

ASSESSMENT OF PSYCHOLOGICAL WELL-BEING OF RETIREES IN MAKURDI METROPOLIS OF BENUE STATE, NIGERIA

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Abstract

This study assessed psychological well-being among retirees in Makurdi metropolis. The cross-sectional survey design was adopted. One hundred and ninety seven (197) retirees were selected using purposive sampling technique. They were 106(53.8%) males and 91(46.2%) females within the age range of 53-71 years, mean age of 60.38(SD = 5.040). The Rosenberg Self-esteem Scale (RSS) and Ryff's Psychological Well-being Scale (RPWB) were used to measure retirees' self-esteem and psychological well-being respectively. Four hypotheses were formulated and tested using simple linear regression, independent t-test and One-Way ANOVA. The results revealed a significant influence of self-esteem on psychological well-being among retirees. There was a significant gender difference in psychological well-being among retirees. The result however showed no significant difference in levels of educational attainment on psychological well-being among retirees. Finally, it was found that there was a significant influence of duration of retirement on psychological well-being among retirees. It was concluded that self-esteem, gender difference and duration of retirement significantly influence psychological well-being while levels of educational attainment do not. It was recommended that the government and other agencies should make practical attempts within policy framework to help prepare the employees adequately for life after retirement.

Key words: Retirement, retirees, psychological wellbeing, Makurdi metropolis

INTRODUCTION

Being in employment is considered a source of existence and security for many people. Oludwmi and Fashiku (2014) pointed out that in addition to employment being a source of security, it serves as a means of livelihood that makes the individual(s) feel fulfilled, responsible and recognized as a person of worth and integrity who is seen contributing to the growth and development of his community. This understanding is however, threatened in most developing countries and Nigeria in particular, because of the restriction of working age and length of service of public and civil servants. In Nigeria, statutory working age in the public service is fixed at sixty five (65) years of age or thirty five (35) years of unbroken active working service after which comes retirement (Buah, 2011). Abdullahi and Mamman (2014) observed that, this has become so necessary because as a worker becomes older, his marginal physical productivity of labour declines. Thus retaining such a worker in employment at this point will amount to running the organization at a loss.

Retirement as defined by Abdullahi and Mamman (2014) is an inevitable stage of ageing where the individual gradually disengages from the main stream of active work, social work and is eventually replaced with young ones. Oludwmi and Fashiku (2014) on their part see retirement as a transition from the world of work into a world of less rigorous work activity and

rest. In Nigeria, three different forms of retirement are identified as voluntary, compulsory and mandatory retirement (Nwajagu, 2007; Okechukwu & Ugwu, 2011). Voluntary or self retirement occurs when the individual decides to quit active service for personal reason(s) irrespective of age, experience, length of service or retirement policies. This type of retirement depends more on the employee than the employer. Compulsory or forced retirement is a situation in which the individual is forced or compelled to retire against the individual's expectation and when he is ill-prepared for it. It is usually viewed negatively in that it is unplanned (Abdullahi & Mamman, 2014). Okechukwu and Ugwu (2011) identified reasons for compulsory retirement to include inefficiency, old age, ill-health and indiscipline (misconduct). Mandatory or statutory retirement is normal (or expected) in the sense that the person involved has reached the statutory age of retirement as specified in the condition of service of the establishment.

Retirement is an inevitable activity in the lives of workers and therefore, all workers must retire at one point in time or the other for rest from active employment. Unfortunately, the thought of retirement to some workers breeds anxiety, apprehension, and disillusionment attitude (Samuel & Salami, 2010). Taylor, Goldberg, Shore and Lipka (2008) attribute the cause of apprehension and disillusionment attitude of retirees to the

thought of being disconnected from functional discontinuation of their financial source of livelihood and its corresponding decline in social status. Okechukwu and Ugwu (2011) on their part attribute it to the thought of sharp reduction in income of retirees which is further aggravated by delay in payment of pensions and gratuities which are capable of hampering the psychological wellbeing of the retirees.

Psychological well-being involves feeling good which does not only involve positive emotions, contentment and happiness but also interest, engagement, confidence and social relations (Huppert, 2008). It relates to functioning which includes having a goal in life, control, developing one's potentials, and a satisfying social relationship. Notably, the term psychological well-being can be subjective depending on what each individual decides are important in his/her life. According to Huppert (2008), subjective well-being is good living which comprises a combination of feeling good and functioning effectively. Bakare (1996) refers to it as an individual's perception of overall quality of life. Thus, psychological well-being is the sum total of satisfaction that makes life worthwhile for an individual.

Despite the importance of psychological wellbeing to human life, Ode (2005) noted that there is increased incidence of stress on retirees. Buttressing on the above assertion, Tor-Anyiin (2007) observed that retirement

shocks could be traumatic especially for those who have made no preparation for it. He added that some retirees get so frustrated with life to the extent that they develop depressive condition which accelerates their age and at time leads them to early grave. In a similar vein, Denga (1996) pointed that the anxiety of the prospective worker is often heightened and compounded by a lack of security, especially among those who have little to fall back on after retirement. All these could harm the psychological well-being of such retirees.

The effectiveness of a retiree's well-being is mainly determined by the perception of what retirement is to the retiree which may boil down to the gender of individual, the level of educational attainment, self esteem and duration of retirement of the retiree. However, research evidence is very insufficient as regards to how the psychological well-being of a retiree can be affected by these factors. It is in view of the above that this research assessed the psychological well-being of retirees in Makurdi metropolis on the basis of their gender, level of education, self-esteem and duration of retirement.

Psychological Well-being

The term psychological well-being can be subjective depending on what each individual decides are important in his/her life (Moen, 2001). It is a subjective term that means different things to different

people. A typical definition of subjective well-being states that it is about lives going well which comprises a combination of feeling good and functioning effectively (Moen, 2001). It is defined as the individual's own interpretation and evaluation of his/her present and past life, satisfaction or happiness (Chadha *et al.*, 2000).

Research evidence points to three factors that contribute to retirees' psychological well-being. These are economic resources, social relationships, and personal resources. First, people with inadequate incomes and financial problems are especially likely to experience dissatisfaction and maladjustment in retirement which causes negative effect on the psychological well-being of such an individual (Kim & Moen, 2001).

Secondly, studies have also shown that marriage and family relationship play an important role in predicting psychological well-being following retirement. For instance, a study of retirees and workers age 58 to 64 found that being married is associated with positive attitude toward retirement which enhanced or buffer psychological well-being, possibly because being married buffers the uncertainty of retirement (Mutran, Ratzes & Fernandez, 2000). Kim and Moen (2001) further showed that marital quality, rather than simply marital status, is positively related to retirement adjustment.

Thirdly, personal resources include not only socio-demographic status but also health and personality variables. Having a higher level of education and higher prestige job prior to retirement has been linked to greater satisfaction with retirement and higher morale after retirement. A substantial body of research such as Oniye (2001) has shown that health is positively correlated to adjustment to retirement. Personality characteristics also play a crucial role.

An anticipated social interaction in retirement is a psychological factor that may determine the psychological well-being of the retiree (Taylor & Shore, 2002). Whether one is likely to experience psychological well-being in retirement is determined by one's current satisfaction with amount of social interaction with family or friends. Studies have shown that marriage and family relationship moderate the psychological well-being of retirees. Strong family bonds play an important role in providing support during adjustment hence an important predictor of psychological well-being of a retiree. Social relation that leads to quality interaction with others within the society are important pre-retirement investment. Kim and Moen (2001) have argued that quality rather than simple marital status is positively related to personal adjustment that bring about positive psychological well-being of the retirees.

According to Ode (2005), the basic psychological factors that results to a negative psychological well-being of retirees are; stress, depression and general mental health. Stress is the sense of being under pressure. This is often experienced by people at work. The question as to whether stress level tends to fall after retirement is a complex one. Once people are no more in jobs, they gradually have less direct sources of stress and more time for relaxation. However, this tendency may be counteracted by the fact that retirees may face increased stress due to health problems, less mobility and less social interaction. Furthermore, it is difficult to say precisely whether stress increase or decrease after retirement because a whole lot of these issues depend on the situation or the individual.

Depression is a sense of great sadness that persists for a lengthy period of time. People who have retired tend to suffer more from adverse psychological condition like depression, (McLeod & Owens, 2004). This may be due to a reduction in the number of social interaction that retirees engage in. It may also be associated with loss of job and the sense of purpose that people often get from their careers. This tendency is offset if the retiree is married or continues to have an active social life.

General mental health is more likely to be sustained after retirement if the retiree is married or retains close contact with friends

and family members. However if all this is not the case, mental health deterioration will become certain for the retiree. There are evidence that retirement has a great negative impact on mental health if the retirement is involuntary (Forceful retirement) continued exercise and engagement in social activities is associated with better psychological and general well-being, (Lambert & Battaglini, 1998). It is helpful if retirees develop a daily routine in which they perform interesting activities that will keep them busy and engage with families and friends.

Self-Esteem

In sociology and psychology, self-esteem reflects a person's overall subjective emotional evaluation of his or her own worth, it is a judgment of oneself as well as an attitude towards the self. Self-esteem encompasses beliefs such as I am competent, I am worthy, and emotions such as triumph, despair, pride, and shame, (Hewitt, 2009). Smith and Mackie (2007) defined it by saying, self-esteem is the positive or negative evaluation of the self, as in how we feel about it. Self-esteem is attractive as a social psychological construct because researchers have conceptualized it as an influential predictor of certain outcomes such as academic achievement, happiness, satisfaction in marriage and relationships, and criminal behaviour (Orth & Robbins, 2014).

The identification of self-esteem as a

distinct psychological construct is thought to have its origins in the work of William James in 1892 who identified multiple dimensions of the self with two levels of hierarchy process of knowing (called the I - self) and the resulting knowledge about the self (the me-self). Observation and storage by the I – self create three types of knowledge, which collectively account for the me-self. These are the material self, social self, and spiritual. The social self comes closest to self-esteem, comprising all characteristics recognized by others. The material self consists of representations of the body and possessions, and the spiritual self of descriptive representation and evaluative dispositions regarding the self. This view of self-esteem as the collection of an individual's attitudes towards oneself remains today.

Many early theories suggested that self-esteem is a basic human need or motivation. Maslow (1987) include self-esteem in his hierarchy of human needs. He described two different forms of esteem: the need for respect from others in the form of recognition, success, and admiration, and the need for self respect in the form of self-love, self-confidence, skill or aptitude. According to Maslow, without the fulfillment of self-esteem need, individuals will be driven to seek it and unable to grow and obtain self-actualization. Maslow also states that the healthiest expression of self-esteem is the one we take the serve from others. Modern theories of self-esteem

explore the reasons human are motivated to maintain a high regard for selves (Greenberg, 2008). Self- esteem is important because it shows ourselves how we view the way we are and the sense of our personal value. Thus, it affects the way we are related to everybody else (Bono & Judge, 2003).

Experiences in a person life are a major sources of how self-esteem develops (Baumeister, Campbell & Vohs, 2003). In the early years of a child life, parents have a significant influence on self-esteem and can be considered a main source of positive and negative experience a child will have (Raboteg & Sakic, 2014). Unconditional love from parents helps a child develop a stable sense being cared for and respected. These feelings translate into later effects of self-esteem as the child grows older (Olsen, Breckler & Wiggins, 2008).

The concept of self-esteem has traditionally been divided into two: high self-esteem and low self-esteem (Kernis, 2003). People with high level of self-esteem, firmly believe in certain values and principles and are ready to defend them even when finding opposition, feeling secure enough to modify them in light of experience (Bono & Judge, 2003). They do not lose time worrying excessively about what happen in the future, they learn from past and plan for the future, but live in the present intensely (Bono & Judge, 2003). They can work towards finding solutions and voice

discontent without belittling themselves or others when challenges arise (Bono & Judge, 2003). Low self-esteem can result from various factors including genetic, physical appearance or weight, mental, health issues, socioeconomic status, peer pressure or bullying (Jones, 2003). A person with low self-esteem may show some of the characteristics: (Baldwin 1996), heavy self-esteem criticism and dissatisfaction, chronic indecision and an exaggerated fear or mistakes, neurotic guilt, dwelling on or exaggerating the magnitude of past mistakes, excessive will to please and unwillingness to displease any petitioner (Bono & Judge, 2003).

Self-esteem and Psychological Well-being

Andrew and Kernis (2002) conducted a study to examine the extent to which self-esteem (SE) level and SE stability predicted scores on Rulf's (1989) multidimensional measure of psychological well-being, 389 samples were collected among college workers in Oklahoma. Main effects for SE level emerged on all six subscales, indicating that high self-esteem was associated with greater well-being than low self-esteem. In addition, main effects for SE stability emerged for the autonomy, environmental mastery, and purpose in life subscales, indicating that stable SE was associated with higher scores than was unstable SE. Finally, SE level x SE stability interactions emerged for the self-acceptance, positive relations, and personal

growth subscales indicating more complex relationships between self-esteem and these aspects of well-being.

Tayfun, Tarik and Fatma (2013) conducted a study to examine the effects of self-esteem, psychological well-being, emotional self-efficacy and affect balance variables on happiness. It was found that psychological well-being, emotional self-efficacy and affect balance; and that psychological well-being and affect balance have positive effect on self-esteem and that self-esteem has a positive effect on happiness. In addition, it was concluded that 46% of the total variance regarding self-esteem is explained by psychological well-being, emotional self-efficacy and affect balance. It was also concluded that psychological well-being, emotional self-efficacy, affect balance and self-esteem explain 51% of the total variance regarding happiness.

Demographic Factors and Psychological Well-being

Pugliese (2010) conducted a study to investigate the relationships among gratitude, variables associated with well-being, and negative affectivity. Specifically, the study addressed gender differences among gratitude, psychological well-being, and negative affectivity. It also addressed whether the prediction of gratitude by psychological well-being and negative affectivity was different for women and men. Two hundred and sixty-four

participants were included in the data analysis. Women had higher scores on negative affectivity and higher scores on gratitude than men. Higher scores on gratitude were positively correlated with higher scores on life satisfaction, well-being, authentic-durable happiness, positive affect and attending to emotions. Higher scores on gratitude were negatively correlated with higher scores on subjective fluctuating happiness. Results indicated different predictor variables for gratitude for men and women.

Wendy, Nancy and Melanie (2013) conducted a study that reviews all published studies reporting tests for gender differences in well-being. Women were found to report greater happiness and life satisfaction than men. This gender difference was explained in terms of men's and women's social roles. The female (vs. male) gender role specifies greater emotional responsiveness. Furthermore, past role-related experiences provide women with appropriate skills and attitudes. Women's (vs, men's) greater well-being was also found to hold for married but not unmarried SS for both sexes the married state (vs. Unmarried) was associated with favorable well-being, but the favorable outcomes proved stronger for women than men, given that most SS were married, the overall gender difference in well-being can be attributed to SS' marital Status.

Kubicek, Korunka, Raymo and Hoonakker

(2011) conducted a study that points to the gendered nature of work and private routines. Drawing on resource theories and theories on the gendered division of labour, this study examine how pre-retirement resources relate to retirees psychological well-being by using data from the Wisconsin Longitudinal Study. It was hypothesized that possessing key resources prior to retirement as well as losing or gaining resource in the transition to retirement influence retirees' well-being and that these effects are partially conditioned by gender. Results indicate that pre-retirement physical health, tenacity in goal pursuit, and flexibility in goal adjustment are beneficial for men's and women's well-being alike. By contrast, financial assets and job dissatisfaction are more strongly related to men's psychological well-being in retirement and pre-retirement social contacts to that of women.

Oniye (2010), in a descriptive study investigated the problem and prospects of education among civil servants in Ekiti. The sample size for his study was 400 civil servants (male and female) in Ekiti State selected from the entire 16 Local Government Areas of Ekiti State base on purposive and stratified random sampling techniques. His study revealed that some of the problems that necessitated his study were the problems being faced by retired civil servants as expressed in the media and pensioners. These problems include delay

in the payment of pension and maladjustment arising from economy, social health and psychological variables. The resultant effects of the problems observed include; sickness, rejection and even untimely death among the retired civil servant, it was discovered that there is no significance between the psychological adjustment of male and female civil servants.

Most of the respondents both male and female indicated that they have a sense of accomplishment as retired civil servants. Ekiti State being an agrarian and educated environment provided the retirees with opportunities of psychological arising from educational opportunities, that is teaching in private schools and engaging in subsistence farming, this in turn makes the retirees to be dissatisfied with the present predicament in Ekiti State, many of the retirees became adjusted because they were busy with peasant farming and part time teaching. These opportunities made them to be happy as retirees and invariably many of them were psychologically adjusted either male or female.

James and Jeong (2008) investigated whether the association between educational attainment and psychological/emotional well-being depends on prior experience of work-family conflict. They used data from the 1993 and 2004 waves of the Wisconsin Longitudinal study to estimate linear

regression models of emotional well-being including symptoms of depression and positive psychological functioning. They also used fixed effects models to investigate whether key findings persist after controlling for stable but unobserved characteristics of individuals. It was found that retirement is associated with a relatively greater reduction in depressive symptoms among individuals previously experiencing high levels of work stress interfering with family life.

They find suggestive evidence of a similar improvement in well-being with respect to positive psychological functioning after accounting for unobserved characteristics of individuals such as personality or coping style. Among those previously exposed to high levels of family stress spilling into work at midlife, their results suggest that retirement tends to bring greater improvement in emotional well-being among men than women.

Jungmeen and Phyllis (2012) conducted longitudinal study to investigate the relationship between retirement transitions and subsequent psychological well-being using data on 458 married men and women (aged 50 – 72 years) who were either still in their primary career jobs, retired or had just made the transition to retirement over the preceding 2 years. The findings show that the relationship between retirement and psychological well-being must be viewed in a temporal, life course context. Specifically,

making the transition to retirement within the last 2 years is associated with higher levels of morale for men, whereas being “continuously” retired is related to greater depressive symptoms among men. The results suggest the importance of examining various resources and contexts surrounding retirement transitions (gender, prior level of psychological well-being, spouses circumstance, and changes in personal control, marital quality, subjective health, and income adequacy) to understand the dynamics of the retirement transition and its relationship with psychological well-being.

Terry, David and John (2012) conducted a study to evaluate the impact of retirement, monitor the change in adjustment across time, and identify the resources predictive of short and long term adjustment in retirement. A sample of 117 male retirees was assessed on indices of physical and psychological health, perceived control, retirement satisfaction, and life satisfaction at 2 – 4 months pre-retirement, 1 years post, and 6 – 7 years post-retirement. The results provided support for a positive impact of retirement, as retirees evidenced increases in well-being during the first year. There was also evidence of a retirement adjustment process, in that aspects of well being (i.e., psychological health) changed from short to long term retirement.

Finally, physical health, income, and voluntary retirement status predicted short-

term adjustment, while internal locus of control was an additional resource for long-term adjustment. Changes in resources over time also differentially predicted short and long term adjustment (e.g, an increase in internal locus of control predicted an increase in activity satisfaction at 1 year but not at 6-7years post-retirement).

Hypotheses

- i. There will be a significant influence of self-esteem on psychological well-being of retirees in Makurdi Metropolis.
- ii. There will be a significant gender difference in the psychological well-being of retirees in Makurdi Metropolis.
- iii. There will be a significant difference in levels of education on the psychological well-being of retirees in Makurdi Metropolis.
- iv. Duration of retirement will have a significant influence on the psychological well-being of retirees in Makurdi Metropolis.

METHOD

Design

The research design used for this study is a cross sectional survey design. This is a method of measuring or describing the characteristic of variables of interest for several groups at the same time. It is suitable for this study because data on the variables of interest, (self-esteem,

demographic factors and psychological well-being) are collected from retirees using the questionnaire.

Participants

The participants for this study were 197 retirees from all pensionable jobs within Makurdi metropolis. Their demographic data showed that participants' age ranged from 53-71 years with mean age of 60.38, (SD = 5.0). They were 106(53.8%) males and 91(46.2%) female. They had post retirement experience ranging from 1-13 years, while in terms of educational qualification, 12(6.1%) of the participants had First School Leaving Certificate, 29(14.7%) had SSCE, 67(34.0%) had Diploma/NCE certificate course, 69(35.0%) held first degree and 20(10.2%) had masters degree and above.

Sampling

The convenience sampling technique was used in the selection of both male and female retirees from the population of retirees in Makurdi metropolis. The researcher sought and obtained permission from the Chairman, Benue State Pension Board Makurdi in order to collect data from retirees in the Board. The researcher waited at the board for one week to meet whosoever came around and was confirmed to be a retired civil servant. They were approached, sought permission, and briefed on the purpose of the research before administering the questionnaire to them.

Instruments

In order to collect data for the study, the Rosenberg self-esteem scale and Ryff's scales of psychological well-being were used in addition to the demographic factors including age, gender, marital status and duration of retirement.

Rosenberg Self-Esteem Scale (RSS)

Self-esteem was measured with the Rosenberg Self-Esteem Scale (Rosenberg, 1965). The 10-item Likert gauge is rated on a 4-point scale ranging from 1 = strongly disagree to 4 = strongly agree. The scale has been used globally in the assessment of self-esteem. The scores of the RSS were obtained by reversing the scores on items 1, 3, 4, 7 and 10 and then summing all the scores of the 10 items. The higher the scores obtained in the RSS, the greater the level of self-esteem. The RSS has acceptable internal consistency, with a Cronbach alpha coefficient of between .85-.88.

Ryff's Scales of Psychological Well being (RSPWB)

The 42-item Ryff's Scales of Psychological Well-Being (RPWB), a widely-used instrument designed by Ryff (1989) to measure psychological well-being was adopted for use in this study. The RPWB was originally scored on a 6-point rating scale ranging from 1=strongly disagree to 6=strongly agree. In this study however, the scale is scored based on 4-point likert scale of strongly agree=4; agree=3; disagree=2 and strongly disagree=1. The total score for

each respondent is arrived at by sum up scores for each item. High scores on the total scale indicate that the respondent records high psychological well-being and vice versa. RPWB was originally validated on a sample of 321 well-educated, socially connected, financially-comfortable and physically healthy men and women (Ryff 1989). The internal consistency coefficients were quite high (between 0.86 and 0.93) and the test-retest reliability coefficients for

a subsample of the participants over a six week period were also high (0.81-0.88).

Data Analysis

The data for this study were analysed using both descriptive and inferential statistics. Inferential statistics involving simple regression analysis, independent t-test and one-way ANOVA were used in testing the hypotheses.

RESULTS

Table 1: Simple linear regression showing influence of self-esteem on psychological well-being among retirees in Makurdi metropolis

Predictor variables	R	R ²	F	df	β	t	P
Constant	.562	.316	89.933	1,195		8.029	.000
Self-esteem					.562	9.483	.000

The result presented in Table 1 revealed a significant influence of self-esteem on psychological well-being among retirees in Makurdi metropolis (R = .562, R² = .316; F(1,195)=89.933, p<.001).

This result showed that self-esteem contributes 31.6% to the total variance in psychological well-being of retirees. Based on this result, hypothesis one was confirmed.

Table 2: Independent t-test showing gender differences in psychological well-being among retirees in Makurdi metropolis

Gender	N	Mean	SD	df	t	p
Male	106	128.02	33.725	195	-3.043	.003
Female	91	142.64	33.494			

The result presented in Table 2 showed that there is a significant gender difference in psychological well-being among retirees in Makurdi metropolis (t(195)=-3.043,

p<.01). The result further revealed that female retirees scored higher on psychological well-being (Mean=142.64, SD=33.494) compared to their male

counterparts (Mean=128.02, SD=33.725) respectively. Based on this result, hypothesis two was confirmed.

Table3: One-Way ANOVA showing differences in levels of educational attainment on psychological well-being among retirees in Makurdi metropolis

Levels of education	N	Mean	SD	df	F	p
FSLC	12	128.50	32.208			
SSCE	29	133.79	33.057			
Diploma/NCE/Cert. Course	67	135.24	32.731	4,192	0.121	.475
First degree	69	135.75	36.287			
Master's degree and above	20	135.00	38.404			

The result presented in Table 3 showed that there is no significant difference in levels of educational attainment on psychological well-being among retirees in Makurdi

metropolis ($F(4, 192) = 0.121, p >.05$). Based on this result, hypothesis three was not confirmed.

Table 4: Simple linear regression showing influence of duration of retirement on psychological well-being among retirees in Makurdi metropolis

Predictor variables	R	R²	F	B	t	P
Constant	.221	.049	10.024		21.631	.002
Duration of retirement				.221	3.166	.002

The result presented in Table 4 showed that there is a significant positive influence of duration of retirement on psychological well-being among retirees ($R = .221, R^2 = .049, (F(1,195) = 10.024, p < .01)$). The result indicates that duration of retirement contributes 4.9% to psychological well-being of retirees. Based on this result, hypothesis four was confirmed.

influenced psychological well-being among retirees in makurdi metropolis. The influence of self-esteem on psychological well-being was found to be relatively high (31.6%) and positive. This implies that to a large extent, increased levels of self-esteem lead to high levels of psychological well-being among retirees. This is possible because people with high self-esteem are expected to experience positive emotions which have the tendency to enhance their psychological well-being. In this wise, self-esteem serves as a buffer against the challenges of retirement that could lead to loss of well-being. This finding is in line

DISCUSSION

The hypotheses in this study were tested using appropriate statistical techniques. The findings that emerged from the analysis showed that self-esteem significantly

with findings of Tayfun, Tarik and Fatma (2013) who reported a strong relationship between self-esteem and psychological well-being. The finding is also in line with Andrew and Kernis (2002) who obtained a similar main effect of self-esteem on all the six sub-scales of psychological well-being.

It was also found that female retirees have higher psychological well-being compared to their male counterparts. This finding implies that female retirees adjust better after retirement and therefore experience better psychological well-being. Although it is not clear the reason behind the gender difference in psychological wellbeing of the retirees, it is suspected that women tend to enjoy life of dependence better with fewer issues than men who despite retirement still have multiple issues to attend to. This finding is in line with the findings of Puglies (2010) who examined the impact of retirement men and women psychological well-being and found a positive effect on the psychological well-being for men and no effect for women. It also tallies with Wendy *et al.*, (2013) who found a similar higher psychological well-being among women compared to men.

The results from this study further revealed no significant difference in the different levels of education on psychological well-being among the retirees. This finding implies that retirees with different levels of educational attainment experience similar psychological well-being during

retirement. The differences that may be observed in psychological well-being of retirees could be explained by other factors outside their level of educational attainment. This finding contradicts the findings of Oniye (2010) who agrees that there is a relationship between educational attainment of retirees and psychological well-being.

Another important finding that emerged from this study is that duration of retirement exerts significant positive influence on psychological well-being of retirees. This implies that as the time spent out of service after retirement increases, so is the level of psychological well-being of the retirees. This means that people who stayed longer after retirement will adjust to retirement life and suffer less pain from the consequences of retirement while somebody who just retired will still be in the process of adjustment and therefore, find the challenges difficult to contend with. This finding contradicts the findings of Terry, David and John (2012), whose work showed that the psychological well-being of a retiree deteriorates with aging after retirement increase, so does the health of such retirees deteriorates.

Conclusion and Recommendations

From the findings of this study, it was concluded that, there is a significant influence of self-esteem, gender difference and duration of retirement on the psychological well-being of retirees in

Makurdi metropolis. However, there are no differences in levels of educational attainment on psychological well-being of retirees not just in Makurdi metropolis but beyond. On the basis of these findings, it was recommended that the government and other agencies should make practical attempts within policy framework to help prepare the employees adequately for life after retirement.

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