decision making skills particularly on what to do in retirement	3.7	1.0	Agree
6.	I need counselling on early retirement	3.5	1.1	Agree
7.	I need counselling on commercial pension funds schemes	3.8	1.2	Agree
8.	Counselling should go beyond the financial aspect	3.7	1.7	Agree
9.	I need counselling for self-awareness so as to prepare for my retirement	2.1	1.5	Agree
10.	I need counselling to make realistic goals on my preparation for retirement	3.7	1.7	Agree
11	OTHERS	0.7	2.1	Disagree

Table 4.4 revealed the items under the counselling needs of the academic librarians score above 3.00, which is the acceptance mean score level. This indicates that they are in need of counseling on locating income returning ventures, healthy living and time management, to cope with pre-retirement, self-awareness so as to prepare for retirement, commercial pension funds administrators' decision making skills particularly on what to do in retirement and the financial aspects of retirement benefits. It also revealed the need of counselling on early retirement, which has mean scores of 3.1, 3.9, 3.9, 3.7, 3.7, 3.5, 3.8, 3.7, 3.8, 3.7 and 0.7, respectively.

It can therefore be concluded that majority of academic librarians indicated the need for counselling on retirement, most especially on social, financial and health aspects. However, the provision of counselling and the attitude of employers to pre-retirement counselling should be carefully articulated. Professional counselling should be offered at the right time to avoid the development of pre-retirement anxiety.

4.2.5. The Causes of Pre-Retirement Anxiety

Pre-retirement anxiety is basically psychological and often displayed by some observable action that may be as a result of socio, physical or financial factors. Academic librarians are asked to indicate their responses on the predetermined causes that may lead to the development of pre-retirement anxiety. Table 4.5 presents the responses.

Table 4.5 Causes of Pre-Retirement Anxiety

S/N	CAUSES	Mean(x)	Std.Dev.	Decision
1.	Inadequate saving attitude	3.08	1.43	Accepted
2.	Challenge in adjusting to new life	3.41	1.24	Accepted
3.	Inadequate planning for retirement	3.35	1.29	Accepted
4.	Family size and its demands	3.52	1.32	Accepted
5.	Total dependence on present salary	2.34	1.33	Rejected
6.	Problem of securing residential accommodation	3.54	1.32	Accepted
7.	Ignorance of what to do with pension money	3.60	1.37	Accepted
8.	Attitude of friends and family	3.65	1.29	Accepted
9.	Delay in the payment of retirement benefits	3.37	1.29	Accepted
10.	Financial insecurity	3.37	1.34	Accepted
11.	Loss of social support and self esteem	2.50	1.32	Rejected
12.	Lack of Income generation alternative	3.49	1.20	Accepted
13.	Challenges of sudden retirement.	2.30	1.25	Rejected
14.	No adequate awareness of retirement transition	2.31	1.60	Rejected
15.	Poor retirement plans for employees	3.19	1.16	Rejected
16.	Lack of motivation	2.28	1.89	Rejected
17.	Fear of being lonely	2.93	1.24	Rejected
18.	Lack of business skills	2.43	1.25	Rejected
19.	Thought of sudden death	2.53	1.29	Rejected
20.	Retirement is old age	2.50	1.95	Rejected
21.	Others	2.74	1.29	Rejected

Table 4.5 reveals that most of the items under the causes of pre-retirement anxiety among academic librarians score above 3.00, which is an acceptance mean score level. This indicates that they indicated an inadequate saving attitude, challenges in adjusting to new life

after retirement, inadequate planning for retirement, family size and its demands, total dependence on salary as a means of sustenance, residential accommodation, ignorance of what to do with pension money, the attitude of friends and family after retirement, the late payment of retirement benefits, financial insecurity, loss of social support and self-esteem, lack of income generation alternatives, challenges of sudden retirement and lack of adequate awareness of retirement transition. Also, poor retirement plans, lack of motivation, fear of being lonely in retirement and lack of business skills develop pre-retirement anxiety; retirement is old age and the presence of other factors that were not specified to the development of pre-retirement anxiety.

Therefore, the findings indicate that majority agreed that the major causes of pre-retirement anxiety, among others, are ignorance of what to do with pension money at a (3.60) mean score, attitudes of friends and family (3.65), challenges in adjusting to new life (3.41), delay in payment of retirement benefits and financial insecurity (3.37) respectively, Inadequate saving behaviors (3.08), poor retirement planning (3.19), total dependence on present salary (3.34), inadequate planning for retirement (3.35) and lack of income generating alternatives (3.49). This implies that there is no adequate provision of information, as required, which is much needed to get the prospective retiree plan ahead to avoid pre-retirement anxiety.

4.2.6 Levels of Pre-Retirement Anxiety

The level of pre-retirement anxiety was observed by researchers to be high in developing countries, most especially in Nigeria. For the purpose of analysis, the index of acceptance that the level of anxiety is high, moderate or low is set at 70% and above. Respondents were asked to indicate their level of anxiety on the variables provided using High for 70% and above, Moderate 50-69% and Low below 49%. Table 4.12 provides the findings:

Table 4.6. *Level of pre-retirement Anxiety*

S/N	Level of pre- retirement Anxiety	High	Moderate	Low
1	FINANCIAL	61 (76%)	18 (22.5%)	1 (1.2%)
2	INVESTMENT/SAVINGS	69 (86.2%)	5 (6.2%)	6 (7.5%)
3	ENVIRONMENTAL	65 (81.2%)	14 (17.5%)	1 (1.2%)
4	HEALTH	70 (87.5%)	9 (11.2%)	1 (1.2%)
5	SOCIAL	57 (71.2%)	15 (18.7%)	8 (10%)
6	OTHERS	48 (60%)	11 (13.7%)	21 (26.2%)

The table 4.6.1 shows that majority 70 (87.5%), 69 (86.2%), 65 (81.2%) and 61 (76%) of the respondents indicated health, investment, environment and finance respectively as higher levels of their anxiety. This implies that the majority lack adequate provision or planning for retirement and are in need of measures that will ameliorate pre-retirement anxiety. This indicates that health and financial insecurity are two of the major factors that trigger pre-retirement anxiety among the academic librarians. They were not able to acquire any entrepreneur skill, which is vital and applicable globally to address financial issues within or out of service.

4.2.7. The Challenges Associated with Pre-retirement anxiety

Counseling for overcoming pre-retirement anxiety has been discovered to be absolute by many researchers. However, there is not any human program that withstands the challenges and retirement transition is also not an exception. The academic librarians were asked to identify the challenges for overcoming pre-retirement anxiety. The table below presents the details of the findings:

Table 4.7. Challenges associated with pre-retirement anxiety

S/N	Challenges	M (x)	St	Decision
1	There is inadequate publicity on the need for planning retirement	4.06	0.61	Agreed
2	There is corruption in pension board which cause delay in the payment of benefits	3.96	0.55	Agreed
3	There is poor management of the retirement program and funds	3.75	0.63	Agreed
4	The workers attitudes to the program	2.84	1.0	Disagreed
5	There is inadequate provision of pre-retirement counselling	3.67	0.59	Agreed
6	There is lack of adequate awareness	3.54	0.71	Agreed
7	There is poor implementation of policies	3.78	0.58	Agreed
8	There is difficulty in managing pension funds	3.47	0.71	Agreed
9	There is lack of professional counsellors	3.60	0.69	Agreed
10	There are too many commercial pension funds managers	3.38	0.71	Agreed
11	There is poor attitude to counselling	3.44	0.71	Agreed
12	There is inadequate evaluation of program	3.22	0.71	Agreed
13	There is no review of retirement policies	3.31	0.65	Agreed
14	There is no commitment of workers on office work	2.86	1.02	Disagreed
15	There is poor implementation of research findings	3.09	0.83	Agreed
16	There is Inadequate funds for counselling	3.18	0.85	Agreed
17	There is no adequate facilities for counselling program	2.84	0.95	Disagreed
18	There is lack of consistent counselling program	3.04	1.08	Agreed
19	There is late provision of counselling	3.14	0.87	Agreed
20	There is too much concentration on financial aspects	3.09	0.91	Agreed
21	Others	2.85	0.89	Disagreed
		3.36	0.7	Agreed

Table 4.7 show that majority of the items on the challenges associated with pre-retirement anxiety of the academic librarians score above 3.00, which is the acceptance mean score

level. This indicates that they are faced with inadequate publicity and general awareness on the need for planning on retirement, corruption in the pension board causes delay in the payment of retirees benefits, poor management of retirement programs and funds; poor implementation of retirement policies, inadequate provision of pre-retirement counseling and the difficulty in managing pension fund as a threat to overcoming pre-retirement anxiety. Also, poor attitudes to counseling programs, too many commercial pension fund administrators, no proper review on retirement policies to incorporate identified problems; inadequate evaluation of retirement programs, inadequate funds for counselling and the late provision of counselling to prospective retirees, improper implementation of research findings, lack of consistent counselling program and too much concentration on financial aspects, inadequate facilities for counselling program and employees are not much committed to their work are the other factors or challenge associated with overcoming of pre-retirement anxiety.

4.2.8. The Measures for overcoming pre-retirement anxiety

The measures are classified into two, personal and organizational. The personal are that which constitute individual efforts and the later covers all the other attempts by employers or administrators to address the issue. Respondents were asked to indicate their responses on the predetermined statement on the measures for overcoming pre-retirement on a five 5-point Likert Scale (SA=strongly agree, A=Agree, U=Undecided, DA=Disagree SDA= strongly disagree). For the purpose of analysis, the mean score of each variable was considered as an index of agree or disagree where 3.00 was set as the critical region. Any score equal to or above 3.00 is agreed and below 3.00 disagreeing. Table 4.8 provides the details of the respondents:

Table 4.8 Measures of overcoming pre-retirement anxiety

S/ N	PERSONAL	SA	A	UD	DA	SDA	Mean	SD	Decision
1	I will acquire one or more relevant skills for resource material management at retirement.	81(42.1%)	66(34.3%)	10(5.2%)	11(5.7%)	22(11.4%)	3.86	0.86	Agree
2	I will attend and utilize ideas from the pre-retirement counselling lectures	65(33.83%)	72(37.5%)	19(9.8%)	18(9.3%)	17(8.8%)	3.58	0.9	Agree
3	I will create avenues for social networking, community services and leisure activities.	59(30.7%)	64(33.3%)	27(14.0%)	19(9.8%)	20(10.4%)	3.25	1.0	Agree
4	I will develop a personal savings scheme planning before retirement and constant checking information from pension officer.	66(34.3%)	61(31.7%)	17(8.8%)	31(16.1%)	21(10.9%)	3.34	0.8	Agree
5	I will develop a retirement budget to track, plan and control the in-flow and outflow of income	64(33.3%)	76(39.5%)	17(8.8%)	16(8.3%)	18(9.3%)	3.66	0.8	Agree
6	I will acquire knowledge of healthy living guides.	67(34.8%)	67(34.8%)	27(14.0%)	8(4.2%)	19(9.8%)	3.52	0.7	Agree
7	I will discover other avenues of channeling income such as the stock market and trading in securities	69(35.9%)	65(38.8%)	25(13.0%)	8(4.2%)	18(9.3%)	3.54	0.79	Agree
ORGANIZATIONAL									
8	The state as well the employers should be directly involved in individual retirement decision	61(31.7%)	73(38.0%)	23(11.9%)	18(9.3%)	16(8.3%)	3.50	0.89	Agree
9	There should be proper coordination and implementation of retirement policies should be upgraded	62(32.2%)	77(40.1%)	27(14.0%)	12(6.2%)	11(5.7%)	3.67	0.60	Agree
10	Employers should encourage early retirement by offering incentives	51(35.9%)	65(34.3%)	38(19.7%)	24(12.5%)	12(6.2%)	3.05	0.94	Agree
11	There should be the Provision of yearly pre-retirement workshop and seminar.	69(35.9%)	66(34.3%)	30(15.6%)	18(9.4%)	7(3.6%)	3.55	0.65	Agree
12	There should be the provision of One-one counselling on retirement	59(30.7%)	70(36.4%)	23(11.9%)	24(12.5%)	13(6.7%)	3.41	0.97	Agree
13	There should be good communication between pension officers and staff	76(39.5%)	59(30.7%)	23(11.9%)	15(7.8%)	17(8.8%)	3.55	0.84	Agree
14	Planning for retirement should begin early than the last three month provided now	78(40.6%)	54(28.1%)	29(15.1%)	10(5.2%)	19(9.8%)	3.47	0.76	Agree

15	Government provision on retirement should be adequate and effective	68(35.4%)	66(34.3%)	27(14.0%)	17(8.8%)	10(5.2%)	3.56	0.71	Agree
16	There is need for constant reviews and monitoring of retirement policies	69(35.9%)	59(30.7%)	24(12.5%)	11(5.7%)	17(8.8%)	3.63	0.73	Agree
17	There should be housing and health schemes for retirement	81(42.1%)	49(25.5%)	30(15.6%)	13(6.7%)	17(8.8%)	3.42	0.78	Agree
18	Payment of pension should be fast and effective	66(34.3%)	61(31.7%)	31(16.1%)	11(5.7%)	21(10.9%)	3.47	0.76	Agree
19	Employers should encourage savings for retirement	62(32.2%)	77(40.1%)	27(14.0%)	12(6.2%)	11(5.7%)	3.34	0.8	Agree
20	There should be provision for health scheme of retirees	78(40.6%)	54(28.1%)	29(15.1%)	10(5.2%)	19(9.8%)	3.41	0.97	Agree
21	OTHERS	14(7.2%)	10(5.2%)	6(3.1%)	2(1.0%)	4(2.1%)	3.3	0.83	Agree

Table 4.8 presents the findings on the personal and organizational management procedures of pre-retirement anxiety. It was revealed that out of the total number of the respondents, more than half 147 (76.4%) agreed to have set to acquire one or more relevant skills for resource material management in preparation to retirement. However, 33(17.1%) are not in agreement while only ten 10(4.8%) remain undecided. Similarly, majority 140 (66.7%) agreed to develop a retirement budget track to plan and control the in-flow and out flow of income where only thirty-five (35 or 18.1%) disagree on that.

More than half of the academic librarians 137 (71.3%) and 134 (69.7%) were affirmative that they would attend and utilize the ideas from the pre-retirement lectures organized by PFA and acquire knowledge on healthy living guides and discover avenues of channeling income, such as the stock, market and trading in securities, respectively. Furthermore, 127 (66.1%) claimed to develop a personal savings scheme apart from the one the RSA control by the PFA. Generally, it can be concluded that agreed to the personal commitment in the management of pre-retirement anxiety.

On the organizational management procedures majority 139 (72.3%) agreed that there should be proper coordination and implementation of retirement policies however, thirty-four 34 (17.7%) disagreed, twenty-three remain undecided. one hundred and thirty-eight 138 (71.8%) were also in agreement on the need for a constant review and monitoring of retirement policies only twenty-eight 28 (14.5%) opposed to it.

It was also revealed that 135(70.3%) agreed on both the constant provision of yearly pre-retirement workshops and seminars to all workers and good communication between the pension officers and employees. Also one hundred and thirty-four 134 (69.7%) considered both the involvement of employers in individual retirement decision making and equally the provision of adequate guidance on all the procedures involved. Moreover, more than half 132

(68.7%) called for early planning on retirement, which opposed the present three-month notice provision by the Federal Government of Nigeria. More than half 130(67.7%) of the respondents indicated concern on the provision of housing and healthy living scheme to retirees.

Table 4.8 highlighted from the findings that the need of one-one counselling provision to prospected retiree was supported by 129 (67.1%) of the academic librarians. Similarly, more than half 116 (60.4%) of the respondents were of the same opinion on the use of incentives to motivate early retirement as practiced in advanced countries. However, thirty-six 36 (18.7%) opposed and thirty-eight 38 (19.7%) remained undecided.

The findings indicate that majority of the academic librarians are in total support of both the personal and organizational measures for overcoming pre-retirement anxiety. Therefore, based on the total of agreed decisions of the mean score above, the bench mark of 3.00 on all the items shows that all the measures are relevant towards overcoming pre-retirement anxiety.

4.2.9. Inferential Statistics (Hypothesis testing)

4.2.10 Hypothesis 1: There is a significant relationship between the counselling needs and pre-retirement anxiety of academic librarians in the universities under study. Table 4.9 presents the findings:

Table 4.9 PPMC correlation analysis between counselling needs and pre-retirement anxiety

	Df	N	R	p-value	Decision
Counselling needs	191	192	.990	.000	Accepted
Pre-retirement anxiety					

From Table 4.9, the degree of freedom is 191 where N=192, the calculated p=.990 and significant value .000 and 0.05 confidence level. The calculated p-value of .990 is greater

than the significant value .000. This signifies a positive relationship between the counselling needs of academic librarians and their level of pre-retirement anxiety. $P > .000$ hence, the alternate hypothesis was accepted. That is, there is a significant relationship between the counselling needs and pre-retirement anxiety of academic librarians in federal universities of the Northwest zone.

4.2.11. Hypothesis 2. There is a significant difference between counselling needs of academic librarians and: -

1. Gender
2. Age

Table 4.10 *Counselling needs of academic librarians based on gender*

Counselling need		N	T	Df	Mean dif.	t-cal	t-cri	Decision
	Male	131	-.635	190	-.35938	.251	.617	Rejected
	Female	61	-.618	117.452	-.35938			

From Table 4.10, the calculated t-calculated is =.251, t-critical = .617 at 95% confidence level. This shows that the calculated $t <$ is less than .617, hence the alternate hypothesis was rejected which means there is no any significant difference between the gender of academic librarians and their counselling needs.

Table 4.11. *ANOVA analysis on the significant difference on the counselling needs and ages of academic librarians*

	Sum of squares	df	Mean square	F-cal	F-cri	Decision
Between Group	22.959	2	7.656	.558	.643	Rejected
Within Group	2578.011	188	13.713			
Total	2600.979	190				

From Table 4.11, calculated $f\text{-cal} = .558$, the $f\text{-critical} = .645$ and 95% confidence interval. This indicates that the calculated $f\text{-cal} .558$ is less than $f\text{-critical}$ value of .645

therefore, the alternate hypothesis was rejected. This means there is no any significant difference between the counselling need of academic librarians and their ages.

4.2.12. Hypothesis3 There is a significant difference between the level of pre-retirement anxiety of academic librarians and: -

1. Gender
2. Age

Table 4.12. T-test analysis on significant difference between pre-retirement anxiety and gender of academic librarians

Pre-retirement anxiety		N	T	df	Mean dif.	t-cal	t-cri	Decision
	Male	131	-.635	190	-.35938	.894	.346	Accepted
	Female	61	-.618	117.452	-.35938			

From Table 4.12, the calculated t -calvalue is =.894, significant value .346 and confidence level of 0.05. This shows that t-cal> is greater than t-cri .346, hence the alternate hypothesis was accepted. This means that there is a significant difference in gender between academic librarians and their level of pre-retirement anxiety. This is possible due to individual differences and is obvious that men shoulder more responsibilities than women. So, there are tendencies to have differences in the level of pre-retirement anxiety by gender.

Table 4.13. ANOVA analysis on the significant difference between level pre-retirement anxiety and ages of academic librarians

	Sum of squares	df	Mean square	F-cal	F -cri	Decision
Between Group	217.192	2	72.397	1.710	.167	Accepted
Within Group	7961.678	188	42.349			
Total	8178.870	190				

Table 4.13. Indicates that the calculated f- cal is = 1.710, f-cri .167 at 95% confidence level. It was deduced that since the calculated f-value is greater than the critical f-cri value hence, the alternate hypothesis was retained. This interprets that there is a

significant difference between the levelsof pre-retirement anxiety across the ages of the academic librarians of the Federal universities under study. Since age determines retirement, those closer to retirement age are more prone to have higher levels of anxiety than others.

4.3 Qualitative Data Presentation

This section presents an analysis of qualitative data obtained through the interviews conducted with the Pension Desk Officers of the universities under study and content analysis on pension Act 2004. The interview was meant to solicit more data on Research Questions 3, 5 6 and 7 of the study. This is to compare with findings of the quantitative approach of the study expected to add more detailed information on the findings. The Pension desk officers in some universities are Bursary staff charged with the responsibility of coordinating retirement issues. They are the checkpoint that determines who is to retire when and make preparations for all necessary stages of exit. They ensure that every new employed staff opens and maintains a RSA within the first six month of employment.

4.3.1. **Interview Data:**The interview was guided by semi structured questions 1-4 for the duration of 30 minutes per each of the respondent. The Pension Desk Officers were coded into PDO1, PDO2, PDO3, to PDO8 to represent each of the universities. The Table provides information on the interview conducted.

Table 4.14. Information on Interview

S/N	Universities	CODE	GENDER	Duration of Interview	Year of Establishment	DATE OF INTERVIEW
1	Bayero University, Kano	PDO 1	M	30mins	1975	31/OCT/2017
2	Nigerian Police Academy, Wudil	PDO 2	M	30mins	2012	17/OCT/2017
3	Federal University Gusau	PDO 3	F	30mins	2013	6 /NOV/2017
4	Federal University Dutsin Ma	PDO 4	F	30mins	2011	2/NOV/2017
5	Federal University Dutse	PDO 5	M	30mins	2011	9/NOV/2017
6	Usmanu DanFodiyo University, Sokoto	PDO 6	M	30mins	1975	11/JAN/2018
7	Federal University Kebbi	PDO 7	M	30mins	2013	4 /NOV/2017
8	Ahmadu Bello University, Zaria	PDO 8	M	30mins	1962	11/Dec/2017

RQ3. The Causes of pre-retirement anxiety

Pension Desk Officers (PDO) were asked on the causes of pre-retirement anxiety among prospective retirees. Below are their responses on the question.

PDO1:there are many causes that can generate pre-retirement anxiety but as per as I know the most common among others include in-appropriate Information provision to all concerned staff, the individual distaste any communication from our office as they thought any message from pension office concern notification for retirement which often frighten most of the staff.

PDO2:it obvious that staff matters concerning retirement are not given prompt attention any communication takes longer time for response. This may delay immediate action.

PDO3: 4: 5: and 7: They have similar opinion being new staff in the department. The pension desk officers are new in the department so lack any experience concerning the question raised.

PDO6; themajor cause could be linked to the pre-retirement courses for prospective retiree organized by the PENCOM, it is given three months to retirement. This late provision cannot have much impact to prevent pre-retirement anxiety.

PDO8; it could be attributed to the failure of making follow up on all retirement issues by prospective retirees.

The responses shows that the findings on the causes of pre-retirement anxiety are similar to those of quantitative findingsin terms of inadequate information provision and power awareness on the need to plan for retirement. Those that have not responded are new universities that have not started addressing issues from employees. This finding is therefore convergence with the previous quantitative data analysis on research question three on the causes of pre-retirement anxiety among the academic librarians under study.

RQ5. The Counselling services provision

Pension Desk Officers were requested to give their opinions on the use of professional counsellors and counselling services for overcoming pre-retirement anxietyand recommend the possibility of its application. Below are the various responses obtained from them:

PDO1, PDO2, PDO4 and PDO8 responded that it is quite recommendable and the involvement of professional counsellors in the provision of pre-retirement course is absolute. The academic librarians like any other workers should need counselling at the various stages of their retirement transition. However, in all programs of PENCOM counsellors are not involved.

PDO3, 5 and 7 Statedthat counsellingis good and its application is possible and may provide a great impact, however the early awareness on the need for counselling on retirement is requisite and institutional counselling offices should be involved in retirement issues of their employees.

PDO6 is not very sure but it is possible and can be provided through the zonal pre-retirement workshop/seminar provided by the PENCOM.

These responses indicate the non-involvement of counsellors and the need for counselling services in all programs of PENCOM and PFAs for prospective retirees. The finding confirmed the need for the application of counselling services in the provision of pre-retirement course and also through the counselling unit. This need was earlier identified from the content analysis, which precisely shows the need for information provision concerning the management of pension funds by the pension funds administrators (PFAs) to both retirees and prospective retirees. The extent of information provision to prospective retiree should, no doubt, play a role in the management of pre-retirement anxiety.

RQ6. The Challenges Associated with Pre-Retirement Anxiety

PDO were asked to indicate the challenges associated with pre-retirement anxiety and their responses are provided below:

PDO1, PDO2, PDO6, PDO7 and PDO8: Inadequate information provision, poor attitudes of employees to retirement issue, poor policies on retirement, lack of counselling provision and poor savings attitudes.

PDO1: I think there is the need for federal government to be more committed to address the problem, by providing comprehensive scheme on training for retirement planning and involving the counselling services.

PDO2: There is the need for “Double efforts” by the individual and administrators to tackle the situation effectively.

PDO3, 7 and 8: There should be new policies on retirement planning involving counseling services to prospective retirees.

PDO4: I look at it on the side of Individual who should plan well ahead of time and set in good strategies to avoid mistakes.

PDO5 and 6:-there should be more awareness education on pre-retirement anxiety and retirement.

The responses were in line with the quantitative findings indicating major challenges, including inadequate information provision.

RQ 7. Measures for overcoming pre-retirement Anxiety

The respondents were asked to suggest ways of improving the situation and the appropriate persons to be involved in pre-retirement courses. Below are their responses.

The Pension Desk Officers (1-8) opined that universities, government and individual and professional counsellors should come together and address the issue of retirement. One should enjoy life after putting so many years of service for the development of the nation. There is also the need to review the retirement policy and the pension scheme. Most of the problems highlighted in the management of pre-retirement anxiety were not experienced in the past or some years back. So, this indicated lapses in the retirement policy along the line. This finding agrees convergent with the qualitative data finding from the interviews conducted on measures taken to overcome pre-retirement anxiety. So, both the respondents shared the same view in addressing pre-retirement anxiety of academic librarians in Federal universities under study.

4.3.2. Content Analysis was conducted to ascertain information on the counselling provision needed for overcoming pre-retirement anxiety. This analysis was based solely on the documents concerning the information provision and pre-retirement courses for prospective retirees towards retirement under the Pension Act 2004/14 pre-retirement courses. Section 45(d) strengthens the provision of regular information on investment strategy, market returns and other performance indicators to the Commission and employees or beneficiaries of the Retirement Savings Accounts. Basically the content analysis focus on

the official publications and the website of pension commission info@pencom.gov.ng details presented below.

1. Information Provision to Prospective Retirees and Retirees.

This section has precisely shown the need for information provision concerning the management of pension funds by the Pension Funds Administrators (PFAs) to both retirees and prospective retirees. This makes the provision of information concerning RSA mandatory to all holders. Moreover, the provision of pre-retirement courses to prospective retiree prior to retirement. The extent of information provision to prospective retirees should no doubt play a role in overcoming of pre-retirement anxiety. The findings from the content analysis indicate that: -

- a) The PENCOM is the approved body charged to regulate, supervise and ensure the effective administration of pension matters in Nigeria.
- b) The PFAs are the middle men between the PENCOM and the stakeholders (employees/prospective retirees).
- c) Every employee shall maintain an account (in this Act referred to as "Retirement Savings Account RSA) in his name with any pension fund administrator of his choice.
- d) The act has stated clearly the responsibilities of each category and level of commitments of each party.
- e) Both the PENCOM and the PFAs are supposed to educate and enlighten the

Retiree and the yet to retire with relevant information on pension administration. This gives them the power to organize sensitization tours, lectures and workshop to train the prospective retiree on any issue concerning retirement.

Analysis conducted on the seminars and workshops organized by the PENCOM and PFAs revealed that: -

- 2. Duration of the program:** - The workshop is organized and presented yearly at the six (6) geo-political zones of the country in one selected state selected within the zone as the host. Usually concurrent sessions hold across the country.
- 3. Content of the program:** -Basically, it is part of the efforts of educating prospective retirees on different issues concerning retirement. So the workshop can be on either of the following: -
 - i. the contributory pension scheme,
 - ii. enrollment and verification exercise or
 - iii. Any other matter related.
- 4. Facilitators:** -The program is facilitated by the staff of the National Pension Commission. Professional counsellors are not part of the facilitators of the pre-retirement workshop for prospective retirees. There is the need to involve professional counsellors so that they can offer professional training concerning the causes of pre-retirement anxiety and plans on how to overcome it.
- 5. Among the challenges provided in the program are:** -
 - i. Limited awareness of the workings of the new contributory pension scheme.
 - ii. Different interpretation of some provision of the Act by retirees
 - iii. Customer service challenges of PFAs leading to influx of retirees into Commission to obtain clarifications.
 - iv. Mis-information of retirees by PFAs and insurance companies to gain patronage.All these challenges can be overcome through appropriate provision of timely information which are presently absent in the pre-retirement courses.

The analyses further identified some proposed solution to the identified problems:

- a. Increase public education and awareness campaigns.
- b. Discourage issues of de-marketing in the pension /insurance industry.

- c. Commitment to establishing strong corporate governance in the industry and improve quality of service delivery.
- d. Need to manage retiree's expectations
- e. Always seek professional advice. This has clearly shown the relevance of involving professional counsellor in pre-retirement programs.

4.4 Discussion of Findings

The section presents discussion of the findings of the study from the analyzed and interpreted data collected for both quantitative and qualitative findings. The discussion was based on each variable of the study in line with the research questions and hypotheses. The finding of Research Question One revealed that the academic librarians in the Federal Universities have low level on awareness of pre-retirement. This shows that there is an inadequate provision of relevant information needed for enlightenment. There is certain vital information that workers need whether close or not to retirement and failure to acquire that information is an indication of negative awareness on retirement which may likely provoke anxiety. The finding is similar to that of Inaja & Rose (2013), who maintain that the awareness of public servants about retirement issues and their attitudes towards pre-retirement counselling were negative. Similarly, Asuquo & Maliki (2007) indicate that 61.2% of employees had an unfavorable attitude to pre-retirement counselling, too. The findings generally show that there is inadequate education provision by the stakeholders and this has contributed to the poor awareness of the academic librarians on pre-retirement anxiety and retirement. Personal contact between the researcher and a pension officer revealed poor communication as part of the obstacles that affect the provision of pre-retirement counselling. Employees hardly responded to any communications with pension office and also individuals are not ready to seek information concerning retirement. Hence the failure of pre-retirement programs is

basically the result of the failure of the employers of labor not providing full awareness of retirement issues to their employees.

The findings of Research Question Two on counselling needs revealed that majority of the academic librarians are in need of counselling, most especially on healthy living, locating income returning ventures, benefitting from the services of the Pension Fund Administrators, decision on what to do in retirement and realistic goals on preparation for retirement. This finding is similar to that of Abubakar (2012), who stated that there was a positive relationship between pre-retirement plan and the golden year aspiration, which indicated the need to Counsel Civil Servant on preparation for retirement. Similarly Baba, Garba, & Zakariyah, (2015) noted the need for counselling as a means of managing pre-retirement anxiety among workers.

The finding of Research Question Three (3) on the causes of pre-retirement anxiety revealed among others are inadequate saving behaviors, challenges in adjusting to new life, inadequate planning for retirement, total dependence on present salary and inadequate information on retirement, among others. This is similar to the findings of Asiedu, Assoh and Wilson (2018), Garba & Mamman (2014) and Osuji & Nweze (2014), who linked pre-retirement anxiety to poor time management, total dependence on the present, the unpreparedness nature of employees for retirement, bureaucratic bottlenecks in the administration and the calculations of retirement benefits and pension scheme. From the qualitative findings, it was also discovered that the calculations of retirement benefits and pension scheme are added obstacles to both retirees and prospective retirees. This implies that there is no smooth financial, social environmental security for employees in Nigerian, which remain the major cause of pre-retirement anxiety. Contrary to the findings of Rashid (2000), who found that financial insecurity, life satisfaction and social support were negatively related to pre-retirement anxiety, no significant relationships were found between anxiety, health status and

self-esteem the loss of work role and performance. This can be attributed to the fact that the economic situation of any country has a role to play in the wellbeing of both prospective retirees and the retirees themselves.

The findings of Research Question Four(4) on the level of pre-retirement anxiety revealed the high level of pre-retirement anxiety on investment, health related issues, environmental and financial security issues among the academic librarians. It is similar to that of Uzoekwe's (2012) study, which revealed that Anambra State Civil Service retirees were experiencing financial, social, psychological and physical based adjustment problems in their retirement lives. Clifford & Ogbobor (2010) and Enakpoya (2010) relied on the works of Akpochafo (2005) as well as Ekoja and Tor-Anyiin (2005), who maintained that the level of anxiety of employees approaching retirement in Nigeria was (relatively) high. Also Olatomide & Akonmolafe (2012) observed that the time near retirement for employees is a period of worry, uncertainties and stress and could be consequent upon their failure to have prepared for the uncertainties of retirement, financial insecurity and the fears of inactivity in retirement. These findings have provided grounds for the theoretical application of both the Burgess Activity Theory that suggests the continuity of activities in retirement and the Life Cycle Income Theory that assumes the constancy of income generation, savings behavior and pattern of consumption. These were considered in the development of the proposed framework for overcoming pre-retirement anxiety.

The findings of Research Question Five (5) is based on qualitative approach of content analysis on the provision of counselling services. The qualitative finding revealed the non-involvement of counselling services and professional counsellors in all the pre-retirement courses (workshops/seminars) organized by the PENCOM and the PFAs. The findings from the content analysis also revealed that there is a mandate on the provision of information to educate the prospective retiree on all issues of retirement. However, there is no provision of

counselling, most especially concerning the need for preparation in anticipation to avoid the development of pre-retirement anxiety. The workshops and seminars provided are only on financial aspects. This is similar to the findings of Wilson & Aggrey (2012), who indicated that the major retirement counselling that teachers in the Sekondi Circuit received was the discussion on conditions of service and the retirement benefits based on Social Security Pension Scheme. Also Asiedu, Assoh and Wilson (2018) noted that majority of the respondents agreed that seeking retirement counselling from professional will reduce their level of anxiety and Rational Emotive Behavioural Therapy were identified as two approaches to managing pre-retirement anxiety. This finding show clearly the relevance of involving professional counsellors and the use of appropriate counselling strategies in the management of pre-retirement anxiety. The study's finding on counselling services is contrary to the need and impact of counseling provision as observed by various scholars across the globe, such as Morgan, King, Weisz, & Schopler (2002) and Sinclair (2012) to the extent that pre- retirement anxiety has been found to decline and reduced to 15% in Europe and America as a result of pre-retirement counselling and therapy intervention programs. Higo & Williamson (2009) note that one of the changes now evident is that fewer people see retirement as the end of work. Currently, approximately one-half of the people who retire do so prior to age of sixty-one (61), in developed countries (Sinclair, 2012). These have necessitated the provision and application of Life Cycle Income Theory and the Burgess Activity Theory to rescue the situation here in Nigeria.

The findings of Research Question Six (6) revealed the challenges associated with the management of pre-retirement anxiety include the poor implementation of retirement policies, inadequate publicity on the need for planning, lack of professional counselling and the absence of constant review of policies, among others. Both the finding of quantitative and qualitative approach of the study is the same and it corresponds with that of

Amune&Aidenojie (2015), who said that the implication of the policies for retirement transition that was provided earlier did not make adequate provision that put in place government, employer and employee to plan for life after retirement similar to other developed countries. It is also similar to the observations of Olatomide (2014) that “although there appears to be evidence that employers of labour (Government and private) do provide sketchy pre-retirement education to their employees at entry into it but this has been found to be grossly inadequate in contents and frequency”. Akinade (2012) observers that many people fail to prepare for retirement or do so negligently and consequently fail to enjoy it due to ignorance, lack of adequate and appropriate information, procrastination, retirement phobia, lack of vision, making the wrong choices, extravagant and making the wrong decisions. The qualitative analysis also discovered a number of challenges on the management of pre-retirement anxiety, which complement the quantitative findings, which include poor information of prospective retirees by PFAs and insurance companies in order to gain patronage and over/under remittance of entitlements, leading to delay/double processing of payments.

The finding of Research Question Seven (7) on the measures for overcoming pre-retirement anxiety among academic librarians revealed that acquiring relevant skills for material management, proper coordination and implementation of retirement policy, among others, as both personal and organizational measures are needed for overcoming pre-retirement anxiety. This finding is similar to the observation of Uzoekwe (2012)that pre-retirement counselling should be included into University course content to enable the student counsellors acquire skills for guiding and counselling both retirees and serving employees on the right attitudes towards retirement so as to reduce the adjustment problems. Similarly,Amune & Aidenojie (2015) noted that the government retirement programs are inadequate in equipping potential retirees in terms of the ability to plan and set up new business after retirement to take care of

self and family. Also, the ability to develop various investment plans, create a partnership that sustains business and create opportunities for expansion, manage finances effectively and efficiently, acquire one or more relevant skills for resource material management at retirement, ability is some of the required skills to develop a personal investment planning during retirement and develop a retirement budget as some of the content of pre-retirement education will impart.

The finding of Hypotheses One revealed that there is a strong association on counselling needs and the level of pre-retirement anxiety. This indicates the importance of counselling provision as tactics of mitigating the level of pre-retirement anxiety as earlier observed by Morgan, King, Weisz, & Schopler (2002) and Sinclair: 2012). However, the finding of Hypothesis Two (2) discovered that there is no significant difference between their counselling needs and ages. Similarly, there is no significant difference between males and female's academic librarians counseling needs. This is because counselling is based on demand and extent of problem which may not be based on ages or gender.

The finding on Hypothesis Three (3) revealed that there is a significant difference between their level of pre-retirement anxiety among male and female academic librarians in the Federal Universities. Also there is a significant difference between the level of pre-retirement anxiety and distinct age categories. Therefore, it signifies that the level of pre-retirement anxiety can be based on individual difference and can be delimited by ages and gender of the academic librarians. The finding is convergence to that of VanSolinge & Henkens (2005), who noted that there was evidence that women had a more negative attitude towards retirement than men and that retirement was more disruptive and more likely to be linked with greater depression and loneliness for them than men. Onayas (2013) also maintains that there are both sex and educational background differences in the perception of retirement

stress being experienced by retirees. Similarly, Ajayi (2000) revealed a significant positive relationship among older worker's level of phobia for retirement.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of the study, major findings, conclusion and the recommendations of the study.

5.2 Summary of the Study

The study is comprised of five chapters each representing the stages through which the research was conducted as follows: -

Chapter One of the study deals with the introduction or the background of the study, statement of the problem, the research questions and objectives, hypotheses, significance of the study, the scope and limitations and the operational definitions of terms while Chapter Two focuses on the review of the related literature within the context of the study. It presents logical discussion, analysis and synthesis on the covered variables of the study under these headings: the Concepts and Significance of Counselling, the Concept of Anxiety and Pre-retirement Anxiety, the Effects of Demographic Variables on Pre-Retirement Anxiety, Factors that promote anxiety among Civil Servants, Academic Librarians Awareness on Pre-Retirement Anxiety, the Causes of Pre-retirement Anxiety, the Counselling Needs of Academic Librarians, the Rate of pre-retirement Anxiety among Librarians, the Counselling Services and management of pre-retirement anxiety, the Challenges Associated with Pre-retirement Anxiety in Nigeria, Theoretical and Conceptual Framework of the Study and, lastly, a Summary of the Review and Uniqueness of the Study.

Chapter Three (3) presents the methodology of the study, which covers the introduction, research design, discussed the contextual setting of the research and the study preliminary survey, and provides the population, the subject/respondents of the study. It also discussed the data collection instruments, method of reliability and validity of the research instruments, method of administration of the data collection instruments, the research matrix and methods of data analysis.

Chapter Four covers the presentations and analysis of quantitative data using descriptive and inferential statistics. Also it contains the presentation of qualitative data and interpretation and then the general discussions of findings. Lastly, Chapter Five presents a summary of the study, the major findings, the conclusion and the recommendations of the study, originality and major contribution of the study and areas for further studies and, finally, the bibliography.

5.3 Summary of the Findings

The following are a summary of the findings:

1. The academic librarians in the Federal Universities of Northwest Zone have a low level of awareness on pre-retirement anxiety and retirement generally.
2. The academic librarians indicated counselling needs most especially on locating income returning ventures, healthy living, time management, coping with pre-retirement anxiety, awareness and the services of the commercial pension fund administrators.
3. The causes of pre-retirement anxiety are among others inadequate saving behaviors, challenges in adjusting to new life, inadequate planning for retirement, total dependence on present salary and inadequate information on retirement among others.

4. There is a high level of pre-retirement anxiety among them on investments, healthy living, environment and financial.
5. There is no counselling service provision, most especially concerning the need for preparation in anticipation to avoid the development of pre-retirement anxiety.
6. There are number of challenges, which include inadequate publicity on the need for retirement planning, corruption in the pension board, poor implementation of retirement policies, poor management of the retirement program and funds and difficulty in managing pension funds, among others.
7. There are personal and organization measures for overcoming pre-retirement anxiety. These include acquiring relevant skills for material management, proper coordination and the implementation of retirement policy, among others.
8. There is significant relationship between the counseling needs and pre-retirement anxiety.
9. There is no significant difference between their counseling needs, ages and gender.
10. There is a significance difference between their level of pre-retirement anxiety, ages and gender.

5.4 Conclusion

Based on the findings of the study, the researcher concludes that: -

Counselling services provision is one of the major requirements for overcoming pre-retirement anxiety. There is a significant relationship between counseling and pre-retirement anxiety. Despite the efforts put in by the government in the provision of pre-retirement courses for prospective retirees, pre-retirement anxiety is yet to be addressed. There isn't any counseling service and professional counselors involved in the program to prevent the development of pre-retirement anxiety among workers. This makes the program inadequate.

It has promoted academic librarian's level of pre-retirement anxiety. There should be adequate provision of information to prospective retiree. Early awareness will give room for taking appropriate measures to address the situation. Important among them are the provision of financial security, social security and a housing scheme for workers, as there are the most disturbing factors that cause pre-retirement anxiety among the academic librarians. Hence the ability to control the causes of pre-retirement anxiety would as well, have impact on the academic librarians' graduation to become successful retirees. Finally, the government, individual and organizations have role to play in controlling the development and the challenges associated with pre-retirement anxiety.

5.5 Recommendations

Based on the findings of the study, the following recommendations were proffered: -

- I. The Federal government of Nigeria through appropriate means should provide adequate awareness of information on retirement to the academic librarians from day one of the employment. The opening of RSA is not sufficient or relevant to provide the needed education to make adequate plans for retirement.
- II. The PENCOM should provision constant workshops/seminars to prospective retirees to awaken them on the need for plans in good time.
- III. The Federal University Management should maintain effective counselling units in the university library to address the counselling needs of the academic librarians, most especially those approaching retirement.
- IV. The Federal government through the universities management should provide security to employees in terms of finance, health, social and environmental to address the major causes of pre-retirement anxiety.
- V. The Federal government should mandate the PENCOM to provide retirement counselling services by professional counsellors to help the prospective retirees to

identify ways that will enhance their post-retirement life, thereby eliminating pre-retirement anxiety.

- VI. The Federal government should from time to time review the retirement policies to take care of new challenges.
- VII. The Federal government of Nigeria should provide and maintain constant monitoring of activities concerning the RSA and the information provision by the PFA to the stakeholders.

5.6 Originality and Major Contribution of the Study

The researcher has established a gap from the literature review, as there is no study that is as specific on the counselling needs of academic librarians and the services needed for overcoming the pre-retirement anxiety in field of librarianship in the Northwest Zone of Nigeria. Most of the literature concerning pre-retirement anxiety and counselling provision is outside librarianship and not within the research setting of the present study. This has created a gap that needs to be addressed and makes this study unique in field of Library and Information Sciences..

The findings of the study indicated the poor level of awareness of the academic librarians which is a pre requisite for overcoming the pre-retirement anxiety. This could be based on the inadequate provision of information to prospective retirees in general. The study also discovered the non-involvement of professional counsellors and counselling services in the provision of pre-retirement courses to prospective retirees, despite the fact that its relevance has been identified for quite a long time. Counselling needs, based on the findings of the study, indicate that majority of the academic librarians are in need of counselling, most especially on healthy living, locating income returning ventures, benefiting from the services of the pension fund administrators, decision on what to do in retirement and realistic goals on preparation for retirement.

Moreover, the provision of counselling and its strategies will have an impact in the management of pre-retirement anxiety and, above all, overcome its development. In line with the identified shortcomings, the researcher finds it necessary to design and propose a framework for the management of pre-retirement anxiety with the following components.

- a) Policy on Retirement: - there should be a policy guiding the management of pre-retirement anxiety showing, clearly, how pre-retirement anxiety can be eliminated. The policy should be based on the identified causes of pre-retirement anxiety, stating the extent of information provision, the content and consistency of workshop/training, the facilitators and all other stakeholders involved. It should incorporate counselling provision by professional counsellors.
- b) Information on retirement: - there should be adequate provision of information on retirement to general employees from the day of their employment. The information should be on all aspects that concern successful exit to post retirement life. Lack of adequate information provision leads to negative awareness and lack of readiness for retirement. Therefore, there should be early awareness on retirement to facilitate decision making among employees, who are, naturally, the prospective retirees.
- c) Counselling: -counselling services should be designed for prospective retirees to avoid the development of pre-retirement anxiety. This should include orientation, appraisal, referral and placements. Counselling provisions will identify the weakness of individual and offer possible means to address such issues timely.
- d) Training /workshop: - the provision of training on the rudiments of retirement transition should be constantly given to employees. This will prepare their mind on retirement, thereby avoiding pre-retirement anxiety. This is an avenue to make all employees aware of the retirement transition and can facilitate early retirement. It also provides opportunity for learning entrepreneur skills. Loss of job roles also

contributes to the problems of retirement; entrepreneurship will provide one with a skill that will occupy the former working life. Continuation of one's activity prolongs life and ensures healthy living in addition to income generation. Mastery of an entrepreneur skill is an added advantage but one may choose to maintain and continue with own profession.

- e) Investment /savings: - one of the major causes of pre-retirement anxiety is financial insecurity. The ability to invest and make savings is a measure to ensuring financial security which is identified as a threat to both prospective retirees and retired workers. Workers should be encouraged to embark on savings either voluntarily or compulsory through possible means. These will help an individual to ensure financial support toward retirement. Whatever cannot be built during service life will be difficult to build during retirement.

The study has contributed to the development of knowledge by bridging the gap in the literature on counselling needs and services for overcoming pre-retirement anxiety among academic librarians in Federal Universities. The study has also exposed the need for early and adequate information provision to prospective retirees, as it is necessary for positive perception and readiness towards retirement to avoid the development of pre-retirement anxiety.

It has developed a framework for the management of pre-retirement anxiety, which is expected to benefit stakeholders. It would also be of benefit to researchers in the field of librarianship, counselling and human development. Finally, it will also contribute to research development by generally exposing other new areas of research relevant to the field of librarianship and retirement.

5.7 Areas for Further Studies

This study is not enough to address the situation in the country. Therefore, the researcher suggests the followings for further study:

1. The same study on other academic librarians in other zones.
2. The counseling needs of the post -retirement life of academic librarians.
3. Counselling provision as information referral services for the user community in Federal Universities of Northwest geo-political zone Nigeria
4. The evaluation of pre-retirement programs and its impact for prospective retirees Federal Universities of Northwest geo-political zone Nigeria.
5. The significance of early counseling provision for the management of pre-retirement anxiety.

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APPENDIX I
INTRODUCTORY LETTER

APPENDIX II

PRELIMINARY STUDIES QUESTIONNAIRE FOR ACADEMIC LIBRARIANS

(In northwest zone of Nigeria on counselling needs and services for overcoming pre-retirement anxiety among academic librarians' federal universities in northwest geopolitical zone Nigeria)

(Degree, Masters and PhD holders)

Please kindly answer the questions pertaining to the counselling needs and strategies for the management of pre-retirement anxiety among the academic librarians in the Federal Universities in Northwest zone of Nigeria.

Information provided will only be used for academic purpose

1. Name of institution.....
2. Number of academic Librarians.....
3. Provision of pre-retirement courses

THANKS FOR YOUR CO-OPERATION
KARIMATU ISA MAISANGO (CLN)
SPS/13/PLS/00006

APPENDIX III

QUESTIONNAIRE FOR ACADEMIC LIBRARIANS ON COUNSELLING NEEDS AND SERVICES

(For overcoming pre-retirement anxiety among academic librarians in federal universities of northwest geo-political zone Nigeria)

I am PhD candidate in the Department of Library and Information Sciences, Bayero University, Kano. Presently I am conducting a study on Counselling Needs and Services for Overcoming Pre-Retirement Anxiety among academic librarians in Federal Universities of Northwest Zone of Nigeria. Please your cooperation is solicited towards filling the questionnaire objectively. Information provided would be treated with utmost confidentiality and it will only be used for academic purpose only.

Section (A)

Demographic Data of the Respondents

Please kindly tick (✓) as appropriate in the space provided.

1. UNIVERSITY.....

2. GENDER: Male() Female ()

3. AGE RANGE:

a) 25-30 () b. 31-35 () c. 36-and above ()

4. YEARS OF SERVICE

- a. 1-5years
- b. 6-10years
- c. 11-16years
- d. 17-20years
- e. 21and above

- f. POSITION/RANK
- a. Assistant librarian ()
- b. Librarian II ()
- c. Librarian I ()
- d. Senior librarian()
- e. Principal librarian()
- f. Deputy librarian ()
- g. Librarian ()
- g. EDUCATIONAL QUALIFICATION.....
- a. First degree () b. PG. Diploma() c. Master Degree() d. PhD. ()

INSTRUCTIONS: *please tick ✓ the chosen option in the boxes provided.*

Section (B) awareness of Academic Librarians on Retirement

Please indicate your response as appropriate by ticking the scale boxes 1-5 which stands for:
(5= Strongly Agreed, 4 =Agreed, 3= Undecided 2=Disagreed and 1=Strongly Disagreed)

S/N	Awareness	TICK IN THE BOXES				
		SA	A	UD	DA	SDA
1.	I am aware of retirement of employees					
2.	I feel happy when I think about retirement					
3.	Retirement enables an employee to have time for other things					
4.	Retirement involves certain procedures for success exit					
5	I don't check my retirement account					
6	I discuss my retirement with my family					
7	I don't consider retirement as end of one's career					
8.	I like receiving mail from pension office					
9.	If possible I will delay my retirement					
10	I know what I contribute for my pension					
11	My don't work occupy the time for my family					
	Others					

Section B

Counselling needs for Overcoming Pre-Retirement Anxiety

Please indicate your response as appropriate by ticking the boxes

S/N	Counselling Needs	TICK IN THE BOXES				
		SA	A	UD	DA	SDA
1.	I need counselling for locating income returning ventures					
2.	I need counselling to cope with pre-retirement anxiety					
3.	I need counselling to provides healthy living guides					
4.	I need counselling on time management so as to utilized time when out of job					
5.	I need counselling for decision making skills particular on what to do in retirement					
6.	I need counselling on early retirement					
7.	I need counselling on commercial pension funds schemes					
8.	Counselling should go beyond the financial aspect					
9.	I need counselling for self-awareness so as to prepare for my retirement					
10.	I need counselling to make realistic goals on my preparation for retirement					
11	Others					

SECTION C

Causes of Pre-Retirement Anxiety

Please indicate your response on the statement by ticking as much applied

S/N	Causes	TICK IN THE BOXES			
		SA	AUD	DA	SDA
1.	Inadequate saving attitude				
2.	Challenge in adjusting to new life				
3.	Inadequate planning for retirement				
4.	Family size and its demands				
5.	Total dependence on present salary				
6.	Problem of securing residential accommodation				
7.	Ignorance of what to do with pension money				
8.	Attitude of friends and family				
9.	Delay in the payment of retirement benefits				
10.	Financial insecurity				
11.	Loss of social support and self esteem				
12.	Lack of Income generation alternative				
13.	Challenges of sudden retirement.				
14.	No adequate awareness of retirement transition				
15.	Poor retirement plans for employees				
16.	Lack of motivation				
17.	Fear of being lonely				
18.	Lack of business skills				
19.	Thought of sudden death				
20.	Retirement is old age				
21	Others				

SECTION D

LEVEL OF PRE-RETIREMENT ANXIETY

1. Do you experience any pre-retirement anxiety?
 - a. YES
 - b. NO
2. Please indicate the level of your pre-retirement anxiety by ticking the boxes 1-5 which stands for (H=High, M= Moderate, L=Low,)

S/N	Aspects	H	M	L	Total
1	FINANCIAL				
2	INVESTMENT				
3	ENVIRONMENTAL				
4	HEALTH				
5	SOCIAL				
6	OTHERS				

Section E

Challenges associated with Pre-Retirement Anxiety

Please indicate your response as appropriate by ticking the **Yes** and **No** boxes

S/N	Challenges	TICK IN THE BOXES			
		SA	A	UDDA	SDA
1	There is inadequate publicity on the need for planning retirement				
2	There is corruption in pension board which cause delay in the payment of benefits				
3	There is poor management of the retirement program and funds				
4	The workers attitudes to the program				
5	There is inadequate provision of pre-retirement counselling				
6	There is lack of adequate awareness				
7	There is poor implementation of policies				
8	There is difficulty in managing pension funds				
9	There is lack of professional counsellors				
10	There are too many commercial pension funds managers				
11	There is poor attitudes to counselling				
12	There is inadequate evaluation of program				
13	There is no review of retirement policies				
14	There is no commitment of workers on office work				
15	There is poor implementation of research findings				
16	There is Inadequate funds for counselling				
17	There are Inadequate facilities for counselling program				
18	There is lack of consistent counselling program				
19	There is late provision of counselling				
20	There are too much concentration on financial aspects				
21	Others				

SECTION (F)

Measures of Overcoming of Pre-Retirement Anxiety

Please indicate your responses as appropriate by ticking the scale boxes 1-5 which stands for:
(5= *Strongly Agreed*, 4 =*Agreed*, 3= *Undecided* 2=*Disagreed* and 1=*Strongly Disagreed*)

S/N	Measures	SA	A	UD	DA	SDA
1	I will acquire one or more relevant skills for resource material management at retirement.					
2	I will attend and utilized ideas from the pre-retirement counselling lectures					
3	I will create avenues for social networking, community services and leisure activities.					
4	I will develop a personal savings scheme planning before retirement and constant checking information from pension officer.					
5	I will develop a retirement budget to track, plan and control the in-flow and outflow of income					
6	I will acquire knowledge of healthy living guides.					
7	I will discover other avenues of channeling income such as the stock market and trading in securities					
	Organizational					
8.	The state as well the employers should be directly involved in individual retirement decision					
9	There should be proper coordination and implementation of retirement policies should be upgraded					
10	Employers should encourage early retirement by offering incentives					
11	There should be the Provision of yearly pre-retirement workshop and seminar.					
12	There should be the provision of One-one counselling on retirement					
13	There should be good communication between pension officers and staff					
14	Planning for retirement should begin early than the last three month provided now					

15	Government provision on retirement should be adequate and effective					
16	There is need for constant reviews and monitoring of retirement policies					
17	There should be housing and health schemes for retirement					
18	Payment of pension should be fast and effective					
19	Employers should encourage savings for retirement					
20	There should be provision for health scheme of retirees					
21	Others					

THANKS FOR ANTICIPATED COOPERATION

KARIMATU ISA MAISANGO

SPS/13/PLS/00006

APPENDIX IV

(INTERVIEW FOR PENSION DESK OFFICER)

SECTION A:-Interview Schedule

INTERVIEW ID:
INSTITUTION:
E-MAIL ADDRESS.....
DATE OF INTERVIEW:
GENDER: a. MALE b. FEMALE

INFORMATION

I appreciate your willingness to be interviewed for the study on Counselling Needs and Services for Overcoming of Pre-Retirement Anxiety among Academic Librarians in Federal Universities in Northwest Zone of Nigeria. As earlier communicated the interview is based on finding information from Staff Pension Officers concerning the coordination and processing of staff retirement. The information collected will be confidential and only be used for academic purpose.

The interview should last for about 30-40 minutes; as indicated in our earlier communication to you when we describe the nature of the questions to you.

INTERVIEW GUIDE

Please with your permission the interview will be recorded so as to avoid forgetfulness and overloading information. All information will be used for academic purpose and will be given high confidentiality.

Sir/Madam, can we start now?

Section B:

Data on causes, counselling services and challenges for the overcoming pre-retirement anxiety

1. What are the causes of pre-retirement anxiety among prospective retirees?
2. Do you consider the involvement of professional counselors and the use of counselling services for overcoming pre-retirement?
3. What are the counselling services applied for pre-retirement anxiety programs?
4. What are the challenges associated with the management of pre-retirement anxiety?
5. What suggestions will you give to improve the situation?

THANKS FOR YOUR ATTENTION

KARIMATU ISA MAISANGO
SPS/13/PLS/00006

APPENDIX V

FINDINGS OF PRELIMINARY STUDY

The findings discovered nine (9) Universities owned by the Federal Government of Nigeria in the Northwest Zone of Nigeria. There is one University in each of the seven (7) states in the zone in addition to other two Nigerian Police Academy in Kano State and Nigerian Defense Academy in Kaduna State. There are two hundred and ten (210) numbers of academic librarians working in these nine (9) Universities. The Universities Pension Officers are responsible for the provision and coordination of all retirement issues including the provision of pre-retirement counselling.

It indicated that some academic librarians who have put a number of years in services and about to retire were given pre-retirement courses provided by the federal government at zonal level. There is also no evidence of awareness of pre-retirement counselling despite the fact that, the Federal Government of Nigeria, under the auspices of Bureau of Public Service Reform (BPSR) organizes pre-retirement counseling course or programs for its employees. The program is aimed to make prospective retirees learn how they may effectively invest material resources and finances in their retirement, guide them to make the right choices that are often on vocations that suit their individual personalities and interests.

This program was essentially instituted because many retirees have had their retirement benefit mismanaged because they lacked proper financial management and investment skills. However the program was lumped into five days and provided during the last three months to retirement.

Table 2: Population of all Universities in Northwest Zone of Nigeria

S/N	Name of Universities	Address	Status	Number of Academic librarians
1	Ahamadu Bello University Zaria	Zaria	Federal	114
2	Bayero University Kano	Kano	Federal	35
3	Federal University Dutse	Dutse	State	2
	Federal University Dutsin Ma	Katsina	Federal	9
5	Federal University Birnin Kebbi	Kebbi	State	6
6	Federal University Gusau	Zamfara	Federal	7
7	Nigerian Police Academy Wudil	Wudil	Federal	8
8	Nigerian Defense Academy Kaduna	Kaduna	Federal	11
9	Usman Dan Fodio University	Sokoto	Federal	18
10	Jigawa state University	K/Hausa	State	7
11	Kaduna State University	Kaduna	State	6
12	Kano University of Science and Technology Wudil	Wudil	State	16
13	Kebbi State University Kebbi	Kebbi	State	6
14	Northwest University Kano	Kano	Kano	21
15	AL-Qalam University Katsina	Katsina	Private	6
16	Umaru Musa Yaradua University	Katsina	State	8
	TOTAL			299

Source:-Field study

APPENDIX VI

Cronbach's Alpha Analysis of Variables

Reliability Statistics on

Awareness

Cronbach's Alpha	N of Items
.718	11

Reliability Statistics on

measures

Cronbach's Alpha	N of Items
.778	18

Reliability Statistics Causes of

Pre-retirement Anxiety

Cronbach's Alpha	N of Items
.870	21

Reliability Statistics Level of

Pre-retirement Anxiety

Cronbach's Alpha	N of Items
.743	6

Reliability Statistics on

Counselling Needs

Cronbach's Alpha	N of Items
.957	11

Reliability Statistics on

Challenges

Cronbach's Alpha	N of Items
.956	21

APPENDIX VII

CHARTS EXTRACT PRESENTATION OF DATA

Percentage of the Questionnaire Returned

Universities	Frequency	Percentage
BUK	32	16.7
FUG	14	7.3
ABU	108	56.3
FUDM	16	8.3
PAW	12	6.3
FUK	10	5.2
Total	192	100

Gender of the Respondents

Gender	Frequency	Percentage
Male	131	68.2
Female	61	31.7
Total	192	100

Percentage of the Respondents by Age

Age	Frequency	Percentage
25 – 30 yrs.	42	21.8
31 - 35 yrs.	66	34.3
36 –above	84	43.6
Total	192	100.0

Distribution of Respondents by Years of Service

Years of Service	Frequency	Percentage
1-5 yrs.	30	15.6
6– 10 yrs.	67	54.4
11– 15 yrs.	42	21.8
16– 20 yrs.	41	21.3
21 yrs. and above	12	6.25
Total	192	100.0

APPENDIX VIII

Correlations

Notes

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	Cases Used	Statistics for each pair of variables are based on all the cases with valid data for that pair.
Syntax		CORRELATIONS
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		/PRINT=TWOTAIL NOSIG
		/STATISTICS DESCRIPTIVES
Resources	Processor Time	00:00:00.03
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[DataSet0]

Descriptive Statistics

	Mean	Std. Deviation	N
counselling needs	13.7409	3.69053	192
preretirement anxiety	19.4922	5.30833	192

Correlations

		counselling needs	preretirement anxiety
counselling needs	Pearson Correlation	1	.990**
	Sig. (2-tailed)		.000
	N	192	193
preretirement anxiety	Pearson Correlation	.990**	1
	Sig. (2-tailed)	.000	
	N	192	193

** . Correlation is significant at the 0.01 level (2-tailed).

T-Test

Notes

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Missing Value Handling	Definition of Missing	User defined missing values are treated as missing.
		Statistics for each analysis are based on the cases with no missing or out-of-range data for any variable in the analysis.
	Cases Used	

Syntax		T-TEST GROUPS=VAR00001 (1 2) /MISSING=ANALYSIS /VARIABLES=COUNSELINDNEEDS /CRITERIA=CI(.95).
Resources	Processor Time Elapsed Time	00:00:00.02 00:00:00.02

[DataSet0]

Group Statistics

	VAR00001	N	Mean	Std. Deviation	Std. Error Mean
COUNSELLING NEEDS	MALE	131	13.6406	3.59294	.31757
	FEMALE	61	14.0000	3.89546	.48693

Independent Samples Test

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
COUNSELLING NEEDS	Equal variances assumed	.251	.617	-.635	190	.526	-.35938	.56583	-1.47549 .75674
	Equal variances not assumed			-.618	117.452	.538	-.35938	.58134	-1.51064 .79189

Oneway

Notes

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	Split File	<none>
	N of Rows in Working Data File	193
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics for each analysis are based on cases with no missing data for any variable in the analysis.
Syntax	ONEWAY COUNCELLINGNEEDS BY VAR00001 /STATISTICS DESCRIPTIVES /MISSING ANALYSIS.	
Resources	Processor Time	00:00:00.03
	Elapsed Time	00:00:00.03

[DataSet0]

Descriptives

COUNSELLING NEEDS

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimum	Maximum
					Mean			
					Lower Bound	Upper Bound		
25-30	36	13.9722	3.40156	.56693	12.8213	15.1231	10.00	20.00
31-35	72	13.8194	3.94443	.46485	12.8925	14.7463	.00	20.00
36-	83	13.5663	3.60958	.39620	12.7781	14.3544	9.00	20.00
4.00	1	18.0000	.	.	.	.	18.00	18.00
Total	192	13.7604	3.69022	.26632	13.2351	14.2857	.00	20.00

ANOVA

COUNSELLING NEEDS

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	22.969	2	7.656	.558	.643
Within Groups	2578.011	188	13.713		
Total	2600.979	190			

T-TEST GROUPS=VAR00001(1 2)
 /MISSING=ANALYSIS
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 /CRITERIA=CI(.95).

T-Test

Notes

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	N of Rows in Working Data File	193
	Definition of Missing	User defined missing values are treated as missing.
Missing Value Handling		Statistics for each analysis are based on the cases with no missing or out-of-range data for any variable in the analysis.
	Cases Used	T-TEST GROUPS=VAR00001(1 2) /MISSING=ANALYSIS
Syntax		/VARIABLES=PRERETIREMENT ANXIETY /CRITERIA=CI(.95).
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	Elapsed Time	00:00:00.05

[DataSet0]

Group Statistics

	VAR00001	N	Mean	Std. Deviation	Std. Error Mean
PRE RETIREMENT ANXIETY	MALE	131	8.4844	6.60468	.58378
	FEMALE	61	7.8125	6.53167	.81646

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
PRE RETIREMENT ANXIETY	Equal variances assumed	.894	.346	.667	190	.506	.67188	1.00744	-1.31533	2.65908
	Equal variances not assumed			.669	127.369	.504	.67188	1.00369	-1.31420	2.65795

ONEWAY PRERETIREMENTANXIETY BY VAR00005
 /STATISTICS DESCRIPTIVES
 /MISSING ANALYSIS.

Oneway

Tes		
Output Created		21-SEP-2018 14:44:40
Comments		
Input	Active Dataset	DataSet0
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	193
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics for each analysis are based on cases with no missing data for any variable in the analysis.
		ONEWAY PRERETIREMENTANXIETY BY VAR00005 /STATISTICS DESCRIPTIVES /MISSING ANALYSIS.
Syntax		
Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.02

[DataSet0]

Descriptive

PRE-RETIREMENT ANXIETY

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for		Minimu m	Maximu m
					Mean			
					Lower Bound	Upper Bound		
25-30	36	6.3889	6.11452	1.01909	4.3200	8.4577	.00	18.00
31-35	72	9.3194	6.85016	.80730	7.7097	10.9292	.00	26.00
36-4.00	83	8.3012	6.36441	.69858	6.9115	9.6909	.00	26.00
	1	5.0000	.	.	.	.	5.00	5.00
Total	192	8.3073	6.54380	.47226	7.3758	9.2388	.00	26.00

ANOVA

PRE-RETIREMENT ANXIETY

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	217.192	2	72.397	1.710	.167
Within Groups	7961.678	188	42.349		
Total	8178.870	190			

APPENDIX IX

SUMMARY OF QUANTITATIVE RESEARCH ANALYSIS AWARENESS OF ACADEMIC LIBRARIANS ON PRE-RETIREMENT ANXIETY

Measures of Overcoming Pre-Retirement Anxiety

S/N	SA	A	UD	DA	SDA	SA*5	A*4	UD*3	DA*2	SDA*1	TR	TA	TDA	MEAN	SD	Decision
1	134	45	-	3	8	670	180	3	6	8	867	850	14	4.5	0.5	Agree
2	57	61	36	22	16	285	244	108	44	16	697	529	60	3.6	0.1	Disagree
3	72	64	22	18	12	360	256	66	36	12	770	616	48	4.0	0.9	Agree
4	68	61	35	15	10	340	244	105	30	10	729	584	40	3.7	0.9	Agree
5	41	61	48	29	11	205	244	144	58	11	662	449	69	3.4	0.9	Agree
6	36	60	43	36	16	180	240	129	72	16	637	420	88	3.3	0.1	Disagree
7	38	46	40	29	45	190	284	120-	58	45	787	374	93	3.0	1.0	Disagree
8	22	40	56	38	36	110	160-	168	76	36	550	270	112	3.8	1.1	Disagree
9	35	36	60	35	24	175	144	180	70	24	593	319	94	3.0	1.2	Disagree
10	33	43	53	36	26	165	172	159	72	26	594	337	98	3.1	1.2	Disagree
11	29	58	51	36	16	145	232	153	72	16	618	377	88	3.2	1.5	Disagree
12	3	9	14	8	9	15	36	42	16	9	118	51	25	0.6	1.8	Disagree
TOTAL											7622	5176	829			

S/N	SA	A	UD	DA	SDA	SA*5	A*4	UD*3	DA*2	SDA*1	TR	TA	TDA	MEAN	SD	Decision
1	81	66	10	11	22	405	264	30	22	22	743	669	44	3.9	0.2	Agree
2	65	72	19	18	17	325	288	57	36	17	723	613	53	3.8	0.7	Agree
3	59	64	27	19	20	295	256	81	38	20	690	583	58	3.6	0.7	Agree
4	66	61	31	11	21	330	244	93	22	21	710	574	43	3.7	0.7	Agree
5	64	76	17	16	18	320	304	51	32	18	725	624	50	3.8	0.8	Agree
6	67	67	27	8	19	335	268	81	16	19	719	603	35	3.7	0.8	Agree
7	69	65	25	12	18	345	260	75	24	18	722	605	42	3.8	0.8	Agree
8	61	73	23	18	16	305	292	69	36	16	718	597	52	3.7	0.9	Agree
9	62	77	27	12	11	310	308	81	24	11	734	618	35	3.8	0.9	Agree

10	51	65	38	24	2	255	260	114	48	2	689	515	60	3.6	0.9	Agree
11	69	66	30	18	7	345	264	90	36	7	742	609	43	3.9	1.0	Agree
12	59	60	23	24	13	295	280	69	48	13	705	575	61	3.7	1.1	Agree
13	76	59	23	15	17	380	236	69	30	17	732	616	47	3.8	1.1	Agree
14	78	54	29	10	19	375	216	87	20	19	717	591	31	3.7	1.2	Agree
15	68	66	27	17	10	340	264	81	34	10	729	604	44	2.8	1.3	Agree
16	79	59	24	11	17	395	236	72	22	17	742	631	39	3.9	1.4	Agree
17	81	49	30	13	17	405	196	90	26	17	734	601	43	3.8	1.8	Agree
18	66	61	31	11	21	330	244	93	22	21	574	710	43	3.7	0.7	Agree
19	62	77	77	12	11	310	308	81	24	11	618	734	35	3.8	0.9	Agree

20	78	54	29	10	19	375	216	87	20	19	591	717	31	3.7	1.1	Agree
21	6	10	6	2	4	70	40	18	4	4	136	110	8	0.7	2.1	Agree
TOTAL		12410			10338			788								