STRESS AND DEPRESSION AS CORRELATES OF RETIREMENT PHOBIA AMONG SECONDARY SCHOOL TEACHERS IN SOKOTO STATE, NIGERIA

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Abstract
The thrust of the study was to investigate stress and depression as correlates of retirement phobia among secondary school teachers in Sokoto state, Nigeria. The study employed descriptive research design, of correlational type. 260 respondents were selected using Krejcie and Morgan table from the total of 801 teachers from a total of 15 secondary schools in Sokoto state purposively selected. Three research instruments were used for data collection; Teachers Stress Scale, Perceived Teachers Depression Scale and Perceived Teachers Retirement Scale. Pearson Product Moment Correlation Coefficient was used for data analysis. The findings revealed that; there is significant relationship between stress and retirement phobia, depression and retirement phobia and stress and depression among secondary school teachers in Sokoto state. Recommendations forwarded includes Counselling Association should partner with Governments at all Levels to organizing programmes such as workshops, symposium and seminars; that are geared toward educating teachers on the danger of Stress and Depression on their retirement.

Introduction
Approaching retirement is a source of worry, stress and depression. This could be due to uncertainties after retirement (Rotimi, 2005). The fear of what will happen in life after retirement has led to unwholesome practices such as workers falsifying their age or not merging their previous and present service years at work (Akpochafo, 2005). There are several cases of individuals over 70 years of age who are still in service because of age falsification or not merging their previous services. The issue of retirement among working class has over the years generated different psychological and emotional feelings. To some people, the issue of retirement creates fear, stress, despair, sorrow, uncertainty and the feeling of insecurity, while to some Retirement is a phenomenon characterized by separation of the workers from paid employment which has the characteristics of an occupation in a career over a period of time. It is essentially a period of adjustment that other people look forward to it as a period of rest, a time to look at new opportunities, spend more time with family members and try new things in life (Baba, 2011).

Retirement is essentially a period of adjustment (Oniye, 2001 in Machima, 2012). Ahmad (2002) noted that the incidence of stress at home, at the work place, at school and Nigerian society at large is alarming due to the fact that harsh economic realities, poor social relation, poor infrastructure facilities at working places, breakdowns and overall pervasive feelings of precariousness of life are not certain. Stress is a pattern of cognitive appraisal, physiological responses and behavioral tendencies that occurs in response to a perceived imbalance between situational demands and the resources needed to cope with them (Akinade, 2008).

Stress generally affects all the categories of lives irrespective of age, gender, location or even social status. Akinade (2007) stated that, effects of stress may be positive, negative, mild, serious or exciting. These may be united sufferer or extended to others they interact with, may be physical, physiological, psychological (emotional and
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behavioral), medical or cognitive. But when stress level become very high, they become debilitating and the individual’s job performance may decline to zero (Denga, 2008). To him, frequent depression, high levels of anxiety, inordinately high incidence of resentment, anger, no sensitive, hostility, negative feelings and suppressed emotionality are some of the psychological manifestation of stress.

While Adekoye (2013) opined that, depression is a common mental disorder that presents with depressed mood, lost of interest or pleasure, feelings of guilt or low self-worth, disturbed sleep or appetite, low energy, and poor concentration. She identified the life experience such as job loss, retirement, poverty, financial difficulties long period of unemployment, loss of a spouse or other family members, divorce etc as some of the causes of depression. To Shehu (2006) the teacher occupies a central position in the educational enterprise. He is the pivotal point around which almost all school programmes and activities revolve. His direct contact with students more than any other person in the school makes him have the greatest influence upon them. The success or failure of the students primarily depends on him in one way or the other.

Akinade (2007: 2) Asserted that, stress refers to “any stimulus that either raises your excitement or anxiety level beyond what you regard as above your usual or personal capability. The individual under stress shows signs of anxiety, tension, in attentiveness, instability and a lot of maladaptive behaviors, at unset, stress stimulates the mental process to readjust and fashion out coping strategies. Zimbardo (2002) defined stress as the pattern of specific and non-specific responses an individual make to stimuli that disturbed his equilibrium and tax or exceeds his ability to cope. Hapton (2008:6) identified three common types of stress: Mini stress: The annoying hassles of day to day life e.g traffic congestion, noise pollution, and power outage etc, Moderate stress: the more significant day to day hassles that come from deadlines and time pressure constraints e.g project deadline at work and holidays and Severe Stress: Those events that are traumatic for long term or permanent e.g divorce or separation or loss of job.

In trying to make a summary of the possible causes of stress, Hartney (2008) in Bello (2013: 25) outlined the following: “low self confidence, non specific fears, seductive perception, pressure, non sensitive, personality traits, poor repertoire of coping, motivation and self –expectations, rigid standard self defeating attitudes, health problems, inadequate superior, monotonous work, organizational values conflicts, organization structure that threat performance, insufficient time to perform task assignment, excessive responsibility behaviour, ambiguous demands self-expectations, interpersonal conflicts, a stalled career, and personal family problem, Job stress can affect one’s health as well as home life.

Akinboye (1992: 58) presented several self – observable signs of stress as follows:- General irritability, hyper excitation and or depression, Impulsive behaviour, emotional instability, overpowering urge to cry or run and hide, Inability to concentrate, flight of thoughts and general disorientation, emotional tension and alertness, feelings of being keyed up, trembling nervous ticks, tendency to be easily startled by small sounds etc, higher pitched nervous laughter, stuttering and other speech difficulties, sweating unnecessarily, frequent need to urinate, headache, premenstrual or missed menstrual cycles, diarrhea, indigestion and sometimes vomiting sign of gastro intestinal function which may eventually lead to several
disease of adaptation as peptic ulcers, ulcerative colitis, the irritable colon, loss of or excessive appetite, increased smoking, alcohol and drug addition, nightmares and neurotic behaviour.

Shehu (2006) viewed depression as a state of peep feeling of intense and pervasive dejection and hopelessness, usually accompanied by apathy and a feeling of personal worthlessness. It includes sadness and obsessive discouragement as may be experienced by normal people and the mentally disordered person. Mohammed (2007:5) identified three (3) patterns of depression, to include clinical depression pattern, unipolar depression pattern and bi-polar depression pattern. Clinical depression pattern: is a serious medical condition when certain chemical imbalances occur in the brain. Normally these chemical messages help nerve cells to communicate with one another by sending and receiving messages and if the available supply of the chemical messengers is low, so nerve cells become depressed known as clinical depression pattern.

Unipolar depression patterns entail a severe and debilitating psychological pain that may keep intensifying over an extended period of time by stressful life events. Bi-polar depression pattern: This is a biogenic depression which resulted in inheriting some substances of depressed from their parents. It is a situation where by an organism will be feeling sad, low self esteem, loss of interest and pleasure in many activities due to inheritable genes. People may inherit a predisposition to the biological abnormalities underlying bi-polar disorder (depression). The common symptoms of depression are enumerated by Cybalta (2006) as follows:- Sadness through the day nearly every day, loss of interest in or enjoyment of favorite activities, feeling of worthlessness, taught of death or suicide, trouble in concentrating, restlessness, aches and pains.

American Psychologist Association (2013: 26) identified the following as some likely causes of depression: Life events: Life events and changes that may precipitate depressed mood such as menopause, financial difficulties, job problems, relationship troubles, separation bereavement and catastrophic injury. There are different theories and postulations about the concepts, causes and sources, as well as sign and symptoms of stress, According to Baba (2010), the cognitive relational stress theory of Lazarus cited in Myers (2001), noted that stress primarily as a cognitive phenomenon, which induces certain behavioral reactions. Cognitive appraisals consists of two processes primary and secondary appraisals. In primary appraisal, the environmental demand is appraised as irrelevant, benign or negative. When an event is appraised as negative, the individual feels threatened and anticipates harm to his well-being and self-esteem. The event is thus seen as stressful. On the other hand benign appraisals of events are not stressed inducing.

Cummings and Henry (1961) in Abubakar (2010) Submitted that, after an individual has spent a considerable number of years working, disengagement becomes necessary because of increased self-reflection and decrease emotional investment in people and events, the theory has the nine postulates. Baba (2011), in a research titled relationship among ageing, stress factors and retirement of teachers in secondary schools in Niger State. Using descriptive survey research design, 723 secondary school teachers in Zone A and B of Niger State, with 364 as the respondents, using ageing, stress factors and retirements of teachers questionnaire and multiples linear
regression analysis and linear regression analysis as the statistics used in analyzing data confirmed that significant relationship between stress factors and retirement of teachers in Niger state was found. Olusakin and Bamidele (2011) in a study on activity schedule and anticipation training as counselling strategies in managing mild depression among Nigerian adolescent, using 3x2 factorial design, with two null hypothesis, conducted the study in Lagos using ninety six (96) respondents as the sample for the study, with self-rating depression scale as the instrument used for data collection analysis of covariance were used in data analysis, their indicated that there was significant difference in the pre-test and depression scores of participants across the activity schedule and significant was also not found between gender difference in the post-test depression scores of participant across the three experimental conditions.

Depression is an emotional and psychological problem that affects so many people particularly adults. It has some impacts on the life of depressed and the general public. It affects cognitive attainment negatively. It equally affects the conditions and psychosocial development of the patient. In a study conducted by Mohammed (2007), titled: causes and implication of depression in adults: A challenge to psychologist in Nigeria, gave out the following as the recommendations for reducing the menace of depression among adults; which include: peoples should utilize their time in reading, writing and intellectual discussion, they should also try to get of the house or place where they are frustrating and call friends to discuss issues, all of which deals with stress.

Statement of the problem

The problem of this study is the fact that, Secondary schools are expanding; so also many teachers are equally leaving the services voluntarily, compulsory or mandatory, with a fair of unknown after retirement due to stress, depression and other psychological disorders which were caused by what may likely happen after retirement. Teachers especially those of secondary school work very hard in their youthful age and at time in their old age when their pension benefits should take care of them, they still suffer to access it. Many of them stay for many years before they can get their post services gratuity anticipated during retirement, this may affect their attitudes, role adjustment, health and safety. Standing in a long queue at bank to receive their pension and gratuity may also lead to the death of some retirees, because of the stress over these problems; many of the retirees have died, while many are sick in their homes and hospital. For many retirees, adjustment to retirement is traumatic, they experience stress as a result of the abrupt change connected with the shift of workers to retirees. In the light of these problems, this study examines this phenomenon and the rate of its growth and spread among secondary school teachers. The main thrust of this study therefore, is to examine Stress and depression as correlates of retirement phobia among secondary schools teachers in Sokoto state.

Research Questions

To guide the Study the following research questions were raised:

Is there any relationship between stress and retirement phobia among secondary school teachers in Sokoto State.
Is there any relationship between depression and retirement phobia among secondary school teachers in Sokoto State?
Is there any relationship between stress and depression among secondary school teachers in Sokoto State?

**Objectives of the Study**

The objectives of this study are to find out the relationship:
- Between stress and retirement phobia among secondary school teachers in Sokoto State.
- Between depression and retirement phobia among secondary school teachers in Sokoto State.
- Between stress and Depression among secondary school teachers in Sokoto State.

**Research Hypotheses**

In order to find the relationship between the variables involved in the study the following hypotheses were postulated and tested:

- There is no significant relationship between stress and retirement phobia among secondary school teachers in Sokoto State.
- There is no significant relationship between Depression and retirement phobia among secondary school teachers in Sokoto State.
- There is no significant relationship between stress and Depression among secondary school teachers in Sokoto State.

**Methodology**

The research design employed in this study was a descriptive survey of the correlational type, the population of this study was all the three thousand seven hundred and thirty six (3736) teachers in the one hundred and sixty eight (168) secondary schools in Sokoto state. Two hundred and sixty (260) respondents were selected from the total population of eight hundred and one (801) teachers in the fifteen (15) schools, using Krejcie and Morgan table. Proportionate sampling technique was also employed in the distribution of two hundred and sixty (260) teachers across the fifteen (15) schools selected so as to have equal representation base on the population of each schools. Fifteen schools were selected using purposive sampling technique, proportionate sampling method was also applied in the distribution of the respondents across fifteen selected schools finally and Simple random sampling was also applied in the selection of respondents in each school.

The instruments used in collecting data for the study are three instruments constructed by the researcher; Teachers Stress Scale (TSS), Perceived Teachers Depression Scale (PTDS) and Perceived Teachers Retirement Scale (PTRS). The validity of the instruments was obtained by screening and corrections of the test items by experts in the faculty of education and extension services, Usmanu Danfodiyo University, Sokoto; hence the content validity was obtained. The reliability of the instruments was obtained by pilot testing the instruments using 50 respondents and re-administering the instruments after an interval of 5weeks. Cronbach’s alpha statistical method was used to arrive at .68, .94 and .87 reliability index respectively. Pearson Product Moment Correlation Coefficient was used in data analysis.
Data Presentation and Analysis

**H₀₁:** There is no significant relationship between stress and retirement phobia among secondary school teachers in Sokoto State.

**Table 1: Relationship between Stress and Retirement Phobia of the Teachers**

<table>
<thead>
<tr>
<th>Variables</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>r-Cal</th>
<th>p-Value</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stress</td>
<td>260</td>
<td>63.14</td>
<td>13.22</td>
<td>.338</td>
<td>.000</td>
<td>H₀ Rejected</td>
</tr>
<tr>
<td>Retirement Phobia</td>
<td>260</td>
<td>75.20</td>
<td>11.91</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

From the table 1, relationship of stress and retirement phobia of the teachers was positive and significant, Pearson’s $r = .338$, $p = .000$. This indicates a significant relationship between stress and retirement phobia of the teachers because the p-value is less than the r-Cal at .05 level of significance. Therefore, H₀₁ which states that there is no significant relationship between stress and retirement phobia among secondary school teachers in Sokoto state was rejected.

**H₀₂:** There is no significant relationship between depression and retirement phobia among secondary school teachers in Sokoto State.

**Table 2: Relationship between Depression and Retirement Phobia of the Teachers**

<table>
<thead>
<tr>
<th>Variables</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>r-Cal</th>
<th>p-Value</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Depression</td>
<td>260</td>
<td>101.30</td>
<td>17.70</td>
<td>.515</td>
<td>.000</td>
<td>H₀ Rejected</td>
</tr>
<tr>
<td>Retirement Phobia</td>
<td>260</td>
<td>75.20</td>
<td>11.91</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

From the table 2, relationship of depression and retirement phobia of the teachers was positive and significant, Pearson’s $r = .515$, $p = .000$. This indicates a significant relationship between depression and retirement phobia of the teachers because the p-value is less than the r-Cal at .05 level of significance. Therefore, H₀₁ which states that there is no significant relationship between depression and retirement phobia among secondary school teachers in Sokoto state was rejected.

**H₀₃:** There is no significant relationship between stress and depression among secondary school teachers in Sokoto State.

**Table 3: Relationship between Stress and Depression of the Teachers**

<table>
<thead>
<tr>
<th>Variables</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>r-Cal</th>
<th>p-Value</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stress</td>
<td>260</td>
<td>63.14</td>
<td>13.22</td>
<td>.489</td>
<td>.000</td>
<td>H₀ Rejected</td>
</tr>
<tr>
<td>Depression</td>
<td>260</td>
<td>101.30</td>
<td>17.70</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
From the table 3, relationship of stress and depression of the teachers was positive and significant, Pearson’s $r = .489$, $p = .000$. This indicates a significant relationship between stress and depression of the teachers because the p-value is less than the r-Cal at .05 level of significance. Therefore, $H_{03}$ which states that there is no significant relationship between stress and depression among secondary school teachers in Sokoto state was rejected.

**Summary of the findings**

From the result of the study, the main findings are that:

- There is significant relationship between stress and retirement phobia among secondary school teachers in Sokoto state. This means that secondary school teachers approaching retirement experience Stress.
- There is significant relationship between depression and retirement phobia among secondary school teachers in Sokoto state. Qualitatively this confirms that secondary school teachers approaching retirement tend to be depressed.
- There is significant relationship between stress and depression among secondary school teachers in Sokoto state. This means that Stressed secondary school teachers experience depression.

**Discussion**

Hypothesis one which states that there is no significant relationship between stress and retirement phobia among secondary school teachers in Sokoto state, is found to be rejected, because the positive correlation between calculated r-value and p-value shows that p-value is less than r-Cal at 0.05 significance level. Hence the hypothesis is rejected to indicate that there is significant relationship between stress and retirement phobia among secondary school teachers in Sokoto state. This finding agree with previously existing findings for example: Baba (2011), in his own research titled relationship among ageing, stress factors and retirement of teachers in secondary schools in Niger State. Using descriptive survey research design, 723 secondary school teachers in Zone A and B of Niger State, with 364 as the respondents, using ageing, stress factors and retirements of teachers questionnaire and multiples linear regression analysis and linear regression analysis as the statistics used in analyzing data confirmed that significant relationship between stress factors and retirement of teachers in Niger state was found.

With regard to hypothesis two which states that there is no significant relationship between Depression and retirement phobia among secondary school teachers in Sokoto state. This hypothesis was also rejected because the positive correlation between calculated r-value and p-value shows that p-value is less than r-Cal @ .05 significance level. Hence the hypothesis is rejected to indicate that there is significant relationship between Depression and retirement phobia among secondary school teachers in Sokoto state. This finding also agree with other examined finding such as: Olusakin and Bamidele (2011) titled: activity schedule and anticipation training as counselling strategies in managing mild depression among Nigerian adolescent, using 3x2 factorial design, with two null hypothesis, conducted the study in Lagos using ninety six (96) respondents as the sample for the study, with self rating depression scale as the instrument used for data collection analysis of covariance were used in
With regard to the hypothesis three which states that; there is no significant relationship between Stress and Depression among secondary school teachers in Sokoto state. This hypothesis is found to be rejected because of the positive correlation between calculated r-value and p-value shows that p-value is less than r-Cal @ .05 significance level. Hence the hypothesis is rejected to indicate that there is significant relationship between Stress and Depression among secondary school teachers in Sokoto state. This finding agree with other findings for example; Mohammed (2007) titled causes and implication of depression in adults: A challenge to psychologist in Nigeria, give out the following as the recommendations for reducing the menace of depression among adults; which include: peoples should utilize their time in reading, writing and intellectual discussion, they should also try to get of the house or place where they are frustrating and call friends to discuss issues, all of which deals with stress.

**Conclusion**

From the findings of this study, the result indicated that there is significant relationship between stress and retirement phobia, between depression and retirement phobia and between stress and depression among secondary school teachers in Sokoto state. This indicated that approaching retirement serves as sources of stress and depression among secondary school teachers in Sokoto state, may be as a result of what may happen after retirement, such as lost of colleagues, time management as well as income reduction and stress among teachers tend to caused depression as sometimes they share similar signs. Teachers Stress influenced their retirement, also Depression among teachers lead to retirement phobia and finally stress influence depression among secondary school Teachers in Sokoto state.

**Recommendations**

Based on the findings of this study, the following recommendations were made:

1. Counselling Association should partner with Government at all Levels in organizing programmes such as workshops, symposium and seminars that are geared toward educating Teachers on the danger of Stress on their retirement.
2. Ministry of Education should organize training and re-training of Teachers on the danger of depression on their retirement especially as they approach retirement, Non-governmental Organizations (NGOs) should also partners with ministry in that direction.
3. Secondary School Teachers in Sokoto State should develop strategies of dealing with psychological issues affecting their retirement such as; pre-retirement counselling, information dissemination on stress and depression, issues relating to depression and retirement phobia should be addressed by personnel of the pension department.
References


