



Levels of Stress among Retired Civil Servants as Correlate of Their Adjustment Patterns in Anambra State, Nigeria

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Authors' contributions

This work was carried out in collaboration between both authors. Author CAN design the study and wrote the protocol. Author KAA wrote the first draft of the manuscript and managed the literature searches. Author CAN design the analysis and managed the data analysis. Both authors read and approved the final manuscript.

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ABSTRACT

Aims: The study determined the relationship between levels of stress and adjustment patterns of retired civil servants, the relationship between levels of stress and adjustment patterns of male retired civil servants, as well as the relationship between levels of stress and adjustment patterns of female retired civil servants in Anambra state, Nigeria.

Study Design: The research design was a correlation survey.

Place and Duration of Study: Anambra state secretariat office, March 2010 to February 2020.

Methodology: The multistage sampling procedure was used to select a sample size of 513 retired civil servants from a population of 1500 retired civil servants in Anambra state (220 male and 252 female) (Source: Anambra state secretariat office, personal/accounts department, 2019). Levels of stress (LOS) and adjustment patterns questionnaires (APQ) were used to collect data which was administered through direct delivery approach. The validity of the questionnaires was carried out by three experts. The reliability coefficient for the levels of stress questionnaire (LSQ) was 0.78, while the reliability coefficient for adjustment pattern questionnaire was 0.85. Research questions 1, 2 and 3 were answered using Pearson Product Moment Correlation Coefficient (r). The null hypotheses were tested at 0.05 level of significance using t-test of correlation.

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Results: Findings from the study revealed among others that; the relationship between levels of stress and adjustment patterns of retired civil servants is high and positive ($r=0.661/n=472$), while the relationship between levels of stress and adjustment patterns based on gender of retired civil servants is positively high for male ($r=0.703/n=220$), and moderately positive for female retired civil servants ($r=0.577/n=252$). Based on the findings, it was recommended among others that male and female retired civil servants should be encouraged to engage in meaningful activities that will reduce their stress levels. Also, the federal government should look into disbursement of funds and the payment of retired civil servants, the prioritizing of retirees' payment of pension and gratuities can promote this process. Through this, retired civil servants will meet up financial obligations of their families, and in turn reduce the level of stress they undergo.

Conclusion: There is a high positive correlation between levels of stress and their adjustment patterns, it was also found that a high positive correlation between levels of stress and adjustment patterns of male and female retired civil servants in Anambra state. Furthermore, a statistically significant relationship was found between levels of stress and adjustment patterns of retired civil servants.

Keywords: Levels of stress; retired, civil servants; adjustment patterns.

1. INTRODUCTION

Undoubtedly, the workforce is filled with individuals who engage in all kind of work (formal and informal) to enable them meet their everyday needs. Often times, most people do not partake in work activities just to earn a living, but also to maintain and fulfill expectation. According to Wachikwu and Egbuchi [1] work as part of career is a lifestyle in which people derive pleasure and satisfaction. Getting employed by most civil servants is central to their existence other than just economic reward and to maintain self-esteem, civil servants carry out activities that will make their lives productive and meaningful. Similarly, according to Adetunde [2], retirement is a fluid concept because it connotes different things and is fraught with different experiences for different people. Whichever form retirement takes place within the Nigerian statutory requirements, the retiree is entitled to benefits including gratuity and pension as rewards for the years put into serving the nation and also for the purpose of meeting their financial needs at old age [2,3]. With the leverage arrangement and all other things being equal, Nigerian retirees ought to look forward to quitting service with relative enthusiastic relieve and spend the rest of their lives in leisure.

Buttressing further, retirement as defined by Dar et al. [3] is the act of retiring or the state of being retired. That is to withdraw oneself from business, public life or and to remove from active service. Thus, the process of retirement involves the transition of people's experience, when they move from a job role performed for pay to the role of retired person. Wachikwu and Egbuchi [1] posited that the importance of retirement is made

more glaring by the fact that the retired person is made to face some levels of stress because of their new status as a retiree. They further stated that this leads to the scenario where others view retirement positively, and pray for it with anticipation, while others dread its eventuality with great anxiety and anticipated level of stress [3]. According to Garba and Mamman [4], Stress is the wear and tear on the body caused by constant adjustment to an individual's changing environment. In view of this, [5] posited that stress has been defined as the body and mind's way of meeting a challenge. Stress leads to a build-up of tension that if not relieved, can cause anxiety which is the fear of what might happen even when no threat exists. Furthermore, the symptoms and resultant effects of stress for an individual and by extension larger society are numerous.

Nevertheless, studies [2,6] have shown that many retirees spend up to two decades of their lives before retirement due to the increase in life expectancy in many parts of the world today. Hence, adjusting to the life after years of service to the nation and humanity remains a core problem of the average retiree. Similarly, [6] defined adjustment as a process of finding and adopting modes of behaviour suitable to the environment or the changes in the environment. This further implies that adjustment is the modification to compensate for or meet special conditions. Adjustment is a continual process in which a person varies his behaviour to produce a more harmonic relationship between himself and his environment [7]. Retired civil servants can be classified in terms of their gender, which is the tendency of either being male or female in a given setting. Exploring the link between gender

and stress research has brought into light the important role gender played in stress- strain relationship. Sang et al. [8] observed a greater need of sensitizing for gender difference as according to them women are at a greater risk of poorer occupational health and well-being than their male colleagues.

In the views of [2], work serves other purposes such as being an agent of socialization; it builds interpersonal relationships, promotes acculturation, and provides opportunity for people to acquire defined social status. At retirement, major changes occur in these aspects of individual daily lives. Retirement has been associated with obvious changes in lifestyles, daily routine, income, social status, age, strength, environment and most times, health. These changes, though vary in gradation, are applicable to employees globally. Making transition from being an employee to a retiree may be easier said than experienced [2]. Adetunde [2] further reported that in a 2006 New York research that confirmed that about 1.5 million workers due for retirement expressed their feelings of depression and stress as they envisaged their retirement. This was further supported in by another study carried out on retirement stress and counselling in Kwara State, Nigeria, which revealed that retirees go through stress that demands pre-retirement counselling. The study went further to show that the challenges that engender stress in the post-retirement years are both physical and psychological in nature [2]. Studies have also shown that most retired civil servants in Nigeria and particularly in Anambra state never sought for financial advice towards retirement while in service, with resultant negative consequences in their post-retirement years. Overtime, successful adjustment behaviour is learned from repeating successful solutions in similar circumstances. People repeat and learn the responses that are satisfying or tension-reducing. Hence it is assumed that adjustment is a dynamic, evolving and unending process as well as pre-requisite and a key determinant of levels of stress among retired civil servants. Based on the background the study objective are as follows;

1.1 Purpose of the Study

The purpose of the study is to determine

1. The relationship between levels of stress and adjustment pattern of retired civil servants.

2. The relationship between level of stress and adjustment patterns of male retired civil servants.
3. The relationship between level of stress and adjustment patterns of female retired civil servants.

1.2 Research Questions

1. What is the relationship between levels of stress and adjustment pattern of retired civil servants?
2. What is the relationship between level of stress and adjustment patterns of male retired civil servants?
3. What is the relationship between level of stress and adjustment patterns of female retired civil servants?

1.3 Hypotheses

1. The relationship between levels of stress and adjustment pattern of retired civil servants is not statistically significant.
2. The relationship between level of stress and adjustment patterns of male retired civil servants is not statistically significant.
3. The relationship between level of stress and adjustment patterns of female retired civil servants is not statistically significant.

2. REVIEW OF LITERATURE

The main focus of this study is to determine level of stress as correlates of adjustment pattern of retired civil servants. The conceptual framework above shows the connection among the variables of interest (levels of stress – independent variable, adjustment pattern– dependent variable, gender – moderator variable). Retired civil servants in this study are classified based on gender, that is the tendency of being male or female in any given setting. levels of stress among retired civil servants is sub-divided into high level of stress and low level of stress, while the adjustment pattern of retired civil servants is sub-divided into high adjustment pattern and low adjustment pattern. The conceptual framework provides in-depth clarification on the inter-relatedness of the variable in the study.

Abd-Allah [9] carried out a study on stress appraisal and perceived coping strategies among Zagazig university retired employees.

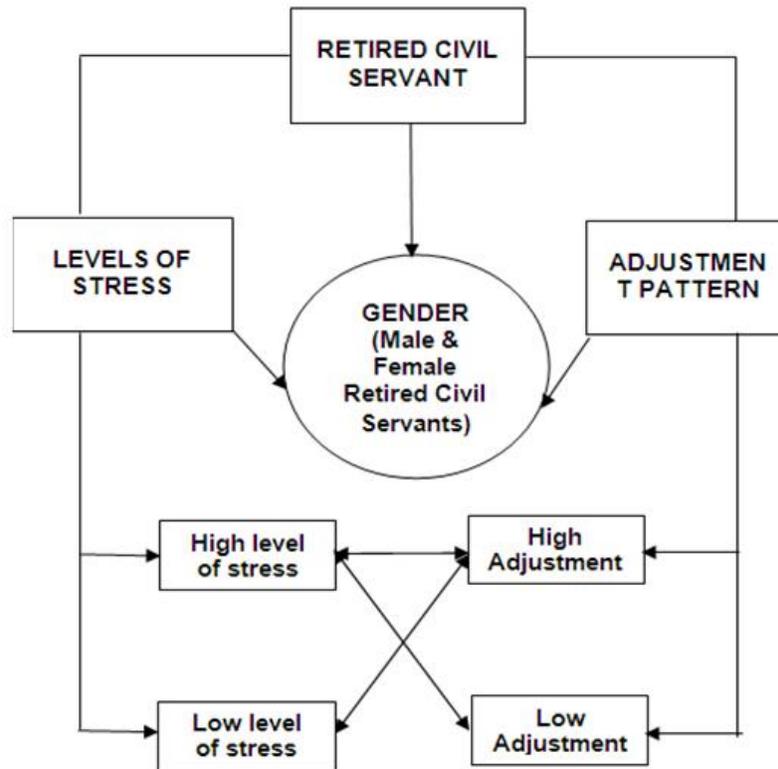


Fig. 1. Conceptual Framework, (Agah, 2020)

the study adopted the cross-sectional descriptive design. Five research questions guided the study. The sample for the study comprised of 100 randomly selected retired employees. Four instruments were used for data collection, the instruments were subjected to validity and reliability. Frequency counts, percentages, spearman rank order correlation and multiple linear regression analysis were used in data analysis. The findings of the study revealed that around two-thirds of the retired employees had high stress appraisal and high personality measures (67% for each), additionally, 42% of them had high stress levels, and 77% reported high concerns about retirement. also, more than half (55% & 61%) of them highly used both proactive and passive coping strategies respectively. finally, 51% of them were depressed. statistically significant positive correlation was found between stress appraisal and personality measures, stress levels, and stress sources. meanwhile, a statistically significant negative correlation was found between stress appraisal and passive coping and happiness/depression.

Iruloh and Elsie [5] carried out a study on adjustment strategies of widows to widowhood stress based on their age: a case study of rivers state Nigeria. The study adopted the descriptive survey design. Two research questions and one hypothesis guided the study. A sample of 370 widows in rivers state was drawn from the population via proportional stratified random sampling technique. Two instruments namely; stress level scale for widows (SLSW) and questionnaire for widow's adjustment strategies (QWAS), both developed by the researcher were used for data collection. The validity and reliability of the instruments was established using Cronbach alpha statistics. Data were analyzed with mean, standard deviation and one-way analysis of variance (ANOVA). The findings of the study revealed that all the eight adjustment strategies (problem solving, cognitive restructuring, express emotion, social support, problem avoidance, wishful thinking, self-criticism and social withdrawal) are adopted by widows in ameliorating widowhood stress; there are slight differences among the mean values of the different age groups with regards to all the

adjustment strategies of widows to widowhood stress.

Yunusa [10] carried out a study on retirement challenges and management strategies among retired civil servants in Kogi state. The study adopted the descriptive survey research design. Three research questions and two hypotheses guided the study. The sample for the study comprised of 105 respondents drawn from 525 retirees in Kogi state civil service. The instrument for data collection was a structured questionnaire validated and its reliability established (0.78) using Cronbach alpha. Frequency counts, percentages and chi-square were statistical tools adopted for data analysis. The findings of the study revealed that majority of retirees in Kogi state encounter retirement challenges. Prominent among which are irregular payment of pension and accommodation problem. Adjustment of life style to a moderate one was found to be one of the coping strategies of retirees.

Mustaffa and Ilias [11] carried out a study on the relationship between student's adjustment factors and cross-cultural adjustment: A survey at the northern university Malaysia. The study adopted the quantitative design. Five research questions and five hypotheses guided the study. The population for the study comprised of 368. The sample of 186 for the study was drawn using the purposive sampling technique. The instrument for data collection was a questionnaire titled student adaptation to college questionnaire (SACQ). The validity and reliability of the instrument was established with a Cronbach alpha reliability of 0.65. The method for data analysis was frequency, percentages, t-test and analysis of variance (ANOVA). The findings for the study revealed that there was no significant difference in terms of cross-cultural adjustment between gender. Whereas travel experience, level of education, and language proficiency contributed significantly to the differences in cross-cultural adjustment among respondents. Research also found that there is significant relationship between academic factor, personal-emotion as well as environmental factor and cross-cultural adjustment.

3. METHODOLOGY

The research design was correlation survey. The multistage sampling procedure was used to select a sample size of 513 retired civil servants from a population of 1500 retired civil servants (220 male and 252 female) in Anambra state.

Levels of stress (LOS) and adjustment patterns questionnaires (APQ) were used to collect data which was administered through direct delivery approach. The validity of the questionnaires was carried out by three experts. The reliability coefficient for the levels of stress questionnaire (LSQ) was 0.78, while the reliability coefficient for adjustment pattern questionnaire was 0.85. The hypotheses were tested at 0.05 level of significance using t-test of correlation. Administration of the questionnaire was done through direct delivery approach. The researcher had detail discussion with the research assistants, during which the researcher educated the research assistants on clarity of the purpose of the research, the contents of the questionnaire, how to administer the instruments as well as how to ensure high retrieval rate of responded copies of the questionnaire. The respondents were approached at the pension office during their annual verification exercise. The researcher recorded 92% retrieval rate of the questionnaire administered (513 administered, 472 retrieved). Research questions 1, 2 and 3 were answered using Pearson Product Moment Correlation Coefficient (r), the null hypotheses were tested at 0.05 level of significance using t-test of correlation analysis. The statistical Package for Social Sciences version 21 (SPSS 21).

4. RESULTS AND DISCUSSION

4.1 Research Question 1

What is the relationship between levels of stress and adjustment pattern of retired civil servants?

4.2 Hypotheses 1

The relationship between levels of stress and adjustment pattern of retired civil servants is not statistically significant.

Result presented in Table 1 shows that there is a high positive correlation between levels of stress of retired civil servants and their adjustment patterns ($r = .661$, $n = 472$). Similarly, result presented in Table 2 shows that the t-calculated value of 16.7 is greater than t-critical value of 1.960 at .05 alpha level ($r=16.7$, $t=1.960$, $P=0.05$). This indicates that the first null hypothesis was rejected. Hence, the relationship between levels of stress of retired civil servants and their adjustment patterns in Anambra state is statistically significant. This finding aligns with the findings of [8] which reported that around two-

thirds of the retired employees had high stress appraisal and high personality measures (67% for each), additionally, 42% of them had high stress levels, and 77% reported high concerns about retirement. Also, more than half (55% & 61%) of them highly used both proactive and passive coping strategies respectively. Sang et al. [8] study is also in line present finding as it found that there exists a statistically significant positive correlation between stress appraisal and personality measures, stress levels, and stress sources. Nevertheless, employees should be provided with pre-retirement education about coping with post-retirement stress. These could be through post-retirement counselling about adjustment patterns and effective strategies for managing civil servant retirement. Furthermore, the result agrees with the findings of [1] which reported that financial difficulty constituted a major challenge faced by retired civil servants, and that they exist a significant difference in the level of stress and financial difficulty faced by retired civil servants. Financial difficulty in the study of [1] has been found to affect different aspects of retired civil servant's wellbeing and their adjustment patterns is one of such.

4.3 Research Question 2

What is the relationship between level of stress and adjustment patterns of male retired civil servants?

4.4 Hypotheses 2

The relationship between levels of stress and adjustment pattern of retired civil servants is not statistically significant.

Result presented in Table 3 shows that there is a high positive correlation between levels of stress and adjustment patterns of male retired civil servants ($r = .703$, $n = 220$). Result relating to the null hypotheses presented in Table 4 reveals that t-calculated value of 21.49 is greater than t-critical value of 1.960 at .05 alpha level ($t=21.49$, $t=1.960$, $P=0.05$). This indicates that the second null hypothesis was rejected. Therefore, the relationship between levels of stress and adjustment patterns of male retired civil servants is statistically significant. This finding contradicts the finding of [11] which revealed that there was no significant difference in terms of cross-cultural adjustment between gender. Meanwhile, the findings on the other hand revealed that there is a significant relationship between academic

factor, personal-emotion as well as environmental factor and cross-cultural adjustment. This finding is in line with the finding of [1] which revealed that financial difficulty constituted a major challenge faced by retired civil servants, the findings further revealed a significant difference in the level of stress and financial difficulty faced by retired civil servants (men and women). The finding further revealed that retired men and women civil servants differ in their use of problem focused and emotion focused coping strategies in reducing stress levels.

4.5 Research Question 3

What is the relationship between level of stress and adjustment patterns of female retired civil servants?

4.6 Research Question 3

The relationship between level of stress and adjustment patterns of female retired civil servants is not statistically significant.

Table 5 indicates that there is a moderate positive correlation between levels of stress and adjustment patterns of female retired civil servants ($r = .577$, $n = 252$). Data relating to the hypotheses reveal that the t-calculated value of 11.17 is greater than t-critical value of 1.960 at .05 alpha level (11.17, 1.960, $P = 0.05$). This indicates that the third null hypothesis was rejected. Therefore, the relationship between levels of stress and adjustment patterns of female retired civil servants is statistically significant.

Findings from this study revealed a moderate positive relationship between levels of stress and adjustment patterns of female retired civil servants. This contradicts the findings of [5] which revealed that all the eight adjustment strategies (problem solving, cognitive restructuring, express emotion, social support, problem avoidance, wishful thinking, self-criticism and social withdrawal) are adopted by widows in ameliorating widowhood levels of stress. However, this could lead to a very high positive relationship between levels of stress and adjustment patterns of female (Widows) retired civil servants. On the other hand, the findings of this study revealed that the relationship between levels of stress and adjustment patterns of female civil servants in Anambra state is statistically significant.

Table 1. Pearson r relationship between levels of stress of retired civil servants and their adjustment patterns

| N | Correlation coefficient (r) | Remark |
|-----|-----------------------------|----------------------------|
| 472 | .611 | High positive relationship |

Table 2. Test of significance of relationship between levels of stress of retired civil servants and their adjustment patterns

| Correlation Coefficient (y) | N | df | α | t-calculated | t-critical | Decision |
|-----------------------------|-----|-----|-----|--------------|------------|----------|
| .611 | 472 | 470 | .05 | 16.7 | 1.960 | Reject |

Table 3. Pearson r relationship between levels of stress and adjustment patterns of male retired civil servants

| N | Correlation coefficient (r) | Remark |
|-----|-----------------------------|----------------------------|
| 220 | .703 | High positive relationship |

Table 4. Test of significance of relationship between levels of stress and adjustment patterns of male retired civil servants

| Correlation Coefficient (y) | N | df | α | t-calculated | t-critical | Decision |
|-----------------------------|-----|-----|-----|--------------|------------|----------|
| .703 | 220 | 218 | .05 | 21.49 | 1.960 | Reject |

Table 5. Pearson r relationship between levels of stress and adjustment patterns of female retired civil servants

| N | Correlation coefficient (r) | Remark |
|-----|-----------------------------|--------------------------------|
| 252 | .577 | Moderate positive relationship |

Table 6. Test of significance of relationship between levels of stress and adjustment patterns of female retired civil servants

| Correlation Coefficient (y) | N | df | α | t-calculated | t-critical | Decision |
|-----------------------------|-----|-----|-----|--------------|------------|----------|
| .577 | 252 | 250 | .05 | 11.17 | 1.960 | Reject |

This disagrees with the findings of [11] which revealed that there was no significant difference in cross cultural adjustment between gender. On the other hand, the study revealed that factors such as travel experience, level of education and language proficiency contributed significantly to the difference in cross-cultural adjustment among gender. This finding is agrees' to the findings of [5] which reported that there are slight differences among the mean values of the different age groups with regards to all the adjustment strategies of widows to widowhood level of stress. This further agrees with [1] who reported that retired men and women civil servants differ statistically in their use of problem focused and emotion focused coping strategies in reducing stress levels.

5. CONCLUSION

There is a high positive correlation between levels of stress and the adjustment patterns of retired civil servants, it was also found that a high

positive correlation between levels of stress and adjustment patterns of male and female retired civil servants in Anambra state. Furthermore, a statistically significant relationship was found between levels of stress and adjustment patterns of retired civil servants in Anambra state. The findings of this study no doubt will add to existing literature for further research studies and also enhance studies on levels of stress generally. Through this generalization of findings can be done.

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COMPETING INTERESTS

Authors have declared that no competing interests exist.

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