

EFFECTIVENESS OF COGNITIVE RESTRUCTURING AND SELF-MANAGEMENT TECHNIQUES IN AMELIORATING PRE-RETIREMENT PHOBIA AMONG CIVIL SERVANTS IN LAGOS STATE, NIGERIA

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Abstract

The study examined effectiveness of cognitive restructuring and self- management techniques in ameliorating pre-retirement phobia among civil servants in Lagos state. The research was quasi-experimental design. Population comprised civil servants in Lagos state in the six Education Districts while the target population was Education District 1 Agege selected through convenient sampling. Teaching and non- teaching staff (male and female) who were screened as having high pre-retirement phobia totaling one hundred and eighty were used as sample. They were grouped into three for experiment. Group 1 was treated with cognitive restructuring, group 2 with self- management technique, group 3 (control) was just given a placebo. Three Null hypotheses were tested in the study. Two instruments, Self -assessment Retirement Checklist (SRC) and Pre-retirement Phobia Questionnaire (PPQ) were used for data collection. They were well validated and have reliability coefficient of 0.75 and 0.71 respectively. Analysis of data was done with t-test, ANOVA and ANCOVA at 0.05 level of significance. Hypothesis one was rejected while hypotheses two and three were retained. Result showed that cognitive restructuring and self- management techniques are effective to ameliorate pre-retirement phobia. It also revealed that gender and type of service did not make significant difference in pre-retirement phobia. (or in the effectiveness of the treatment) Recommendations were made that cognitive restructuring and self-management techniques should be used to give retirement counseling, both gender and all categories of Lagos state civil servants should be given retirement counselling without discrimination.

Keywords: Effectiveness, Cognitive restructuring, self- management, pre-retirement phobia

Introduction

Retirement is an unavoidable phase in the life of civil servants. It is the termination of one's salary earning life. Akinade (2006) stated that it is a real normal and inevitable terminal point in a workers' main career life. Retirement is as sure as death. Retirement can be voluntary, statutory, mandatory, among others. The retirement age in Nigeria civil service is sixty-five years but university professors and other lectures retire at seventy and sixty five years of age respectively. There other categories of workers like judges in the court of law who retire at age seventy. Retirement is no respecter of gender hence the same condition of retirement is applicable to them. Oraegbunam and Nwokoro (2008) observed that retirement at any age and under any condition can be up setting and may result to dependency, tension apprehension, depression and anger. Since retirement is a phenomenon that cannot be avoided, it calls for proper planning. Retirees are somehow characterized by loss of strength due to age, having problems health wise, worry, depression, loneliness and poverty just to mention but a few'

Umeano (2008) pointed out that preretirement preparation does not only entail financial aspect, building houses and making other financial investments, but also such issues as social, marital, health and emotional aspects should also be prepared for. Pre-retirement phobia is a function of envisaged problems that might emanate during retirement. These problems bother on health, finance, social, emotional, mental and psychological issues.

Akinade (2006) opined that some workers have negative feelings or even fears about retirement. He stressed that many reasons are given to cause fear. These reasons are: fear of the unknown, belief that retirement is the end of happy life, retirement is a curse not blessing, loss of recognition and social contact, inability to meet financial obligation among others. In addition, Ajayi (2007) perceived retirement phobia as a function of age, educational and marital status. Other things that aggravate pre-retirement phobia are include none payment of gratuity and pension as when due, omission of names from pension rolls, delay or irregular payment of pensions and inability of making judicious use of retirement benefits when paid (Akinade, 2006). Psychologically retirees are faced with a new life style. They might need to adjust to a new way of thinking and reasoning in order to adjust to their new status.

Pre-retirement phobia is not only a Nigerian problem. Study carried out by Moen, (2001), found out that about seven out of ten workers develop pre-retirement phobia in America because of not having enough money to fund their retirement, also in Japan a massive number of workers aged forty-five years worry about retirement)?

Cognitive restructuring is a technique from Rational Emotive Behavioral Therapy. Akinade (2005) stated that cognitive restructuring is the altering of maladaptive thought patterns and replacing them with more realistic and constructive thoughts. The main purpose of cognitive restructuring is to demonstrate to the client that self-talks are the cause of his disturbance and to re-evaluate these self-talk in order to eliminate them (Okoli, 2002). Okoli further stated that another objective of cognitive restructuring is to train the client to perceive environmental cues more accurately so that realistically dangerous situations are clearly differentiated from those that are not dangerous. According to Okoli (2002) cognitive psychologists believe that individual's knowledge, expectations and feelings influence how he/she behaves.

Self-management technique is the method of assisting individuals to use coping skills to manage their life problems. It is a collection of strategies, based on the idea that change can be brought about by teaching people to use coping skills in problematic situations such as anxiety, depression and pain (Akinade, 2004). The principle of self- management relies on the fact that all human behaviours are learned, human thoughts, feelings and actions are all a function of their environment. Hence human thoughts can modify the environment.

Statement of Problem

Retirement is inescapable phase in the life of workers be it in the federal, state or private ministries and organizations. Workers are afraid of retirement. The cause of fear is not far - fetched. At a retirement, salaries and other fringe benefits are no longer paid in addition to loss of power and prestige. Akinade (2006) opined that employees are afraid of retirement because of fear of the unknown, the belief that retirement is the end of life. Retirement is a curse and not a blessing. Some workers falsify their ages so that they can stay long in service which might not be good to their health. Pre-retirement phobia can lead to hypertension and sometimes death. Government ministries and agencies have tried to solve this problem of pre-retirement phobia by organizing seminars and workshops on retirement for their employees who are about to retire but the workers are still afraid of retirement.

Every year Lagos State government organizes workshop and seminars on retirement for its workers but the problem of fear of retirement has not been solved. Hence the researchers tried to investigate whether cognitive restructuring and self-management techniques can be used to ameliorate pre-retirement phobia among civil servants in Lagos State. This is the gap this research work has tried to fill. The use of these two techniques are justified in the sense that cognitive restructuring has the ability to change the erroneous thinking of doom about retirement which the civil servants are bewildered with. This technique is used to restructure the cognition of the individual so that he or she will see things the way they are. In the same way self- management will teach them how to use coping skills to overcome problematic situations. Therefore, the objective of this is to exam the effectiveness of cognitive restructuring and self-management techniques in ameliorating preretirement phobia among the civil servants.

Research Questions

Three research questions were raised to guide the study:

- (i) Is there difference in the pre-test and post test scores on pre-retirement phobia of respondents exposed to either cognitive restructuring, self- management or the control group?
- (ii) Is there gender difference in the pre-test and post-test scores on pre-retirement phobia of respondents exposed to either cognitive restructuring, self- management and the control group?

Research Hypotheses

Three hypotheses were formulated to guide the study:

- Ho₁: There is no significant difference in the post test scores on pre-retirement phobia of respondents exposed to either cognitive restructuring, self- management or the control group.
- Ho₂: There is no significant gender difference in the post test scores on pre-retirement phobia of respondents exposed to either cognitive restructuring, self- management or control group
- Ho₃: There is no significant difference in the post test scores on pre-retirement phobia of the respondents exposed to either cognitive restructuring or self- management technique.

Methodology

The research design employed for the study was a quasi- experimental design on 3x2 factorial designs, it was a pre-test, post-test randomized design using two experimental and one control groups.

Pre-test, Post-test control design				
R	O ₁	X ₁	O ₂	Cognitive Restructuring (Experimental Group 1)
R	O ₃	X ₂	O ₄	Self- Management (Experimental Group 2)
R	O ₅	-	O ₆	Control Group (Experimental Group 3)

Where O₁ and O₂ represent pretest and posttest scores in cognitive restructuring respectively, O₃ and O₄ represent pretest and posttest scores in self- management respectively and O₅ and O₆ represent pretest and posttest scores of control group, X₁ and X₂ represent treatment in cognitive restructuring and self- management respectively.

R denotes random assignment of participants to experimental groups. Population of the study comprised of all the civil servants in six districts in Lagos State. Convenient sampling technique was used to choose Education District 1, Agege. The one hundred and eighty participants who took part in the research as sample were selected after administering a

questionnaire on attitude towards retirement to screen and determine those who have pre-retirement phobia. The civil servants, teaching and non-teaching staff, male and female that have high preretirement phobia were used as sample. Those who scored 25 marks and above out of 50 marks on the retirement phobia questionnaire were used.

The sample was randomly assigned to three experimental groups A, B and C. Each of the groups had male and female participants. Group 'A' was treated with cognitive restructuring technique, group 'B' received self-management treatment (lecture) while group 'C' the control group, was given a placebo but no treatment was given to them.

Two instruments, titled Self-assessment Retirement Checklist adapted from Adewuyi (2008) used to know how far they have prepared for retirement and Pre-Retirement Phobia Questionnaire (PPQ) constructed by the researcher were used to collect the pretest and posttest data. The instruments contained twenty items each. The instruments were validated by experts. The Reliability of SARC and PPQ were obtained using test re-test method by giving twenty copies of the questionnaire to twenty civil servants who were not among the participants at three weeks' interval. The scores generated from the two administrations were analyzed with Pearson's Product Moment Correlation. The coefficient of 0.75 was obtained for SARC while 0.71 was obtained for PPQ. The four point Likert-type response format was adopted for use in the questionnaire.

Treatment Procedure: Three stages were followed thus:

Pretreatment stage 1: was the stage when the researcher assigned the participants to three groups, two experimental groups and one control group.

Treatment stage 2: was when the two treatment groups were treated. The control group was given a placebo in form of exchanging pleasantries and discussing on issues that have nothing to do with retirement and their job.

Treatment stage 3: was when the researcher administered the instruments again to collect post test data, having earlier collected pre-test data from the participants before treatment. Treatment phases lasted for seven weeks.

Activities:

Experimental group 1: Cognitive restructuring

Week 1: opening of the session, rapport creation and signing of behavioural contract, administration of pre-test instrument, general information about the training, creating awareness about retirement and explanation of concept of phobia.

Week 2: types of phobia, causes of phobia over retirement, questions and answers and assignment.

Week 3: revision, teaching on cognitive restructuring, training on how to think rationally.

Week 4: revision, teaching on Albert Ellis eleven irrational belief, questions and answers and assignment.

Week 5: training on how to think critically, logically and realistically, advantages and disadvantages of rational, logical, critical and realistic thinking, questions and answers and assignment.

Week 6: revision of the weeks' training, questions and answers and assignment.

Week 7: revision, administration of post- test instrument, appreciation and termination of the treatment.

Experimental group 2: Self-management

Week 1: opening of the session, rapport creation and signing of behavioural contract, administration of pre-test instrument, explanation of retirement and concept of phobia.

Week 2: types of retirement, types of phobia and explanation of self-management.

Week 3: revision, self-management training through self-monitoring, questions and answers and assignment.

Week 4: revision, self- management through altering behavioural antecedent and assignment.

Week 5: revision, self-monitoring through altering behavioural consequences, questions and answers and assignment.

Week 6: revision of the weeks' lessons, questions and answers.

Week 7: revisions, administration of post-test instrument, appreciation and termination of the treatment.

Experimental group 3 (no treatment)

Week 1: opening session, rapport creation and administration of pre-test instrument.

Week 2: welcoming, exchange of pleasantries as placebo, administration of post- test instrument, appreciation.

The data generated were analysed with both descriptive and inferential statistics. T-test, analysis of variance and analysis of covariance at 0.05 level of significance.

Results:

Research Question 1: Is there difference in the pretest and posttest scores in preretirement phobia of respondents exposed to cognitive restructuring, self-management and control groups?

Hypothesis One: There is no significant difference in the post-test scores on preretirement phobia of respondents exposed to either cognitive restructuring, self- management or the control group.

The result of the descriptive data and ANOVA test is shown in table 1

Table 1a: Descriptive data of differences on preretirement phobia of the respondents in the three groups

	Mean	PRE TEST		Mean	POST TEST
		SD	N		SD
Cognitive restructuring	28.7	2.8	60	16.7	1.79
Self- management	26.1	2.7	60	15.3	1.71
Control	27.2	2.9	60	27.1	2.5
Total			180		

Table 1a. showed that during pretest the three groups did not show much difference in their mean scores on preretirement phobia of 28.7, 26.1 and 27.2 respectively. But after posttest the two groups that received treatment recorded reduction in their pre-retirement phobia mean scores while the control group did not record such reduction in their preretirement mean scores.

Table 1b: ANOVA analysis on the differences on the posttest scores on preretirement phobia of respondents exposed to cognitive restructuring, self-management and the control group

Score of Variance	Sum of squares	df	Mean square	Cal. F ratio	Critical F ratio
Between groups treatment	746.76	2	371.8	22.9	19.49
Within group (Error)	1,164.92	178	16.18		
Total	1,911.52	180			

Table 1b also shows that when the hypothesis was tested with ANOVA, the calculated F-ratio of 22.9 was greater than the critical F-ratio of 19.49 given 2 and 177 degrees of freedom at 0.05 level of significance. Therefore, the hypothesis is rejected. Hence there is significant difference between the pre-retirement phobia of the respondents in the three groups.

To determine the trend of the difference, post hoc analysis using protected t-test (Fishers Least Square Method) was employed to find out which group differs from the others. There are three groups, so two groups were taken at a time thus: 1 and 2, 1 and 3, 2 and 3.

Table 2: Protected t-test of difference in group means due to experimental conditions

Groups	Group 1 (n=60)	Group 2 (n=60)	Group 3 (n=60)
Group 1 cognitive restructuring	10.7	0.19*	-9.8*
Group 2 Self- Management		10.4	-11.0*
Group 3 Control			18.44

*: Protected t-values are the ones in asterisks

Table 2 shows the mean scores of 10.7, 10.4 and 18.44 for the three groups 1,2 and 3 respectively. It also shows the values of the pair-wise comparison of 0.19 for groups 1 and 2, -9.8* for groups 1 and 3 and -11.0* for groups 2 and 3 for post hoc analysis.

The critical t-value is 1.7 given 47 degrees of freedom at 0.05 alpha level. At three pair-wise comparison, groups 1 and 3, 2 and 3 had calculated t-value that are greater than the critical t-value of 1.7. Hence the significant difference observed was caused by group 3 (control) that received no treatment.

Hypothesis Two: There is no significant gender difference in the post-test scores on pre-retirement phobia of the respondents exposed to cognitive restructuring or self-management.

Analysis of covariance was used to test the hypothesis.

Table 2a: Descriptive data analysis of gender difference on pre-retirement phobia of the respondents

	Pre-test			Post-test	
	Mean	SD	N	Mean	SD
Male	44.95	4.03	60	31.95	11.52
Female	46.28	3.4	60	32.81	11.64
Total			120		

Table 2a showed gender difference in the pretest and posttest scores on preretirement phobia. During pretest and posttest, the male gender scored 44.9 and 31.95 in their means respectively while the female gender scored 46.28 and 32.81 in their means respectively. So there are differences in their pretest and posttest mean scores.

Table 2b: ANCOVA analysis of the gender differences on pre-retirement phobia of the respondents

Source of variance	Sum of Squares	df	Mean Square	Cal. F ratio	Critical F-ratio
Model	8645.15	4	2160.79	0.03	5.68
Covariate	3410	1	3410	0.042	2.53
Gender	3838.43	2	1919.22	0.24	19.49
Interaction	29692.43	1	29692.43	0.37	2.53
Within group (error)	5678464.99	112	8112092		
Total	85381.16	120			

The result in the table 3 shows that the calculated F-values of 0.03 is less than the critical f-values of 5.68 given 4 and 112 degrees of freedom at 0.05 alpha level. Also all other calculated-values in the table are not significant because they are less than their corresponding critical F-values. Hence the hypothesis that states that there is no significant gender difference in the posttest scores on pre-retirement phobia of the respondents exposed to cognitive restructuring or self- management technique is retained.

Hypothesis 3: There is no significant difference in the post-test scores on pre-retirement phobia of respondents exposed to cognitive restructuring or self- management techniques.

Table 3: t-test of the comparative effectiveness of cognitive restructuring and self- management techniques in ameliorating pre-retirement phobia among the respondents

Treatment techniques	N	Mean	SD	df	t-Cal	Crit. t-value
Cognitive Restructuring	60	49	8.01	118	0.93	1.66
Self- management	60	47	66.9			
Total	120					

Table 3 shows that cognitive restructuring technique group has mean score of 49.1 while self- management group has mean score of 47.6. The mean difference between them is 1.5. In the hypothesis tested to find out whether significant difference exists between them in ameliorating pre-retirement phobia, the result showed that the calculated t-value was 0.93 and the critical t-value was 1.66 given 118 degrees of freedom at 0.05 alpha levels. The hypothesis was retained which means there is no significant difference between cognitive restructuring and self- management techniques in ameliorating pre-retirement phobia of the respondents. Two of them are effective techniques to ameliorate pre-retirement phobia.

Discussion

Hypothesis one stated that there is no significant difference in the post test scores on pre-retirement phobia of respondents exposed to cognitive restructuring, self- management or control group. The test proved significant. The result of the analysis revealed that the respondents that received either cognitive restructuring or self- management treatment had their pre-retirement phobia reduced because their post test scores had much reduction, while the control group that did not receive treatment still had high pre-retirement phobia also because their post test scores did not show much reduction. This implies that the two techniques are efficacious in treating pre-retirement phobia. This finding supports Olusakin (2000) who in her research used Rational Emotive Behavioural Therapy to treat examination anxiety. The research finding of Daodu, etal (2010) also corroborates with this finding as they discovered that REBT was effective in enhancing the psychosocial adjustment of teenage mothers in Badagry. Akinade (2004) also discovered in his research that self-management technique can be used to counsel people to use coping skills like self- control to manage problematic situations that cause anxiety and pain. Madueke (2007) buttressed the findings in his research where he discovered that REBT is an effective counselling theory that terminates irrational and abnormal behaviour of disadvantaged individuals. REBT is a vital antidote theory in which psychological maladjustment of individuals could be improved (Daodu, 2015).

The second hypothesis tested showed no significant gender difference in the pre-retirement phobia of the respondents exposed to treatments this implies that both gender are affected by pre-retirement phobia. This supports Adewuyi (2006) who discovered that gender did not influence the attitude of federal government teachers in Lagos State towards retirement on the research conducted on the attitude of teachers towards retirement. Also Oniye (1999) research on the problems facing workers in retirement discovered that there was no difference among the male and female retirees on the problems facing them during retirement. Non gender influence on pre-retirement phobia might be due to the fact that nowadays women bear family responsibilities like men. Some women do not rely on their husbands for money, some are single mothers and some are widows. This finding supports Awoniyi (1995) who described retirement as a complex social phenomenon that touches the life of almost everyone. Eze and Ezeibe (2008) opined that retirement is an inescapable phase in the life of every worker and that workers are afraid of it. It is therefore imperative that Cognitive restructuring and self-management techniques be employed in assisting both male and female workers in ameliorating pre-retirement phobia. Is this good to add?

Conclusion

Retirement is a terminal phase in a worker's work life. Many civil servants are apprehensive over what happens after retirement hence they develop pre-retirement phobia. This study used two techniques namely cognitive restructuring and self- management as counselling interventions to check whether pre-retirement phobia could be ameliorated among the civil servants used as sample. Results showed that the two techniques were effective in ameliorating pre-retirement phobia. In addition, gender and type of civil servant made no significant difference in pre-retirement phobia. They were all affected by pre-retirement phobia.

Recommendations

Based on the findings of the study, the researchers are making the following recommendations:

- (i) Cognitive restructuring should be used by counsellors to counsel the would be retirees in order to overcome pre-retirement phobia.

- (ii) Self- management is a behavior modification technique. It should be used in pre-retirement counseling because of its efficacy.
- (iii) Both genders should be targeted when giving pre-retirement counseling.
- (iv) Pre-retirement counselling using these techniques should be given to all categories of workers because they are all affected by pre-retirement phobia
- (v) The researchers are also recommending that the employers should be paying good salaries to their workers so that they can be able to save money to plan for their retirement.
- (vi) Pensions and gratuities of retirees should be paid to them without delay by the concerned employers.

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