

Prevalence of Pre-Retirement Anxiety among Primary School Teachers in Anambra State

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Abstract

Primary school teachers within Nigeria's Universal Basic Education (UBE) structure occupy a distinctive occupational position characterized by comparatively modest remuneration, limited career progression pathways, and, in many states, documented histories of pension administration difficulty affecting local government and state-managed teaching staff. This paper examines the prevalence and principal correlates of pre-retirement anxiety among primary school teachers in Anambra State, drawing on occupational stress theory and the conservation of resources (COR) framework as theoretical anchors. Using a qualitative synthesis of educational workforce literature, occupational psychology research, and documented reports on primary education administration in Nigeria and Anambra State specifically, the paper examines the extent and character of pre-retirement anxiety reported among primary school teachers, situating this population within the broader Nigerian civil service pension administration context while identifying occupation-specific factors that may elevate anxiety prevalence relative to other public sector employees. These factors include the historically documented irregularity of Local Government Education Authority (LGEA) salary and pension remittance in various Nigerian states, limited retirement savings capacity linked to modest teaching salaries, and comparatively constrained access to structured retirement planning support relative to state civil servants in higher-profile ministries. The paper finds that pre-retirement anxiety among Anambra primary school teachers appears elevated relative to general civil service populations, driven predominantly by financial security concerns linked to pension administration reliability, compounded by limited institutional retirement preparation support specific to the primary education subsector. The paper concludes with recommendations for strengthening pension administration transparency and extending targeted retirement planning support to primary education staff.

Keywords: Pre-retirement anxiety, primary school teachers, Anambra State, pension administration, occupational stress

1. Introduction

Primary school teaching in Nigeria occupies a distinctive position within the broader public sector workforce, typically administered through Local Government Education Authorities (LGEAs) or equivalent state universal basic education boards, with documented histories, across multiple Nigerian states, of salary and pension remittance irregularities affecting this specific cadre of public employees more acutely than staff administered directly through state civil service commissions. This administrative distinctiveness, combined with generally modest teaching salaries relative to other public sector professional roles, provides a specific rationale for examining pre-retirement anxiety within this occupational population as a subject warranting focused attention distinct from general civil service retirement anxiety research.

This paper examines the prevalence of pre-retirement anxiety among primary school teachers in Anambra State, asking: to what extent do primary school teachers approaching retirement in Anambra State report significant pre-retirement anxiety, and what occupation-specific factors, distinct from those affecting the general civil service population, contribute to this anxiety? Addressing this question is important both for understanding the specific psychosocial and financial pressures facing this occupational group and for informing targeted policy interventions distinct from general civil service retirement planning programming.

The paper proceeds as follows: section two reviews relevant literature on teacher occupational stress, retirement anxiety, and primary education administration in Nigeria; section three presents the theoretical framework; section four outlines the methodology; section five discusses findings regarding anxiety prevalence and its principal correlates; and section six concludes with recommendations.

2. Literature Review

2.1 Teacher Occupational Stress and Retirement Anxiety

Existing literature on teacher occupational stress documents a range of career-stage-specific stressors, with pre-retirement career stages associated with anxieties distinct from those reported by early- and mid-career teachers, including concerns about financial adequacy of pension benefits, anticipated loss of the structured daily routine and social interaction characteristic of the teaching profession, and, in various documented cases, apprehension regarding health status changes anticipated with advancing age. Comparative studies of teacher retirement anxiety internationally generally find retirement anxiety levels comparable to, or in some contexts exceeding, those reported by other public sector professional populations, attributed partly to the intensely social and identity-forming nature of teaching as an occupation.

2.2 Primary Education Administration and Pension Concerns in Nigeria

A substantial body of Nigerian education policy literature documents administrative challenges specific to primary education staff remuneration and pension management, particularly concerning the historically inconsistent remittance of contributory pension scheme deductions by Local Government Education Authorities in various states, a concern that has been the subject of both academic study and civil society advocacy, including from teacher union bodies such as the Nigeria Union of Teachers. These documented administrative concerns provide an important contextual backdrop for understanding elevated financial anxiety among primary school teachers approaching retirement, distinct from concerns reported by state civil servants whose pension contributions are typically administered with somewhat greater consistency.

2.3 Retirement Planning Support for Teachers

Literature addressing retirement planning support specific to teaching populations in Nigeria indicates that structured retirement preparation programming, where available, is frequently oriented toward general civil service populations rather than tailored specifically to primary education staff, who may face distinct administrative pathways for benefit processing linked to LGEA rather than state civil service commission administration. This gap in tailored support has been identified in the broader literature as a contributing factor to elevated uncertainty and anxiety among teachers navigating retirement benefit processes that differ procedurally from the general civil service pathway.

3. Theoretical Framework

This paper draws on occupational stress theory, which conceptualizes workplace-related anxiety as arising from the interaction between environmental demands and an individual's perceived capacity to manage them, providing a general framework for understanding how the specific administrative and financial uncertainties facing primary school teachers translate into elevated pre-retirement anxiety relative to populations facing more administratively stable retirement pathways.

This is complemented by the conservation of resources (COR) theory, developed by Stevan Hobfoll, which holds that psychological stress arises when individuals face the threat of loss, actual loss, or failure to gain valued resources, including financial security, social status, and daily structure. Within this framework, pre-retirement anxiety among primary school teachers can be understood as a response to the anticipated or already-experienced threat of loss across multiple resource domains simultaneously, financial resources linked to pension administration uncertainty, social resources linked to the loss of daily interaction with colleagues and pupils, and status resources linked to the loss of professional identity, providing a basis for understanding why this population may report particularly elevated anxiety relative to occupational groups facing threat of loss across fewer resource domains.

4. Methodology

This paper adopts a qualitative, exploratory research design based on a desk review and thematic synthesis of literature on teacher occupational stress, retirement anxiety, and primary education administration in Nigeria, supplemented by documented reports concerning Local Government Education Authority administration, pension remittance practices, and teacher union advocacy specific to Anambra State and comparable Nigerian states. Thematic analysis is applied to identify recurring patterns regarding the prevalence and principal correlates of pre-retirement anxiety within this occupational population, organized around financial security concerns, administrative pathway uncertainty, and psychosocial dimensions of anxiety. This approach is appropriate given the exploratory nature of the inquiry and the current scarcity of large-scale

primary survey data specifically measuring pre-retirement anxiety prevalence among Anambra State primary school teachers.

5. Findings and Discussion

5.1 Financial Security Concerns and Pension Administration

The evidence reviewed indicates that financial security concerns linked to pension administration reliability represent the most prominent driver of pre-retirement anxiety among Anambra State primary school teachers, consistent with documented histories of LGEA-administered pension remittance irregularity affecting this occupational cadre in various Nigerian states. This finding aligns with the conservation of resources framework's prediction that anticipated threat to a centrally valued resource, in this case, financial security in retirement, will generate elevated anxiety, particularly where the administrative pathway governing that resource has a documented history of unreliability.

5.2 Administrative Pathway Uncertainty

A related but distinct finding concerns uncertainty regarding the specific administrative procedures governing primary school teacher retirement benefit processing, which in various Nigerian states follows a distinct pathway through Local Government Education Authorities rather than the state civil service commission structure applicable to other public servants. This procedural distinctiveness appears to compound financial anxiety by introducing an additional layer of uncertainty regarding documentation requirements, processing timelines, and points of administrative accountability specific to the teaching cadre.

5.3 Psychosocial and Identity-Related Anxiety

Consistent with the broader retirement anxiety literature and the conservation of resources framework's emphasis on multiple simultaneous resource threats, primary school teachers approaching retirement report significant anxiety linked to anticipated loss of the daily structure, social interaction, and professional identity associated with the classroom teaching role, a concern that literature suggests may be particularly pronounced among teachers given the

intensely relational and identity-forming character of sustained daily interaction with pupils and school communities.

5.4 Limited Retirement Planning Support

Finally, the findings point to a documented gap in retirement planning support specifically tailored to primary school teachers, with existing government-sponsored retirement planning programming, where available, oriented predominantly toward general civil service populations rather than addressing the distinct administrative pathway and occupation-specific psychosocial concerns facing teaching staff. This gap appears to compound rather than mitigate the financial and administrative uncertainties identified above, leaving primary school teachers comparatively underserved relative to other public sector retirement planning support structures.

6. Conclusion and Recommendations

This paper has examined the prevalence and principal correlates of pre-retirement anxiety among primary school teachers in Anambra State, finding that this population appears to experience elevated anxiety relative to general civil service populations, driven predominantly by financial security concerns linked to documented histories of LGEA pension administration irregularity, compounded by administrative pathway uncertainty, occupation-specific psychosocial concerns, and a documented gap in tailored retirement planning support.

The paper recommends: first, Local Government Education Authorities and relevant Anambra State education administration bodies should prioritize transparency and consistency in pension contribution remittance for primary school teaching staff, including regular, accessible reporting of individual contribution status; second, retirement planning support programming should be extended specifically to primary school teachers, addressing the distinct administrative pathway governing their retirement benefit processing rather than relying solely on general civil service programming; third, psychosocial support components addressing the specific identity and social-role transition concerns of teaching staff should be incorporated into any teacher-specific retirement planning intervention; and fourth, further empirical research, including direct survey-based measurement of pre-retirement anxiety prevalence among a representative sample of

Anambra State primary school teachers using validated anxiety and retirement-attitude instruments, is recommended to quantitatively substantiate the patterns identified in this qualitative synthesis.

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