

## MANAGING PRE-RETIREMENT ANXIETY AMONG TEACHERS IN ASUNAFO SOUTH DISTRICT OF THE BRONG AHAFO REGION OF GHANA

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**ABSTRACT:** *Retirement is an inevitable activity in the lives of workers. Unfortunately, the thought of retirement to some workers breeds anxiety, apprehension and disillusionment especially among teachers. The study sought to find out the perception of teachers on retirement, sources of pre-retirement anxiety, and the managerial strategies that would be used to support teachers nearing retirement in Asunafo South. Descriptive survey was employed for this study. The target population of the study was all teachers in Asunafo South District. Purposive sampling technique was used to solicit the views of teachers nearing retirement. 52 respondents were selected for the study, out of the 60 teachers nearing retirement. Questionnaire was used to collate data and analysed using descriptive and inferential statistics. Respondents agreed that they feel nervous when they feel that their retirement is fast approaching. Four major sources of pre-retirement anxiety were identified. Majority of the respondents agreed that seeking retirement counselling from professionals will reduce their level of anxiety. Rational Emotive Behaviour Therapy and Reality therapy were identified as two approach of managing pre-retirement anxiety. It was recommended that the teacher unions should regularly organise financial counselling on pre-retirement planning for their members.*

**KEYWORDS:** Teachers, Pre-retirement Anxiety

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### INTRODUCTION

Retirement is a complex social phenomenon in our modern industrial society which defines a person as being old and therefore requires withdrawal from customary activity in business, industry, or service. It is also a termination of a pattern of life or the end of an employment or completion of a career (Akinade, 1993) Retirement is viewed as a vital stage in human development everywhere throughout the world, individuals who arrange their retirement well ahead of time change well to retirement, and they are probably going to experience it as a vacation stage in which they are very dynamic or may experience a R and R (Rest and Relaxation) period of recovering from the anxieties and strains of work (Odu, 1998). Retirement is also defined by Belsky (1990), as a transition from the world of work into a world of less rigorous work activity and rest, especially in respect of retirement due to old age or long years of service.

The thought of retirement to some workers breeds anxiety, apprehension and disillusionment. When retirement is drawing near, people ask questions like ‘where will I find purpose? Are people going to remember me? Who will I be? What will my life mean? Is this life all there is?’ What will I do with my time? Who am I now that I am no longer a teacher? Do I have enough money or financial security to continue to live on when I retire? Have I saved enough? Will my spending have to be drastically curtailed? Can I count in my national health insurance providers for Medicare? Can I count on my pension administrator or government for payment of my gratuity and pension? (Osumah, 2015)

In Ghana, Retirement is a colonial heritage compared to the traditional African society where there was no room for retirement. In the traditional society, the elderly are taken care of within

the extended family system. The primary occupation then was farming, fishing, and hunting and everybody saw his or herself as their brother's keeper. All these changed with the coming of colonialism or imperialism which introduced wage labour with retirement as one of its antecedents.

Retirement is not merely an objective life course transition, but a subjective developmental and socio-psychological transformation that may be related to physical and psychological well-being (Moen, 2001).

Furthermore, the issue of where to retire to, reduced social life in retirement, reduced social status and the lonely life associated with retirees seem to create anxiety among workers. Akpochafo (2005) sees the condition of pensioners as a retirement syndrome which is characterised by anxiety and depression. Teachers in Asunafo South District in the Brong-Ahafo Region of Ghana, cannot be left out. Some even are so frustrated to the extent that they change their date of birth in order to have extra years to work and prepare for retirement. Also, retirement life demands greater managerial ability; the study seeks to find out the sources of pre-retirement anxiety, and the managerial strategies that would be used to support teachers in Asunafo South nearing retirement.

The general aim of the study is to examine perception of teachers' towards retirement, sources of pre-retirement anxiety and ways of managing pre-retirement anxiety among teachers in Asunafo South District.

## **METHODOLOGY**

The Asunafo South District is one of the twenty-seven Administrative Districts in the Brong-Ahafo Region. It was carved out from the then Asunafo District. A Legislative Instrument L.I 1773 established the Asunafo South District in 2004. The creation of the district is in line with government's objective of deepening decentralisation and general development programmes and processes. It has Kukuom as its capital.

The District has an estimated land size of about 3,737-kilometre square. The Asunafo South District is located in the southern part of the Brong-Ahafo Region and shares boundaries with the Ashanti and Western Regions.

The Asunafo South District has a total population of 95,580 comprising 48,836 (51.1%) males and 46,744 (48.9%) females with a sex ratio of 104.5. The district is predominantly rural with about three-quarters (70,979) of its population residing in rural settlements. The aged that is those 65 years and older constitute only four percent of the population.

### **Research Design**

Descriptive survey design was employed for this study. The design is chosen because Creswell (2005) opined that descriptive survey helps in making generalisation and inferences from a sample to a whole population regarding characteristics, attitudes or behaviours of the population. Descriptive research design is a scientific method which involves observing and describing the behaviour of a subject without influencing it in any way (Neuman, 2014). Key (1997) also explained that descriptive survey design is used to obtain information concerning the current status of the phenomena to describe "what exists" with respect to variables or

conditions in a situation. The design is used to observe natural behaviours without affecting them in any way.

Considering the purpose of the study, the research questions and the size of the population, descriptive survey design becomes appropriate. This is because it will help the researcher to draw a meaningful conclusion from the study.

## Population

The target population of the study is all public Basic and Senior high school teachers in Asunafo South District. There are 146 public schools in the district. Out of this, 81 are Primary Schools, 63 are Junior High Schools and 2 Senior High Schools with a total teacher population of 1,512.

## Sample and Sampling Procedure

The study used purposive sampling technique to solicit the views of teachers nearing retirement. Data on teachers' particulars of all teachers in the District was taken from the Education File Management System (EMIS) Department of the Ghana Education Service. The 2016/2017 annual educational census which was collated from various schools indicated that sixty (60) teachers fall within the age bracket of 50 – 59. Since the researchers were interested in examining teachers' perception on retirement and their sources of pre-retirement anxiety, this category of the population was purposively selected.

Simple random technique was also used to select fifty-two (52) respondents for the study, out of the sixty (60) teachers nearing retirement. The sample size was determined by a mathematical formula given by Miller and Brewer (2003) as;  $n = \frac{N}{1+N(\alpha)^2}$  where N is the sample frame, n is the sample size and  $\alpha$  is the margin of error (fixed at 5%). The sample size n, becomes;  $n = \frac{60}{1+60(0.05)^2} = \frac{60}{1.15} = 52.17 \approx 52$

## Instrumentation

The instrument used for obtaining the data was both primary and secondary data source. EMIS annual census report which serves as the secondary data was first collected from the statistical unit of the District Education Office. A self-administered questionnaire was then used to collate data from the sample selected. The questionnaire was administered to fifty-two (52) teachers who had ten (10) years and below to retire. The questionnaire was used to collect data for the study. Prior to designing the instrument, a thorough literature search was conducted to determine and categorize concepts and variables used in similar past studies. These were then modified to suit the goal of the present study. The retirement anxiety scale was adapted from Oluseyi and Olufemi (2015) and modified to suit this study. The instruments comprised a mix of close ended and Likert scale questions. The study used the instrument in the form of a questionnaire comprising four different sections: section A, B, C and D. Respondents demographics were gathered in Section A, perception of teachers on retirement, sources of pre-retirement anxiety, and strategies and measures that could be adopted to reduce pre-retirement anxiety were investigated using Sections B, C and D respectively.

**Section A: Demographic Variables** In this section items assessed respondent's demographics and background information such as sex, age, marital status, number of dependants and level of education. Respondents were required to tick or provide information about them where appropriate. The demographic information was assessed to enable the researcher to describe

the sample. It was also to enable the researcher determine how age and number of dependants affect the relationship between perception of retirement and pre-retirement anxiety.

Section B: Perception of teachers on Retirement. The scale was developed by the researcher with assistance from my Supervisor. The Likert scale was adopted for this section and has 19 questions. Respondents were asked to indicate their level of agreement ranging from strongly disagree, disagree, agree and strongly agree.

Section C: Sources of Pre-retirement Anxiety. Nine (9) questions were under this section. Respondents were asked to indicate their level of agreement ranging from strongly disagree, disagree, agree and strongly agree.

Section D: Strategies and measures that could be adopted to reduce Retirement Anxiety. In this section respondents were asked to indicate their level of understanding on four strategies that have been identified to reduce pre-retirement anxiety.

### **Validity and Reliability of Instrument**

Validity is the extent to which a test measures what it purports to measure. The questionnaire was approved after critical examination by colleagues and experts in gerontology. In the process, all corrections, omissions, grammatical errors, and any form of ambiguity were removed. Consequently, the items were found to be clear, precise, and concise.

In ensuring the reliability of the questionnaire, the test-retest method was used to determine its reliability. The questions were administered to 15 teachers in Asunafo South District. The responses of the teachers on the two occasions were correlated using the Pearson's Product-Moment Correlation. This yielded a coefficient ( $r$ ) of 0.80. This confirmed that the questionnaire had a very high consistency, and therefore it is reliable.

### **Data Collection Procedure**

The researchers presented an introductory to the District Director of Education, Asunafo South for permission to carry out the study and appointments made to discuss the study and obtain permission for the teachers in the schools to take part voluntarily. A letter was addressed to each teacher explaining the motivation for the study and expression of gratitude for their cooperation attached to each questionnaire. The researchers then explained the purpose of the study in general terms with a pledge of confidentiality and anonymity regarding all information collected. Emphasis was placed on the need for candid responses that will not be used to victimise them in any way.

### **Data Analysis**

Data gathered from the field was coded and analysed using descriptive statistics. The Statistical Package for Social Science (SPSS version 16.0) was employed to process and analyse the research questions and hypothesis. Descriptive and inferential statistics was used in interpreting the data and testing the hypothesis.

### **Ethical Issues**

The American Psychology Association (APA) code of ethics has laid down procedure that a researcher must adhere to minimise or avoid undue harm to participants. Ethical implications are therefore to be considered a part of the research process. According to the APA Code of

Ethics Standard 3.10 participants in a study must consent to be a part of the study (APA, 2010). Participants gave their consent by filling a consent form after which they were given the main questionnaire in accordance with standard 3.10 of the code of ethics. In accordance with Standard 8.02 participants were informed of the inconvenience the filling of the questionnaire will cause to them since it will be done during working hours (APA, 2010). They were therefore allowed to do it at their own time.

Participants were further assured of confidentiality and anonymity of the information they will provide which was boldly indicated on the questionnaire. They were made to understand that information will be treated without any relation to the person who submitted it. They were therefore asked not to write their names or departments on the questionnaire. They were further assured that the information they provide would be used for research purposes only. Also, they were not induced financially to participate in the study.

The right to decide not to respond to the questionnaire before or during the answering of the questionnaire was clearly outlined to participants. The right to choose to answer particular statement or withdraw from the study was also stated. For any doubt or additional information, participants were provided with the contact of the researcher.

## DATA PRESENTATION AND DISCUSSION

**Research question 1:** What is the perception of teachers in Asunafo South District on retirement?

The research question one was to find out how teachers in Asunafo South District perceive retirement. Nineteen (19) items were listed under this to seek their view on how they perceive retirement. With the use of the SPSS, the responses of the teachers were then transform and computed to form one variable. The table below shows the mean and standard deviation of the computed results in relation to the age of the respondents.

**Table 1: Perception of Teachers on Retirement**

ITEMS	Mean	Std. Deviation	Skewness	
			Statistic	Std. Error
9. Retirement thought make me feel comfortable and easy	2.5962	.82271	.448	.330
10. I feel that retirement will be most pleasant period for me.	2.6923	.87534	.109	.330
11. Retirement thought make me look forward to my retirement with happiness	2.6538	.76401	.140	.330
12. I feel calm when I think about the approaching retirement	2.7308	.86581	-.003	.330
13. My mind goes blank when I am asked how well I have prepared for my retirement.	3.0192	4.34082	6.695	.330
14. Seeing a retiree that I know gives me fear about my approaching retirement.	2.7115	1.10855	-.202	.330
15. I am scared about discussing the preparation of my retirement with members of my family	2.3077	.87534	.073	.330

16. Retirement thoughts make me feel uncomfortable and uneasy	2.2115	.95664	-.026	.330
17. Retirement thought make me look forward to my retirement with sadness	2.1731	.94394	.076	.330
18. I feel that retirement will be most dreaded period for me	2.2500	.96761	.008	.330
19. I feel nervous when I think about the approaching retirement	2.3846	.91080	-.372	.330
20. I am afraid to ask questions from retirees on how to prepare for retirement	2.0577	.69771	.642	.330
21. I become nervous when I feel my retirement could come forward by some years than expected	2.3846	.84375	-.233	.330
22. I am scared about discussing the preparation of my retirement with members of my family.	2.4038	.77357	-.326	.330
23. I find reading materials on how to prepare for retirement interesting to me.	3.5577	4.21209	6.949	.330
24. I find it enjoyable asking retirees how to prepare for retirement.	2.9231	.68158	-1.063	.330
25. I feel relaxed when I am about doing something positive in preparation for my retirement.	3.1346	.71480	-.874	.330
26. My mind is filled with answers when I am asked how well I have prepared for my retirement.	2.4808	.82819	.171	.330
27. Reading materials on how to prepare for retirement gives me headache.	2.0192	.69987	.688	.330

From the Table 1, above, eight (8) out of the nineteen (19) items was to assess whether teachers in Asunafo South District perceive retirement positively. Eleven (11) out of the nineteen (19) items were also to assess their negative perception on retirement. The eight items in the positive direction had a mean of 2.8462 and the eleven items in the negative direction had a mean of 2.3566. Comparing the mean of the two perceptions indicates that teachers in Asunafo South perception on retirement are positive.

**Research question two:** What are the sources of pre-retirement anxiety among teachers in Asunafo South District?

The research question two sought to examine the sources of retirement anxiety among teachers in the Asunafo South District prior to retirement. Nine items were placed to identify some of the sources of retirement anxiety that confronts teachers prior to retirement. The report has been summarised in the table 2 below.



**Table 2: Source of retirement anxiety**

ITEMS	Mean	Std deviation	Skewness
28. I am afraid to retire due to poor life savings.	2.3269	1.02366	.091
29. The thought of losing my position makes me nervous about retirement.	1.8654	.68682	.557
30. I have not adequately plan for retirement.	2.3269	.85683	-.309
31. I have poorly managed my time in active service.	2.0000	.76696	.542
32. I depend totally on my present salary.	2.6346	.88625	-.251
33. I have not secured a permanent residential accommodation.	2.4423	.84976	-.212
34. Ignorance of what to do with my gratuity makes me nervous about retirement.	2.3077	.70122	-.512
35. Friends and family would look down upon me.	1.9615	.73994	.666
36. I dread retirement to loneliness.	2.1538	.84910	.494

Source: Field survey, 2017

From the Table 2, above, the skewness of four items (30, 32, 33, and 34) was negative and their mean were also higher. This indicates that the left tail is longer and majority of the responses were tilted to the right. These four items are inadequate preparation for retirement; total dependence on present salary; not secured permanent residential accommodation; and ignorance of what to do with gratuity.

Research question three: What strategies and measures could be adopted to reduce pre-retirement anxiety?

Four test items were placed under this research question to find out the respondents level of agreement to these strategies and measures to reduce retirement anxiety. The results have been computed and summarised below using the SPSS 16.0.

**Table 3: Measures to Reduce Retirement Anxiety**

ITEMS	Frequency				Mean	Std deviation	Skewness
	SD (%)	D (%)	A (%)	SA (%)			
37. Seek retirement counselling from professionals.	1 (1.9)	3 (5.8)	17 (32.7)	31 (59.6)	3.5000	0.70014	-1.426
38. Be prudent in financial spending.	2 (3.8)	2 (3.8)	21 (40.4)	27 (51.9)	3.4038	0.74780	-1.413
39. Participate in community/social activities and to avoid loneliness at retirement.	-	5 (9.6)	12 (23.1)	35 (67.3)	3.5769	0.66704	-1.323
40. Acquiring entrepreneurship skills.	1 (1.9)	4 (7.7)	13 (25.0)	34 (65.4)	3.5385	0.72657	-1.574

Source: Field survey, 2017

The Table 3, above indicated that the mean of the responses to item 37 was 3.5 with skewness of -1.426. The response from the participants indicated that majority of the teachers agree to the fact that retirement counselling is essential to reducing their level of anxiety. This shows that counselling plays a vital role in reducing the level of anxiety among teachers nearing retirement.

The second item at this section was to find out if financial spending during the active period of the respondent had a significant effect on his/her level of anxiety.

From table 3, 2 out of 52 representing 3.8% of the respondents strongly disagree that being prudent in financial spending will reduce the level of anxiety among teachers. Also 2 out of 52 representing 3.8% of the respondents disagree that being prudent in financial spending will reduce the level of anxiety among teachers. 21 out of 52 respondents representing 40.4% agreed that being prudent in financial spending has a significant effect on reducing the anxiety level of pre-retired teachers. 27 out of 52 representing 51.9% strongly agreed that being prudent in financial spending has a significant effect on reducing the anxiety level of pre-retired teachers. With a mean of 3.4038 and skewness of -1.413 also implies that financial literacy should be included in the counselling program for teachers.

The third item at this section was to suggest how teachers could avoid being lonely which may increase their level of anxiety. From the table, 5 out of the 52 participants disagreed to this strategy. 12 and 35 participants agreed and strongly agreed to this strategy. This shows that engagement in social activities could prevent one from being over shadowed with the fear of loneliness and minimise their level of anxiety.

The last item on the questionnaire was to find out if acquiring entrepreneurship skills will greatly influence the level of retirement anxiety of teachers in Asunafo South District.

From the Table 3, 1 and 4 out of the 52 respondents strongly disagreed and disagreed on the issue of entrepreneurship skills as a measure to reduce retirement anxiety. This represented 1.9% and 7.7% respectively. 13 and 34 out of the 52 respondents agreed and strongly agreed that acquiring entrepreneurship skills would greatly reduce the level of retirement anxiety among teachers. This suggests that teachers need to engage in secondary business to support their monthly salary which may increase their savings habit and prepare them financially towards retirement. Also with their entrepreneurship skills they can continue working after retiring from active service or public sector.

The responses indicated that one of the measures to address pre-retirement anxiety among teachers is to regularly organise retirement counselling for them. Also, financial literacy should be organised for them so they could be prudent in their spending. Teachers should also be encourage to involve themselves in social activities to engage them an avoid loneliness when they retire. Finally, teachers are to be encouraged to acquire other entrepreneurial skills so they can continue working after retiring from active service.



## Hypothesis Testing

### Hypothesis One

H0: There is no significant relationship between age and the perception of teachers on retirement.

H1: There is significant relationship between age and the perception of teachers on retirement.

In testing for the first hypothesis, nineteen (19) items under the section B of the questionnaire was computed and correlated with the age of the responded. Table 4 below shows the correlated results.

**Table 4: Correlation between Age and Perception on retirement**

		Age	Perception
Age	Pearson correlation	1	.508
	Sig.(2-tailed)		.000
	N	52	52
Perception	Pearson correlation	.508	1
	Sig.(2-tailed)	.000	
	N	52	52

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

From the table above, the correlation between the age of the teachers and their perception was  $r = .508$ . With the alpha level of .05, it could be concluded that the age of respondents has a significant relationship on how teachers perceive retirement. Therefore the null hypothesis (Ho) is rejected and the alternate hypothesis is retained. This shows that as teachers are nearing retirement then their perception on retirement will negatively affect their thinking and increase their anxiety level.

### Hypothesis Two

H0: There is no significant relationship between age and pre-retirement anxiety.

H1: There is significant relationship between age and pre-retirement anxiety.

To test for the second hypothesis, the identified sources of anxiety, was computed using the SPSS and correlated with the age of the respondents to ascertain the relationship between them. The table below shows the correlation between the two variables.

**Table 5: Correlation between age and sources of Anxiety**

		Age	Sources of Anxiety
Age	Pearson correlation	1	.434**
	Sig.(2-tailed)		.001
	N	52	52
Sources of Anxiety	Pearson correlation	.434**	1
	Sig.(2-tailed)	.001	
	N	52	52

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

From the table 5, the correlation coefficient ( $r$ ) is 0.434 at the level of significance of 0.01. The correlation coefficient is positive and also falls within the medium range of 0.30 to 0.49. This shows that age significantly influence the level of anxiety of teachers nearing retirement. Therefore the null hypothesis ( $H_0$ ) is rejected and the alternate hypothesis ( $H_1$ ) is retained.

## DISCUSSION OF FINDINGS

From the data analysis, it was observed that the perception of most of the teachers in Asunafo South District is not so negative and their level of anxiety is not high. Also from the analysis it could be observed that the mean of those within 55-59 years is higher than those within 50-54 years. Although their perception on retirement is not negative, two items on the questionnaire indicated that their level of nervousness is high. 12 and 17 of the respondents together making majority agreed and strongly agreed that when they see a retired teacher who has been unable to manage his/her retirement life puts them in a state of fear which may increase their anxiety level. This justifies the definition of retirement given by Dada and Idowu (2010) that "retirement anxiety by its nature, involves fears and worries about the future of the individual as a result of the cessation of active working life. It includes the fear that usually results from change".

This also affirms what was reviewed in the literature as one of the causes of pre-retirement anxiety. According to Ndaman (2004), 90% of retired persons look miserable, confused and helpless as a result of lack of pre-retirement planning or improper pre-retirement planning. 10% of those who retired, who are living well, and probably in high spirits and can maintain their status quo, are those who planned. An unplanned retirement creates problems such as boredom, financial anxiety, distress, isolation and feeling of dissatisfaction for a seemingly unfulfilled life (Dada & Idowu, 2010).

Also, four major sources of pre-retirement anxiety were identified. These are;

1. Inadequate preparation for retirement.
2. Total dependence on present salary.
3. Not secured permanent residential accommodation.
4. Ignorance of what to do gratuity.

This has affirmed to what Dada and Idowu (2010) stated as some of the major causes / sources of pre-retirement anxiety. According to them, total dependence on present salary, the problem of securing alternative residential accommodation, ignorance of what to do with the pension and a retirement which may not have been planned for in most cases is accompanied by some socio-psychological and financial anxieties. In a study conducted in Ghana by Wilson and Aggrey (2012) in Ghana it came out that lack of knowledge in investment decisions, ignorance of what to do with 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 do not have any other ways of securing their future when they retire from active service. Wilson and Aggrey (2012) recommended among others that the education directorate should counsel all the teachers they recruit once they offer them appointments. Finally, there is a need to strengthen the Counselling Units of the Ghana Education Service, so as to counsel and guide teachers in their retirement preparation and planning.

Lasisi (1997) also noted that it is frustrating not to have a roof over one's head at retirement, and as such, efforts must be made before retirement to solve this problem. Prospective retirees are usually not clear as to what to do with their gratuities following retirement. Unfortunately, the pensions and gratuities are often not paid immediately after retirement, and so workers are at a loss on what to do.

Seeking retirement counselling from professionals was also identified as one of the major measures to reduce pre-retirement anxiety. This shows that counselling plays a vital role in reducing the level of anxiety among teachers nearing retirement. Rational Emotive Behaviour Therapy and Reality therapy were identified in the literature review as the two major therapies for managing pre-retirement anxiety. Rational Emotive Counselling is presented here as an appropriate counselling therapy for instilling rationality in adult workers regarding their perception of retirement. Perception is very crucial here because it affects behaviour. Retirement should not be allowed to induce anxiety, panic and depressive behaviours. Rather, it should be seen (especially retirement on the grounds of age) as a natural growth process and so should be accepted as a normal developmental process. Rational Emotive Behaviour Therapy (REBT) is a cognitive-behavioural therapy that has been found useful in changing perceptions on retirement. REBT can be offered on individual or group basis, and it is a behavioural complement of Rational Emotive Therapy (RET) founded by Professor Albert Ellis of United States (Dada and Idowu, 2010). According to Corey (2009), Rational Emotive Behaviour Therapy (REBT) is based on the assumption that human beings are born with a potential for both rational or straight thinking and irrational or crooked thinking. People have a predisposing attitude for self-preservation, happiness, thinking and verbalising, loving, communion with others, growth and self-actualisation. They also have propensities for self-destruction, avoidance of thought, procrastination, endless repetition of mistakes, superstitions, intolerance, perfectionism' and self-blame, avoidance of actualising growth potentials.

Another counselling therapy that was discussed in the literature review is the Reality therapy. This theory assumes that everybody wants to be different and has intrinsic and inherited need to feel somehow separate and distinct from every other living being.

The essence of the reality therapy is that we are responsible for what we choose to do. Because all problems are in the present, reality therapy spends very little time delving into the past (Corey G. , 2012). The reality therapy believes that we can only control what we are presently doing. We may be the product of our past, but we are not the victims of our past unless we so choose.

In reality therapy, the primary goal is to help the client to identify and change self-defeating behaviour and reduce responsibility. Glasser (1965, 2016) asserts that the behaviour can be modified when the client is helped by the counsellor to bring out the self-defeating behaviour. Also, the goal of the reality therapy is for individuals to find more efficient ways of meeting their needs. These needs are belonging, power, freedom and fun. For the client to achieve or meet this needs, he must be confronted by the counsellor by helping him/her to examine what they are doing, thinking, and feeling, to figure out if there is a better way for them to function.

## CONCLUSIONS

Based on the findings, it could be concluded that

1. As teachers are nearing retirement, their anxiety level increases because of the feeling of not adequately prepared for retirement.
2. Also ignorance of what to do with gratuity, not securing permanent residential accommodation was some of the sources of pre-retirement anxiety among teachers.
3. Although a transition, various measures are to be put in place during the working years of the worker (teacher) so that it does not increase the anxiety level of the individual.
4. Instead of being overly anxious of how life would be after retirement, teachers should find ways of being integrated into society, make contributions, and feel necessary and useful as explained by the Activity theory.
5. Although age plays a significant role in pre-retirement anxiety, teachers should view retirement as an exit from an active service and not a death warrant.
6. Counselling programmes and financial literacy should be regularly organised for teachers in the field so that they could welcome their retirement with happiness.

## RECOMMENDATION

Based on the conclusions of the study, the following recommendations are made;

1. It is recommended to teachers to prepare in advance towards retirement. Preparing as early as ten or more years to retirement will help the teacher to retire comfortably.
2. It is also recommended that teachers focus on what they can control and use the assets they have proactively. This is because having a retirement free from money woes isn't necessarily about being a millionaire but rather using the assets you have proactively. By identifying what you can control and focusing on that can put you in a better position to have a retirement that allows you to achieve your goals.
3. Teachers should be actively involved in community or social activities, make contributions, and feel necessary and useful to avoid loneliness when they retire.
4. It is recommended that the Ministry of Education and Ghana Education service includes a retirement counselling in their in-service programme for teachers.
5. It is also recommended to Ghana Education Service to include date of retirement in the appointment letters and promotional letters given to teachers to serve as a reflection and boost their preparation towards retirement.
6. It is highly recommended that Teacher unions should regularly organise financial literacy and counselling on pre-retirement planning for their members.

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