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RETIREMENT ANXIETY AND PSYCHOLOGICAL WELL-BEING OF BASIC SCHOOL TEACHERS IN SELECTED MUNICIPALITIES IN GHANA

JOHN N-YELBI

DOCTOR OF PHILOSOPHY

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RETIREMENT ANXIETY AND PSYCHOLOGICAL WELL-BEING OF BASIC SCHOOL TEACHERS IN SELECTED MUNICIPALITIES IN GHANA

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**A thesis in the Department of Counselling Psychology,
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Doctor of Philosophy
(Counselling Psychology)
in the University of Education, Winneba**

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DECLARATION

Student's Declaration

I, JOHN N-YELBI, declare that this thesis, with the exception of quotations and references contained in published works which have all been identified and duly acknowledged, is entirely my own original work, and it has not been submitted, either in part or whole, for another degree elsewhere.

Signature: ……..……

Date: ……..……

Supervisor's Declaration

We hereby declare that the preparation and presentation of this work was supervised in accordance with the guidelines for supervision of thesis/dissertation as laid down by the University of Education, Winneba.

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Date: ……..……

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DEDICATION

I dedicate this thesis to my lovely wife, Mrs. Susana N-yelbi and our dearest children, Beatrice Nilimocha N-yelbi, Mary Gnunti N-yelbi, Ishmael Likpkalmor N-yelbi and Princess Uwumborapiin N-yelbi. Also, to my parents, Mr. N-yelbi N-yimakpo and Madam Nigneer Ntoorti all of blessed memory.

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GLOSSARY

BST	Basic School Teachers
GES	Ghana Education Service
GPA	Ghana Psychology Council
GPC	Ghana Psychological Association
GSS	Ghana Statistical Service
GSSR	Ghana Statistical Service Report
ILO	International Labour Organisation
SSNIT	Social Security and National Insurance Trust
UEW	University of Education, Winneba
WHO	World Health Organisation
WSPR	World Social Protection Report

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ABSTRACT

The study examined retirement anxiety and psychological well-being of selected Basic school teachers in Ghana. It focused on retirement anxiety levels, influence of retirement on psychological well-being dimensions, relationship between retirement anxiety and psychological well-being, gender differences in retirement anxiety, experiences and concerns of retirement, and pre-retirement counselling programmes. Mixed methods approach underpinned by sequential explanatory design was adopted for the study. Quantitative and qualitative data were collected using questionnaire and a semi-structured interview. Multistage sampling and proportionate stratified random techniques were used to select 450 participants for quantitative phase. Maximum variation sampling was used to sample 24 teachers from 450 and interviewed in qualitative phase. Research questions 1 and 2 were analysed using mean and standard deviation, and MANOVA. Hypotheses 1 and 2 were analysed using Correlation and t-test. Research questions 5 and 6 were analysed thematically. The findings reported high levels of retirement anxiety. Mental health, financial insecurity and reduced social network influence psychological well-being. The findings reported positive relationship between retirement anxiety and psychological well-being. The findings also revealed gender differences in retirement anxiety. Experiences and concerns of retirement were related to financial, accommodation, detachment from significant others and professional identity shift. Pre-retirement counselling programmes included financial, social, psychological, emotional and psychological support, career transition counselling, and health and wellness programmes. The study concluded that teachers experience high level of retirement anxiety. It was recommended that school counsellors should organise individual and group counselling sessions for teachers on financial and health management and create social support systems.

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CHAPTER ONE

INTRODUCTION

This chapter provides a summary of the influence of mental health, financial insecurity, and a reduced social network on retirement anxiety, as well as the extent to which self-acceptance, positive relationships with others, and a purposeful life influence the psychological well-being of Basic school teachers nearing retirement in the Ghana Education Service. Also, there is a detailed description of the background of the study, the statement of the problem, purpose of the study, research objectives, and research questions. There is also a summary of the study's supporting ideas in terms of the theoretical and conceptual frameworks. Finally, this chapter discusses the significance of the study, limitations, operational definitions of key terms, and organisation of the study.

1.0 Background of the Study

Basic school teachers in Ghana teach at the kindergarten, Primary, and Junior high school levels, laying the foundation for the educational system. Teachers are trained to teach at the Basic school level in postsecondary institutions known as colleges of education (Otami et al., 2020). The Diploma in Basic Education, or a certificate from an approved higher education institution for teacher training, was the minimal teaching qualification for professional teachers at the Basic school level (Otami et al., 2020). Basic school teachers are expected to retire after they reach the age of 60 (Constitution of the Republic of Ghana, 1992). In Ghana, research has demonstrated that between 2021 and 2022 alone, the Ghana Education Service has experienced an estimated number of over 24,000 retirements among Basic school teachers (Ministry of Education, 2022), highlighting the aging workforce issue within the Ghana Education Sector.

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Retirement is a period in which a person withdraws from a job or active working life, usually after attainment of some stipulated years (Chan et al., 2021). However, retirement is viewed as a phase in which individuals may also pursue new interests, part-time jobs, or volunteer activities, indicating a shift from complete work stoppage to a more flexible transition into later life activities (Chan et al., 2021). Retirement anxiety is defined as the fear of moving to a new lifestyle as one approaches retirement age (Genoe et al., 2018). Additionally, Ugwu et al. (2019) defined retirement anxiety as a condition of intense fear, unease, and uncertainty that persistently disrupts an individual's regular functioning. While retirement can be a reward for years of hard work for some employees, it can also create stress, anxiety, and despair for others. Abdulkadir et al. (2017) argued that the transition from regular employment to a private life is likely to trigger several psychological emotions such as anger, anxiety, despair, and stress.

According to Ejeh et al. (2019), retirement concerns have historically resulted in a variety of emotional, psychological, and physical problems among retirees since retirement causes fear, stress, melancholy, disability, anxiety, uncertainty, and a sense of insecurity. Existing research suggests that retirement anxiety is caused by declining health, financial insecurity, decreased social participation, reduced cognitive functioning, and psychological vulnerability to unpredictability (Sarabia-Cobo et al., 2020; Shultz & Wang, 2011; Van Solinge & Henkens, 2007).

Mental health is a condition of mental well-being that allows people to cope with life's pressures, realise their potentials, study and work productively, and contribute to their community (World Health Organization, 2022). The concept refers to enjoying life, being able to manage stress and sadness, realising one's objectives and potentials, and feeling connected to others. Mental health is a positive notion that refers

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to the social and emotional well-being of individuals and societies. It is an essential component of health and well-being, supporting our individual and communal capacity to make decisions, form connections, and influence the world we live in.

Zuelke et al. (2020) argued that the consequences of mental health on retirement are mostly influenced by the individual characteristics and conditions of retirement. According to research, involuntary retirement, particularly when caused by illness, is frequently related to unfavourable mental health consequences (Kitsaki et al., 2024). Individuals who retire early owing to mental health challenges are more likely to experience anxiety and depression (Kitsaki et al., 2024). This is especially true for women, as early retirement owing to poor health can exacerbate depressive symptoms. Furthermore, early retirement owing to health issues frequently results in increasing reliance on pensions, which can add to stress and anxiety about financial security (Kitsaki et al., 2024).

Financial insecurity can be defined as the anxiety caused by exposure to poor economic situations and the expectation of difficulty recovering from them (Bossert & D'Ambrosio, 2013). Financial insecurity occurs when an individual experiences objective difficulty or subjective distress while attempting to cover necessary financial obligations (Rowntree, 2022). It is a state of being in which a person struggles to pay present and ongoing financial responsibilities and does not feel comfortable about their financial future. Research has indicated that financial insecurity causes retirement anxiety because some pending retirees lack the courage to associate with old friends due to limited financial resources, while others foresee that they will be unable to meet their financial obligations when they eventually retire (Undiyaundeye, 2016). Thus, in retirement, the individual's monthly income decreases, and as a result, some families may face hardship, particularly if the wife or husband must support the entire family

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alone (Baba, 2011). In addition, financial insecurity causes retirement anxiety when people are unclear whether they will have enough resources to support a pleasant lifestyle in retirement (Kiso et al., 2019). Similarly, Hershey et al. (2010) found that a lack of financial understanding leads to increased sentiments of worry.

Furthermore, a social network is described as a web of social interactions around an individual, as well as the characteristics of those connections (Comi et al., 2020), which are commonly classified according to structure, quality, and function. The number of persons in a network, as well as the level of contact that individual has with other network members, are referred to as its structure. A reduced social network refers to a smaller or limited set of social connections and interactions that individuals maintain (Hoffman et al., 2023). It can lead to increased risks of social isolation, emotional loneliness, and adversely affect mental and physical health. Also, reduced social networks may lack sufficient social support and opportunities for engagement, which are critical for well-being and resilience in stressful situations such as retirement transition. Reduced social network has detrimental impact on an individual's life especially when approaching retirement (Jackson & Zenou, 2013).

Individuals rely on one another to perform a wide range of social activities throughout their lives, whether it is interacting with colleagues at work, spending leisure time with friends and other acquaintances, or exchanging information, affection, and help with family members (Jackson & Zenou, 2013). The social network, or ensemble of social ties, evolves in size and form over life (Jackson & Watts, 2002), whereas partnerships evolve on their own in terms of emotional intensity (Mollenhorst et al., 2014).

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On the contrary, psychological well-being is the expression of pleasant feelings and general happiness with one's life in various domains such as family, education, and employment, and it includes both emotional and cognitive components (Ramdas, 2019). It is also the state of enjoying oneself, which results from feeling and functioning well (Huppert, 2009). Besides, Butler and Kern (2016) suggested that psychological well-being can be defined and rated subjectively, with a focus on the subjective aspect such as adequate resources to meet basic requirements, educational opportunities, and a lack of environmental pollutants. Painful emotions such as disappointment, failure, or despair are all natural components of life, and dealing with them is essential for long-term well-being. As a result, long-term well-being does not require people to always be cheerful. However, when negative sentiments are intense or prolonged and interfere with daily functioning, psychological health suffers (Marc et al., 2021).

Self-acceptance is defined as having a positive regard for or attitude toward oneself, encompassing prior life events and personal accomplishments. According to empirical data, self-acceptance is positively associated with subjective well-being, which includes psychological well-being (Su et al., 2019). Self-acceptance helps people assess their psychological well-being, and people's lives should be filled with good interactions that improve their psychological well-being (Joseph et al., 2023).

Positive relations with others refer to the connections between people that are defined by mutual respect, trust, cooperation, and understanding. These interactions frequently result in beneficial results such as enhanced enjoyment, better health, and higher performance. It is well acknowledged that maintaining positive relationships and touch with others is a crucial aspect of people's lives. Research have demonstrated that positive social relationships with others contribute to higher levels of well-being (Keyes, 2007; Seligman, 2011). In a similar vein, Kim et al. (2016) discovered that

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people score high on well-being when they report having warm and satisfying relationships, trust, caring about the well-being of others, empathy, tenderness, emotional proximity, and experiencing the reciprocity of human relations. A person with few deep and trusted relationships, on the other hand, finds it difficult to be open, warm, and interested in others, feels isolated and dissatisfied by his or her relationships, and is unwilling to make sacrifices.

Purposeful life is a key component of well-being, and it refers to how people see their lives to have a sense of direction and goals based on basic values (Ryff, 2013). Living a life of purpose entails prioritising what is actually important to you based on your values and beliefs and then taking continuous action to address those issues. Individuals who pursue a purposeful life can feel greater joy, fulfillment, and personal progress. Also, there is consensus among some researchers that having a higher sense of purpose in life is associated with better outcomes, such as better health behaviours and healthier sleep (Chen et al., 2019; Kim et al., 2019), which invariably improves one's psychological well-being. Researchers have provided scholarly arguments to support the assertion that while some people look forward to retirement with fulfillment and excitement, others look forward to it with nostalgia and wish it never happened (Akinnawo et al., 2017; Arogundade, 2016; Yunusa, 2013).

According to Godem and Kitterod (2021), gender differences in retirement anxiety arise due to the distinct roles performed by men and women. Because women and men balance employment and other commitments differently throughout their lifetimes, it appears that the expectation of retirement will differ by gender. Thus, one might expect women to be less eager to retire than men, as well as to spend less time preparing for post-work roles and activities, because they have had more punctuated careers and are still making up for lost time when they reach the stage of the life course

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at which men begin to consider retirement. However, because women have often balanced several jobs throughout their lives, they will likely have more relationships and identities to fall back on once they quit work (Loretto & Vickerstaff, 2015). It is also likely that in countries with a high level of gender equality, there may be no substantial gender differences; as men and women live more similar lives, they will approach retirement in similar ways.

Globally, retirement is regarded as a significant milestone that signifies the transition into later adulthood (Jiboku et al., 2021). The anxiety of transitioning to a new lifestyle as one approaches retirement age can be overwhelming, especially for people like teachers who rely on their job for their primary source of income, identity, and purpose (Genoe et al., 2018; Ugwu & Idemudia, 2023), resulting in a variety of psychological well-being issues. A plethora of studies have also shown that retirement and its antecedents have become a current concern among academics, researchers, and practitioners over the years (Alavi et al., 2021; Fisher & Ryan, 2018; Henkens et al., 2018; Hopkins et al., 2016; Nkechi & Otuonye, 2022; Rudolph et al., 2018; Shanmugam et al., 2017).

In Africa, studies have shown that retirement has become one of the most contentious problems, with many retired employees living in abject poverty and neglect as a result of a failed pension system. For instance, in Kiso et al. (2019) study, it was reported that retirement anxiety among workers arise due to fear regarding where workers would get the needed money to settle future expenses arising from educational tuition, housing rent, or ill-health after retirement. Similarly, Fiiwe (2020) and Kida and Sambo (2018) found that pensioners are no longer receiving their pensions and gratuities on time due to bureaucratic systems. Most pensioners have died suddenly as a result of bottleneck administrative processes. If retirees who have done valuable

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service to the country are abruptly thrust into abject poverty and misery after leaving their jobs, it causes fear, worry, and anxiety in all employees, including Basic school teachers still in active service.

Additionally, Alavi et al. (2023) posited that 90% of retired persons appear sad, perplexed, and powerless as a result of a lack of retirement planning or incorrect pre-retirement planning, and that most retirees rely heavily on family members, becoming a burden to them. According to Akinnawo et al. (2017), retirement typically causes major psychological and socio-economic challenges for retiring civil officials as a result of the loss of their regular source of income and a drop in social position. As a result, many people find retirement to be a challenging life event, leading to anxiety and despair (Doaa-El-Sayed & Alam, 2016).

In Ghana, the 60-year compulsory retirement age is a constitutional provision stipulated in Clause 1 of Article 199 of the 1992 Constitution. According to the provision, "A public officer shall, except as otherwise provided in this constitution, retire from the public service on attaining the age of 60 years" (Constitution of the Republic of Ghana, 1992, p. 120). Basic school teachers in Ghana are regarded as public servants and hence subject to the compulsory retirement age. According to the World Social Protection Report for 2014-2015, approximately 48% of all workers who are about to retire do not qualify for pension benefits because they are not enrolled in a pension scheme, and those who do qualify receive insufficient pensions. As a result, the vast majority of the world's retired workers lack economic stability, have no desire to retire, and must work for the rest of their lives (World Social Protection Report 2015).

Moreover, Kunawotor and Adjei-Mantey (2014) argued that retirees' and prospective retirees' financial concerns are exacerbated by the country's volatile economic conditions, as well as the failure of Social Security and the National

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Insurance Trust to provide adequate income for retirees, making effective retirement planning extremely difficult. Retirement anxiety is dire in Ghana due to the current economic downturn, which is causing uncertainty and confused thoughts regarding retirement. Though retirement anxiety is considered normal and understandable for all retirees and those planning to retire, the issue of Ghanaian Basic school teachers is more concerning because their retirement period is typically marked by a low income, poor mental health, and a small circle of social relations, all of which contribute to isolation and worry.

Retirement anxiety has piqued the interest of many stakeholders since it encompasses a wide range of challenges, such as anxiety and stress that employees face as they approach retirement. According to Arogundade (2016) and Habibi et al. (2015), most workers, especially Basic school teachers, experience stress and nervous anticipation while thinking about retirement. It is clear that retirement anxiety is exacerbated by current economic downturn in Ghana, which is making it increasingly difficult for the average worker, particularly teachers at the Basic level, to make ends meet due to inadequate wages and capital market imperfections associated with high inflation and devaluating currency.

Gender is a multifaceted notion that includes the responsibilities, behaviours, activities, and characteristics that a culture think is appropriate for men, women, and other identities (Word Health Organization, 2021). Fadila and Alam (2016) posited that men and women behave differently, which may also relate to their experiences with retirement anxiety. Research on gender variations in retirement anxiety is ambiguous and yields inconsistent results. While some regard males as risk-takers who continue to take risks even in retirement, making them more robust and less prone to retirement

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anxiety, others consider women as risk-averse, making them uneasy in retirement (Akinyi, 2020).

A study on retirement anxiety and psychological well-being of Basic school teachers is necessary for a variety of reasons. Thus, understanding the factors that influence Basic school teachers' retirement anxiety can assist them in seeking pre-retirement counselling, which will provide them with the necessary coping strategies to mitigate the impact of retirement on their lives and improve their psychological well-being even after retirement. Also, retirement preparation workshops and seminars will provide a buffer against decreased psychological well-being among this group of teachers. As a result, most researchers have carefully studied retirement anxiety and worker adjustment (Abdulkadir et al., 2017; Abuo et al., 2020; Agyeman, 2021; Akinnawo et al., 2017; Aninakwah-Bonsu, 2016; Asiedu et al. 2018; Osumah, 2015; Vordzorgbe et al., 2018; Wilson, 2015).

What remains to be studied is how retirement anxiety predicts the dimensions of psychological well-being of Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities. Because Basic school teachers are involved in the implementation of the educational curriculum in Ghana, they are critical to students' success, and improving their retirement planning will reduce the anxiety associated with it and, eventually, ensure their psychological well-being even after retirement. As a result, it will improve their performance, retention, and learners' well-being (Song, 2022). Furthermore, enhancing the psychological well-being of Basic school teachers is crucial since it can lead to the success of the schools they teach (Giorgi et al., 2017).

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1.1 Justification of the Study

Many countries, including Ghana, are witnessing an exponential increase in the number of elderly people, and understanding retirement anxiety and how it affects their psychological well-being is critical for guaranteeing the mental health of a growing sector of the population. According to the Ghana Statistical Service Report (2020), the Northern, Oti, and Central Regions are classified as poverty index regions based on Ghana's National Multidimensional Poverty Index (MPI) indicators. The Multidimensional Poverty Index capture the overlapping deprivation experienced by poor people in the country, using 12 non-momentary indicators across the following key dimensions: lack of education, poor health and nutrition, ramshackle housing, and unsafe water as examples of their disadvantaged access to a meaningful standard of living (Ghana Statistical Service Report, 2020).

However, related studies on managing pre-retirement anxiety have been conducted among senior high school teachers by Asiedu et al. (2018) and Vorgbordze et al. (2018). Thus, this study will offer new insights and could influence policy changes specifically for Basic school education sector. Understanding the specific needs of Basic school teachers allows for the development of targeted retirement education programmes, counselling, and mental health interventions appropriate to their unique circumstances.

Relatedly, conducting research on retirement anxiety and psychological well-being in these places reflects the lived experiences of many poor individuals, as well as the challenges that they encounter in pursuing and achieving valuable capabilities. This is consistent with the Sustainable Development Goals (SDGs), particularly Goal 1, which calls for an end to poverty in all its forms everywhere. In addition, living in a community where many retired teachers are struggling to afford basic necessities of life

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such as accessing quality healthcare, unable to meet their financial obligations, and not giving the necessary acceptance by their family members as a result of role loss, financial instability, and a reduced cycle of friends and family members has provided the researcher with first-hand insights into the pressures teachers face after retirement. This has piqued the researcher's interest to delve deeper into professions like teaching, where Basic school teachers form the key implementers of the educational policies of the country.

Furthermore, studying the influence of retirement anxiety on psychological well-being can help inform policies and programmes that assist persons in preparing for retirement, resulting in a smoother transition from work-centred life to retirement. More precisely, a study of retirement and psychological well-being contributes to the broader field of psychology by shedding light on how major life upheavals such as retirement affect mental health of workers. It may lead to the development of theories and models that explain the association between retirement anxiety and psychological well-being.

In addition, teaching is a highly stressful job that can lead to burnout and knowing retirement anxiety among teachers can help identify specific stressors connected with moving out of their careers, ensuring teachers have access to resources that support their psychological well-being. Besides, retirement is a significant life transition, and this study can help uncover factors that lead to retirement anxiety, and allow for the development of interventions that can lead to smooth retirement transition and promote better mental health outcomes. Another motivation for this research is that the findings can serve as source of reference to educational policymakers in providing supportive environments and resources to teachers who are preparing for retirement in

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terms of retirement counselling, social programmes, and financial planning to aid them transition smoothly into retirement.

1.2 Statement of the Problem

Retirement anxiety has a global impact on workers' psychological well-being, particularly as the aging population encounters various challenges including health, financial, social, and emotional disruption during the shift from active employment to retirement (Ryu & Fan, 2022). Many workers, of which Basic school teachers are not an exception, experience mixed emotions during the transition to retirement, including relief, anticipation of leisure, and fear of financial insecurity, identity loss, and diminished social interaction. Research shows that while some view retirement as a time for relaxation and enjoyment, others are concerned about various issues, including potential income decrease (Abekah-Carter et al., 2022; Rameli & Matimuth, 2018), deteriorating physical and mental health (Fossati et al., 2021), and social isolation (Issahaku, 2021).

Many workers in the United States of America, including teachers, are increasingly worried about their financial future, with factors such as financial insecurity, health issues, and reduced social networks contributing to anxiety even before retirement (Cheng & Chan, 2020). In Indonesia, Arisanti and Hakim (2023) reported that civil servants experience varying levels of retirement anxiety, with 52% experiencing high anxiety in vulnerable age groups (52-58 years), 32% experiencing moderate anxiety (53-55 years), and 16% experiencing mild anxiety (53-60 years).

Phalatse and Kharva (2020) highlighted South Africa's economic instability, causing concern among active school teachers about retirement, highlighting the need to balance financial security with future planning. Relatedly, Craig (2022) highlights retirement anxiety among Nigerian school teachers due to socio-economic challenges,

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mental health issues, apartheid effects, and economic instability (Akintayo & Oyewole, 2021). Vo and Phu-Duyen (2023) found that poor mental health, including melancholy and anxiety, heightens retirement anxiety by increasing financial insecurity, loss of purpose, and habit changes, causing stress and reduced control over future uncertainties. Reduced social networks can heighten retirement anxiety by promoting loneliness and isolation, hindering emotional sharing and practical aid, and increasing anxiety about dealing with post-retirement difficulties alone (Vo & Phu-Duyen, 2023).

In Ghana, studies have shown that Basic school teachers are experiencing significant retirement anxiety as a result of economic uncertainty, and rising costs of living (Owusu-Ansah, 2021). Teachers in Ghana are concerned about inflation reducing savings value and financial insecurity, while socio-cultural norms in Ghana force them to support extended family members (Ampofo et al., 2020). Also, Age, gender, socio-cultural setting, and socio-economic status significantly affect retirement anxieties among Basic school teachers in Ghana. Younger teachers tend to worry about time management, while older teachers are more concerned about health issues (Steffens et al., 2020). Gender discrepancies contribute to retirement anxiety, especially among female teachers who may have had career interruptions or lower pay due to caregiving duties (Vickerstaff & Cox, 2021).

Studies has shown that many Ghanaian Basic school teachers experience retirement anxiety, but those who practice self-acceptance, maintain positive relationships, and engage in worthwhile activities have better psychological health (Keyes, 2020). Positive social relationships provide essential support and reduce feelings of isolation, which can help alleviate the negative effects of retirement anxiety (Keyes, 2020). Maintaining a purposeful life through active involvement in essential

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activities and a strong sense of identity enables teachers to face retirement with a positive outlook and lower stress levels (DeWilde et al., 2020).

In a press statement, the general secretary of the Trade Union Congress bemoaned that "retirees' salary conditions are deteriorating, and as a result, many of them are dying early" (Baah, 2022). In addition, Bokpin (2022), an economist at the University of Ghana expresses concern about a retired JHS 1 teacher in a village who cannot afford basic necessities, highlighting the anxiety and fear experienced by employees when considering retirement. "Where will I find purpose? Who am I going to be when I am no longer a teacher? Do I have financial security to continue to live when I retire? Have I saved enough? Can I count on my national health insurance providers for medical care? Can I count on my pension administrator or government for payment of my gratuity and pension?"

In Nanumba North Municipality of the Northern Region of Ghana, a retired Basic school teacher has suddenly become so impoverished and has lamented his frustrations as follows:

> *"I am married with six children and now look at me. I was a very dedicated teacher but, in the end, nothing. The most painful part is the institution I worked all my life, GES and the Ghana National Association of Teachers. They have taken their hands off me after giving me my retirement letter. Instead of them ensuring that I get my benefits, they have done nothing. I will not advise any of my children to become a teacher. Anytime I see my colleagues, they look better than me, and I can no longer go to farm or do anything for myself"* **(**Citi News, 2021).

The Effutu Municipal Education Directorate hosted a send-off ceremony for 21 employees, which included former District Directors and 18 staff members who retired in December 2023. The Director highlighted the significance of providing favourable service conditions to support employee retirement and longevity, with the goal of leveraging teachers' expertise (Ghana News Agency, 2024). Drawing on the researcher's professional experiences as a counsellor and teacher, it has been observed

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that there is increasing concern among colleagues nearing retirement, highlighting the lack of systemic support for their psychological preparation for retirement, which negatively impacts their well-being and teaching quality.

In Ghana, governments have implemented legislative frameworks like Act 766 and the Social Security and National Insurance Trust scheme to improve living standards for post-retirement public sector employees (Oware, 2021). While previous studies have explored various aspects of retirement, such as predictors of retirement adjustment (Wilson, 2015), post-retirement experiences (Aninakwah-Bonsu, 2016), retirement planning and psychological adjustment (Andoh-Robertson, 2022), managing pre-retirement anxiety (Vordzorgbe et al., 2018), and financial and parental stress as predictors of retirement worry (Kiso et al., 2019), it appears that the investigation of the relationship between retirement anxiety and psychological well-being was not done in a single study.

Whereas Agyeman (2021) and N-yelbi (2024) examined the effects of retirement experiences on psychological well-being, there is still a paucity of integrated research specifically addressing how retirement anxiety influences psychological well-being. This gap hinders a thorough understanding of the potential impacts of retirement anxiety, especially among Basic school teachers. This study aims to address the underrepresentation of Basic school teachers in literature by examining their experiences with retirement anxiety and psychological well-being.

Furthermore, it seems to suggest that previous studies on retirement anxiety and psychological well-being have predominantly used a quantitative approach, often overlooked participants' personal views and lived experiences. This has not provided an in-depth understanding of retirement anxiety and psychological well-being. This study addresses this gap by employing a mixed-methods approach to provide a more

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comprehensive and nuanced understanding of the issues involved. This study aims to identify factors contributing to retirement anxiety among Basic school teachers using a mixed methods design. Quantitative results from a survey and qualitative narrative analysis will be analysed to validate findings and understand retirement anxiety and psychological well-being.

Additionally, based on the integrated findings, the study intends to develop targeted recommendations for financial planning programmes, psychological support services, and strategies for increasing self-acceptance and social support in order to address retirement anxiety and improve the psychological well-being of Basic school teachers in Ghana. Moreover, the findings of this study will increase teachers' performance and retention and improve their overall well-being. The study's findings will aid policymakers in addressing retirement anxiety and enhancing the well-being of Basic school teachers by ensuring a smooth transition into retirement.

1.3 Purpose of the Study

The purpose of this mixed methods sequential explanatory study was to identify factors contributing to retirement anxiety of Basic school teachers by obtaining quantitative results from a survey of 450 and following up with 24 purposefully selected individuals to explore those results in more depth through a qualitative narrative study analysis. In the quantitative phase of the study, the research questions focused on how mental health, financial insecurity and reduced social network serve as predictors of retirement anxiety. In the qualitative phase, narrative lived experiences and concerns from distinct participants explored in-depth the results from the statistical tests. In this phase, the research questions addressed five factors contributing to retirement anxiety, and six pre-retirement planning and counselling programmes found to have mitigated the negative effects of retirement anxiety on psychological well-being.

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1.4 Research Objectives

Based on the philosophy of sequential explanatory mixed methods design, the research objectives of the study comprised the quantitative phase and the qualitative phase:

1.4.1 Quantitative Phase Objectives of the Study

The objectives sought to:

1. Examine retirement anxiety levels among Basic school teachers in Nanumba North, Jasikan, and Effutu Municipalities.
2. Determine the extent to which retirement anxiety predict the dimensions of psychological well-being of Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities.
3. Establish the relationship between retirement anxiety and psychological well-being of Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities.
4. Ascertain the gender differences in retirement anxiety among Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities.

1.4.2 Qualitative Phase Objectives of the Study

The objectives of the qualitative phase of the study were formulated from research objectives 1 and 4 of the first quantitative phase of the study. The objectives sought to:

5. Explore the experiences and concerns of Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities about retirement.

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6. Explore how pre-retirement counselling programmes can help mitigate the negative effects of retirement anxiety among Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities.

1.5 Research Questions

Two research questions and two research hypotheses were formulated from the quantitative objectives of the study, while two qualitative research questions were derived from the qualitative phases of the study.

1.5.1 Quantitative Research Questions of the Study

1. What is the level of retirement anxiety among Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities?
2. To what extent does retirement anxiety predict the dimensions of psychological well-being of Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities?

1.5.2 Hypotheses of the Study

1. H_1: There is statistically significant positive relationship between retirement anxiety and psychological well-being of Basic school teachers in Nanumba North, Jasikan and Effutu Municipalities.

H_0: There is no statistically significant positive relationship between retirement anxiety and psychological well-being of Basic school teachers in Nanumba North, Jasikan and Effutu Municipalities.

2. H_1: There is statistically significant gender differences in retirement anxiety of Basic school teachers in the Nanumba North, Jasikan and Effutu Municipalities.

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H_0: There is no statistically significant gender differences in retirement anxiety of Basic school teachers in Nanumba North, Jasikan and Effutu Municipalities.

1.5.3 Qualitative Research Questions of the Study

5. How do Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities describe their experiences and concerns about retirement?
6. How can pre-retirement planning counselling programmes help mitigate the negative effects of retirement anxiety among Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities?

1.6 Significance of the Study

Transitioning into the unknown realm of retirement remains uncertain and can be a frightening experience for some, while being eagerly anticipated by others. It is hoped that by providing individuals with the necessary information regarding retirement and the psychological constructs that predict it, they would be able to make a more educated decision when faced with this unavoidable stage of life. This retirement information can help potential retirees make the best transition from employment to retirement while also ensuring psychological well-being.

Despite the numerous policies and interventions put in place by current and previous governments to ensure that workers after retirement have decent lives after disengaging from formal work, the literature in Ghana remains replete with daily reports of the majority of teachers nearing retirement falsifying their dates of birth and borrowing large sums of money from financial institutions. In essence, these monies are intended to cover their medical expenses, secure their housing, and, to a significant part, assist them with other family obligations. As a result, these troubling factors may cause anxiety and uneasiness while considering upcoming retirement. The significance

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of the study is four-fold, namely: policy, practice, theory, and methodology as pictorially represented in Figure 1.1 below.

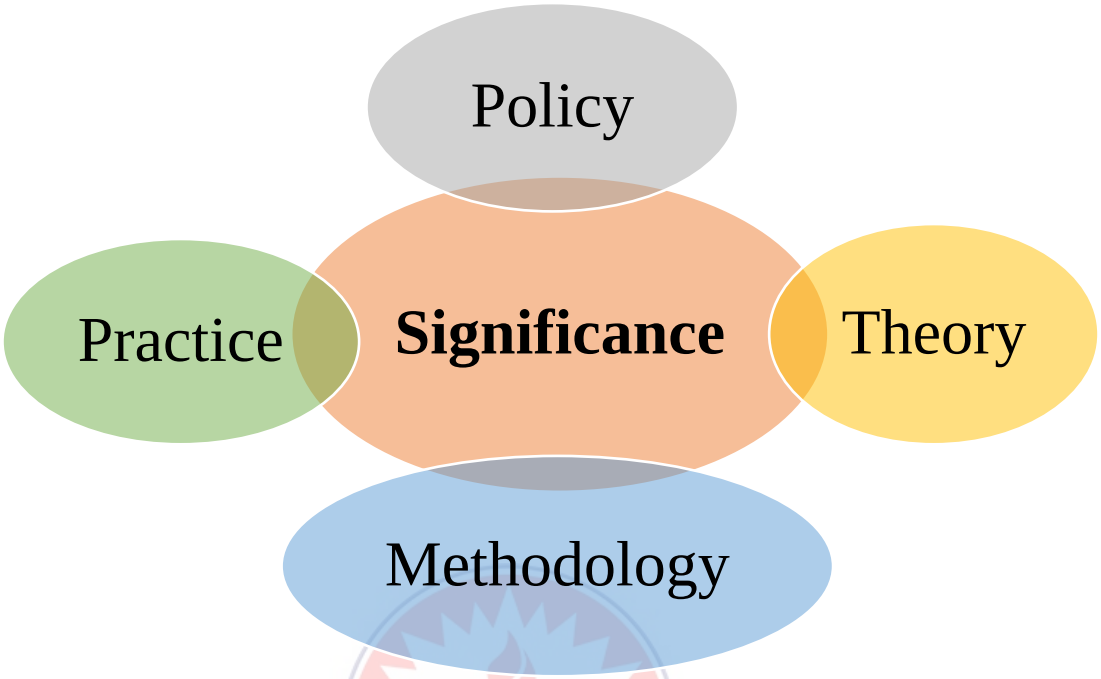


Figure 1.1

Significance of the Study (Self-Constructed, 2024)

1.6.1 Policy Significance

Studies on retirement anxiety and psychological well-being of Basic school teachers constitute an important study with several important policy implications. In the first place, policies that promote teachers' mental health and well-being can boost retention rates, ensuring that experienced teachers stay in the field to contribute their rich knowledge to the development of education in Ghana. Additionally, introducing programmes that provide psychological support and retirement planning can improve teachers' overall job satisfaction and minimise concerns about retirement. Besides, having a good and supportive work environment can help teachers overcome retirement anxiety and increase their psychological well-being, resulting in improved outcomes for both teachers and students.

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Moreover, developing early intervention programmes to identify and address mental health, financial, and social network concerns among teachers can help them to avoid problems from worsening, thereby increasing overall well-being and productivity. Finally, incorporating mental health, financial management, social connections, and retirement planning into broader education policies helps ensure that teachers receive comprehensive assistance throughout their careers, from recruiting to retirement. Policymakers can improve the stability, quality, and sustainability of the education system by prioritising teachers' mental health, financial security, and offering supporting social networks.

1.6.2 Practical Significance

Retirement anxiety and Basic school teachers' psychological well-being are relevant in a variety of contexts. First and foremost, understanding the factors that contribute to teachers' retirement anxiety and psychological well-being can help Ghana National Association of Teachers (GNAT), National Association of Graduate Teachers (NAGRAT), Ghana Education Service (GES), and Ministry of Education (MOE) to design supportive policies and programmes such as instituting comprehensive health insurance package for teachers, housing allowance, peer support groups, pre-retirement and post-retirement counselling to improve teachers' well-being throughout their careers in order to ensure productivity, and improved well-being. Teachers can also benefit from retirement planning training programmes which can reduce retirement anxiety and increase overall psychological well-being. Also, schools can create a supportive and healthy work environment by introducing strategies that encourage work-life balance, acknowledge teachers' contributions, and recognition.

Additionally, developing networks and work cultures where teachers can exchange experiences, ideas, and support can help reduce retirement anxiety while also

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promoting a feeling of belonging and purpose in life. Furthermore, more study into effective therapies and support systems for treating retirement anxiety in teachers can help to establish evidence-based practices and resources that are suited to their specific needs. Addressing retirement anxiety and supporting teachers' psychological well-being can have a favourable impact on educational performance, teacher retention rates, and the overall quality of education for students.

1.6.4 Methodological Significance

To gain a deeper understanding of retirement anxiety and psychological well-being, the study employed a mixed methods approach. This approach demonstrated how qualitative data from interviews with Basic school teachers complemented quantitative measures. To support the methodological contextualization for comparable populations, the study demonstrates how the unique socioeconomic and cultural factors of the study site impact retirement anxiety and psychological well-being. The study also offered valuable insights into improving conceptual framework that depict the relationship between retirement anxiety and psychological well-being in educational contexts. Additionally, it considered variables such as gender, age, educational background, marital status, and family size. Finally, the study suggests ways to help teachers transition to retirement by implementing retirement planning programmes that are pertinent to them.

1.6.3 Theoretical Significance

When viewed through the lenses of Erikson's Psychosocial Theory, Continuity Theory, and Psychological Well-Being Theory, retirement anxiety and teachers' psychological well-being are theoretically significant. According to Erikson's Psychosocial Theory, retirement is a significant stage in the life cycle, bridging the gap

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between middle adulthood (generativity versus stagnation) and late adulthood (integrity versus despair). Teachers may perceive retirement as the period during which they will experience emotions of stagnation or despair, loss of purpose and identity if they believe they have not met their goals. This change can have an impact on their psychological well-being since unresolved problems from previous stages may reappear in the subsequent stages. A successful transition to retirement necessitates achieving integrity, which entails reflecting on a fulfilling existence and seeking significance in the next stage of life.

According to Continuity Theory, teachers' identity and sense of purpose are mostly ingrained and shaped by their roles as educators and agents of societal change, and retirement can disturb that feeling of purpose. They are responsible for many roles, and retirement might lead to role loss, uncertainty, or conflict. Continuity Theory can be used to design tailored interventions and policies that help teachers preserve components of their pre-retirement lives, hence maintaining psychological well-being and reducing their anxiety associated with retirement.

The Psychological Well-Being Theory has six dimensions, with self-acceptance, meaningful relationships and purposeful life as major components of well-being. Retirement can affect these dimensions in a variety of ways. For instance, retirement often triggers a shift in identity which leads to feeling of loss, reduced status or diminished self-worth. Maintaining meaningful social relationships outside of the educational setting is critical for maintaining psychological well-being after retirement. Work provides a sense of purpose and routine, and retirement may challenge this by creating a void where meaningful activities once resided. Understanding these dimensions can help identify areas for support and interventions that can increase psychological well-being in retirement. Furthermore, by understanding how retirement

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intersects with Erikson's Psychosocial Theory, Continuity Theory, and Psychological Well-Being Theory, school counsellors, psychologists, and other practitioners can create interventions and support systems to assist teachers in effectively navigating retirement transition, and guaranteeing overall well-being in retirement.

1.7 Delimitations of the Study

Delimitations in this study refer to the exact boundaries that were established to narrow the scope and emphasis of the research. These include a number of criteria, such as the study population, setting of the study, research approach, research design, and data collection methods, and data analysis. The sample size of the consisted of 450 Basic school teachers sampled at random using multistage sampling technique. Also, the study was further delimited to Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities.

The research approach was mixed methods, research design was a sequential explanatory mixed methods design, with data collection and analysis of the first quantitative phase leading to the development of the second qualitative phase based on issues that emerged in the first quantitative phase that required additional exploration. Although retirement anxiety impacts workers' psychological well-being in a variety of occupations across the country, this study focused on public Basic school teachers aged 40 to 55. Retirement anxiety is therefore seen as the fear of transitioning to retirement as one ages.

Furthermore, the study was further restricted to retirement anxiety levels in terms of mental health, financial insecurity, and reduced social network, the extent to which retirement anxiety predict the dimensions of psychological well-being (self-acceptance, positive relations with others and purposeful life), the relationship between retirement anxiety and psychological well-being, gender differences in

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retirement anxiety, experiences and concerns about retirement, and finally, pre-retirement counselling programmes to mitigate the negative impact of retirement anxiety on the psychological well-being of Basic school teachers. In order to achieve the purpose of the study, a pragmatist paradigm underpinned by a mixed methods approach and a sequential explanatory design was employed. Finally, the study relied solely on questionnaire responses and self-reported interviews with Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities.

1.8 Operational Definition of Terms

For the purpose of this study, the following operational definitions have been used as follows:

Retirement: This refers to the time when the employee is not more working.

Voluntary Retirement: An individual on his/her own decision decides to disengage from active work.

Compulsory Retirement: When the employer terminates an employee's appointment without the employee's consent.

Mandatory Retirement: When the employee has reached the age of retirement as state by law.

Anxiety: A feeling of worry, fear and uneasiness resulting in feeling insecure about work.

Pre-Retirement: This refers to the time between the decision to retire and the actual retirement date.

Retirement Anxiety: A state of uncertainty characterised by fear and discomfort about work before attaining the actual retirement age. This could come from anxiety over

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finances, mental health issues, how to acquire residential accommodation and attitude of friends and family members. In this study, retirement anxiety and pre-retirement anxiety are contextualised to mean the same and may be used interchangeably. It was measured in this study by Retirement Anxiety Scale (RAS).

Mental Health: It includes our emotional, psychological, and social well-being. It affects how people think, feel, and act. Also, it determines how people handle stress, relate to others, and make healthy choices. In this study, it was measured by Mental Health Scale (MHS).

Financial Insecurity: It is the anxiety produced by the possible exposure to adverse economic events, and by the anticipation of the difficulty to recover from them. Also, it is the knowledge that one's income will not be enough to consistently cover his/her expenses. It was assessed in this study by Financial Insecurity Scale (FIS).

Reduced Social Network: This refers to the reduction in one's ability to be able to communicate and effectively connect to others. Reduced social networks reflects poor social integration or low social engagement. It was measured in this study by Reduced Social Network Scale (RSNS).

Psychological Well-Being: Psychological Well-Being (PWB) refers to how positive emotions and feelings of happiness is experienced in the person.

Self-Acceptance: This refers to accepting different aspects of oneself and having a positive attitude to one's present life and past. In this study, it was assessed using a Self-Acceptance Questionnaire (SAQ).

Positive Relations with Others: It the ability to love, have warm and trusted relationships with others and the ability to show empathy. It is measured in this study by Positive Relationship Scale (PRS).

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Purposeful Life: This refers to having a meaningful life. It is about discovering one's passions and values and using them to create a fulfilling and meaningful life. It also means having a sense of purpose, which means moving towards a life goal that aligns with one's values, and passions that makes an individual happy. It is measured in this study by Purposeful Life Scale (PLS).

Geographical Location of Teachers: This refers to the physical location or area where teachers are employed or reside. This can help inform decisions and strategies to support teachers and improve education outcome.

Basic School Teachers: Teachers employed by Ghana Education Service and are teaching in the country's public lower-level schools such as Primary and Junior High Schools.

Gender: This refers to social roles performed by males and females and it varies from one culture to another.

1.9 Organisation of the Study

The study is organised in five chapters. The first chapter consists of the introduction, statement of the problem, and theoretical and conceptual frameworks of the study. It also looks at the purpose of the study, the objectives of the study, the research questions and hypotheses, the significance of the study, and the delimitation of the study. The chapter also focuses on the operational definitions of terms and finally, the organisation of the study. Chapter two summarises a review of related literature on the concept of retirement anxiety, levels of retirement anxiety, the influence of mental health on retirement anxiety, the impact of financial insecurity on retirement anxiety, and the effects of a reduced social network on retirement anxiety.

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Additionally, chapter two looks at the concept of psychological well-being, factors influencing psychological well-being, the influence of self-acceptance on psychological well-being, the extent to which retirement anxiety predict the dimensions of psychological well-being. Finally, the chapter will conclude with the experiences and concerns of Basic school teachers about retirement, how pre-retirement planning counselling programmes can help mitigate the negative impact of retirement anxiety on the psychological well-being of Basic school teachers, the relationship between retirement anxiety and psychological well-being, and gender differences in the levels of retirement anxiety.

Chapter three presents the methodology used in the study. It consists of the theoretical framework underpinning the study, the research approach, and the research design. The last part of this chapter describes the population and sample size, the sampling procedure that was used in the study, the data collection procedure and the instruments for data collection, the data collection techniques, the trustworthiness of the qualitative data, the data analysis procedures, and the limitations of the study. In chapter four, the results and discussion of the findings of the study are presented, explained, and their interpretations in tandem with related previous studies. Chapter five, which is the final chapter, offers a summary of findings, conclusions, implications for policy, practice and, theory, and suggests areas for future research. Finally, the study provides contributions to knowledge.

1.10 Summary of the Chapter

The first chapter explains the background to the study and provided contextual information to help readers understand the research problem. The chapter opens by discussing the significance of the study and why it is vital to conduct research on it. It also identifies the important factors impacting retirement anxiety

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and psychological well-being among Basic school teachers, which necessitated this study, as well as the larger context in which the study is placed. Furthermore, the statement of the problem is well-defined and addresses the specific challenges that the study seeks to tackle. This section identifies the research gap in existing literature that the study aims to fill.

The research objectives are also well outlined, stating what the study hopes to accomplish. The research objectives are accompanied by the research questions and hypotheses that will guide the study and provide a framework for data gathering and analysis. The study's significance is examined, with a focus on how the findings relate to policy, theory, and practice. Finally, the chapter provides a brief review of the study, detailing the contents of each chapter and their role in the entire research process. The summary of Chapter 1 sets the tone for the following chapter, which provides the foundation for a review of related literature on retirement anxiety and psychological well-being.

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CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

The purpose of this chapter is to offer a thorough overview of the available literature that supports the current study. This chapter investigates the theoretical and conceptual frameworks, empirical investigations, and essential concepts related to retirement anxiety and psychological well-being. The literature review tries to contextualise the study by investigating previous research findings, identifying knowledge gaps, and emphasising the need for additional research.

Specifically, it focuses on levels of retirement anxiety, factors influencing psychological well-being, the relationship between retirement anxiety and psychological well-being, gender differences in retirement anxiety, perceptions about retirement anxiety, and finally, the pre-retirement planning and counselling programmes to mitigate the negative effects of retirement anxiety on the psychological well-being of Basic school teachers, offering insights into how concepts have This chapter establishes a framework for comprehending the research problem and supports the methodology and approach used in this study.

Furthermore, most of the review's sources are European, American, African, and Ghanaian. The empirical framework of the study included study reports as well as extra information gleaned from journals, dissertations, textbooks, theses, articles, reports, media publications, documents, and websites relevant to the study topic. The independent variable is retirement anxiety, which is impacted by mental health, financial insecurity, and reduced social network. Also, the dependent variable of the study is psychological well-being, which is influenced by constructs such as self-acceptance, positive relations with others, and a meaningful life. The next section

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presents the theories which constituted the theoretical framework of the study, and the conceptual framework.

2.1 Theoretical Framework of the Study

The major theory driving this study is Erikson (1959) Psychosocial Theory, and is supported by two other distinct but complimentary theories: Continuity Theory (Atchley, 1999), and Psychological Well-Being Theory (Ryff, 1989). These theories were chosen based on available literature and their relevance to the study. These theoretical models were used in this study as different but complimentary conceptualisations to provide a comprehensive and nuanced explanation of retirement anxiety and psychological well-being of Basic school teachers.

The study is driven by Erikson Psychosocial Theory, notably the eighth stage, which is characterised by integrity versus despair. This stage of the theory proposes that individuals may develop integrity or despair depending on whether their life goals have been met or not, particularly as retirement approaches. Retirement could be viewed as a crisis stage if proper preparations are not made, and vice versa. Finally, during retirement, Basic school teachers' psychological well-being can be ensured if they experience pleasant feelings and are optimistic about their upcoming retirement, allowing them to perform their professional duties effectively and efficiently. Figure 2.1 provides a graphical representation of the study's theoretical framework.

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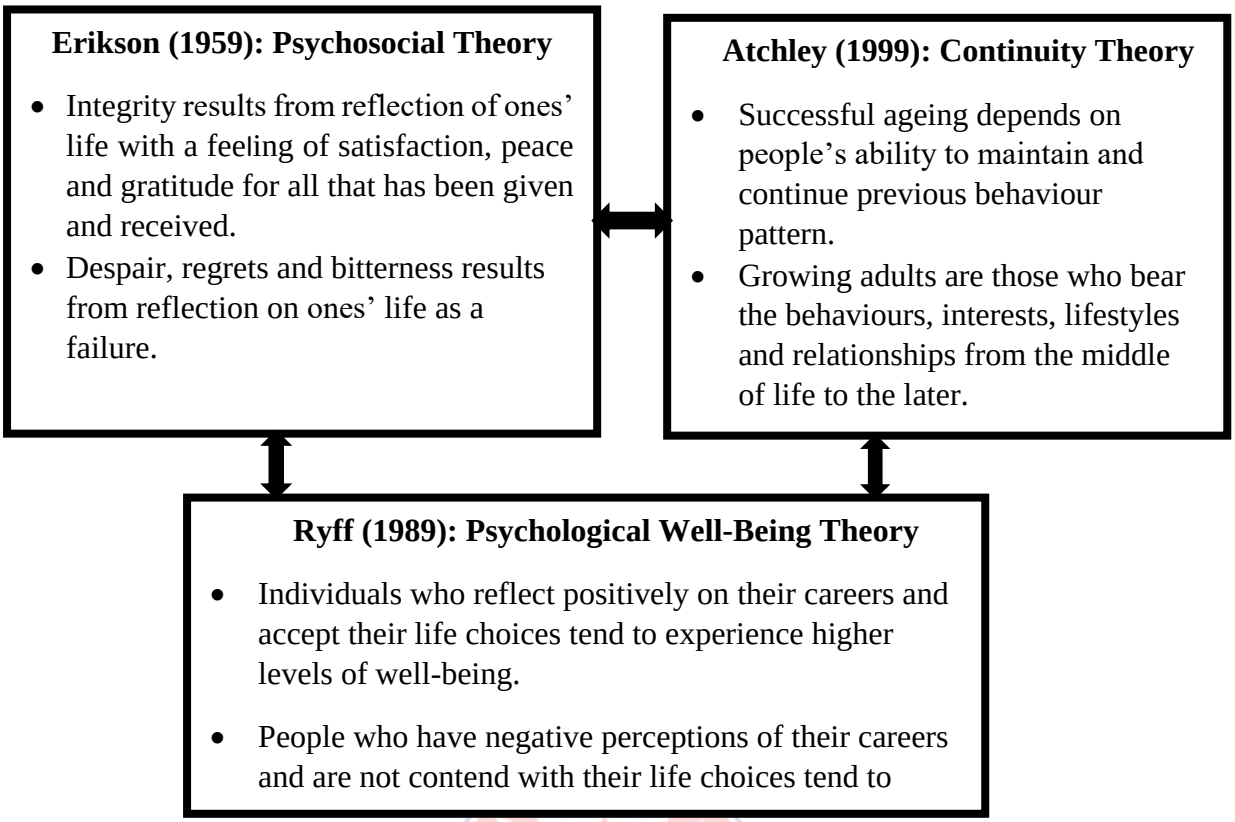


Figure 2.1

Graphical Representation of Theoretical Framework of the Study

2.1.1 Erikson Psychosocial Theory (Erikson, 1959)

This theory divides the life course into eight distinct but interrelated stages of development, beginning with infancy and ending with old age, with each stage having specific tasks and crisis to resolve in order to achieve a favourable balance before moving on to the next phase, thereby strengthening the individual self. Erikson's Psychosocial Theory of development describes late adulthood as a period of integrity versus despair. Erikson (1959) defined each stage of life as a sequence of issues that must be resolved before moving on to the next phase. Erikson saw late adulthood as the culminating stage of existence, defined as a period of integrity versus despair. Integrity is adopting a sense of wholeness and responsibility over one's life and decisions without harbouring regret or feelings of not having lived a fulfilled life. Erikson believes that if

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this is not achieved, the individual is predisposed to despair, which eventually leads to fear of dying.

Potential retirees can develop integrity during this time by reflecting on their accomplishments and envisioning themselves as living a successful life. The most prevalent existential question they ask is, “Is it okay to have been me?” If future retirees believe they have lived a good life, they may see this era as one of productivity, which Erikson refers to as integrity. Integrity is defined as the ability to look back on one’s life with a sense of accomplishment, peace, and gratitude for all that has been given and received (Erikson, 1980; 1959). Thus, the individual fosters a feeling of significance which bolsters integrity by carefully reviewing how their lives have been lived.

The eighth stage of Erikson’s Psychosocial Theory (integrity versus despair) drives this study. This stage occurs in old age and is concerned with looking back on one’s life. The decision between “ego-integrity” and “despair” are the core of this theory as it applies to this study. These attitudes determine how people judge their entire lives. Thus, if Basic school teachers look back with a sense of fulfillment and contentment, they will feel successful and wise, which will drive them to create a positive retirement adjustment that will guide the type of identity they will construct. According to Opare and Addison (2003), an individual experiencing this condition has a positive self-concept and ego-integrity, which can contribute to the formation of a positive identity and fulfillment, hence leading to enhanced psychological well-being. Contrary, Basic school teachers who reflect on their lives and regret not accomplishing their goals may suffer bitterness and despair, which will cause anxiety and eventually reduce their psychological well-being.

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Erikson defined ego-integrity as “the acceptance of one’s and only life cycle as something that had to be” (Erikson, 1950, p. 268) and then as “a sense of coherence and wholeness” (Erikson, 1982, p. 65). As Basic school teachers age 65 years or older and become senior citizens, they tend to scale down their productivity and enjoy life as retirees. Erikson believed that if people saw their lives as unproductive, felt guilty about their past, or felt they had not achieved their life goals, they would become unhappy with life and depressed. This will inevitably lead to melancholy and hopelessness, as well as increased anxiety.

Success at this stage will result in the virtue of wisdom. Wisdom enables people to reflect on their lives with a sense of closure and wholeness, as well as to accept death without dread. On the other hand, viewing Basic school teachers’ lives as failures leads to regrets, resentment, and despair, which can have a negative impact on how the individuals adjust to retirement and the kind of identity they develop. As a result, teachers may be due for retirement but are hesitant, which can have a significant impact on how they adjust to retirement and may resort to poor identification, despair, hopelessness, and worry.

2.1.2 Continuity Theory (Atchley, 1999)

The theory states that the surest way of coping with the transition to old age is to maintain the inner and outer structures. Thus, using one’s own initiative and pressure from the surroundings constitute motivation. Inner continuity refers to the concept of maintaining the mental state, ideas, temperament, affections, experiences, hobbies, and abilities. External continuity is connected with the preservation of the social world, familiar surroundings, the upkeep of behaviour, and interaction with those who are known.

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This theory explains why continuity is such an important factor in human growth throughout mid-life and beyond. Also, the theory indicates that growing adults and individuals who maintain their behaviours, interests, lifestyles, and relationships throughout middle to late life, tend to be in a state of stability (Atchley & Barush, 2004). Notably, changes in human lives occur in the context of ongoing life spaces. This concept is supported by the fact that mid-life measured characteristics and are strong predictors of outcomes in following lifetimes. Thus, good aging is dependent on people's ability to preserve and continue earlier behavioural patterns (Travel, 2008).

It is important to mention that teachers who strongly identify with their work may experience anxiety as a result of fearing the loss of regularity, social networks, and significance. Nonetheless, people who can continue to engage in similar activities after retirement, like continuing their education, hobbies, and pastimes, may feel less anxious. In addition, people's ability to maintain familiar life arrangements is correlated with their level of well-being. Therefore, teachers who continue to engage in intellectual pursuits, retain social relationships, or engage in teaching-related hobbies may report higher levels of well-being. Contrary, a loss of continuity, like an abrupt retirement without sufficient planning, could lead to a decline in well-being. Therefore, in order to assist teachers in maintaining continuity after retirement, support programmes must be put in place.

2.1.3 Psychological Well-Being Theory (Ryff, 1989)

According to the Psychological Well-Being Theory, well-being is more than just the absence of discomfort, but it also includes active participation in life. The theory encompasses various dimensions that contribute to an individual's overall mental health and life satisfaction. Self-acceptance, positive relations with others, autonomy, environmental mastery, personal growth, and a sense of purpose in life are all important

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components of psychological well-being. The characteristics of self-acceptance, positive relations with others, and purposeful life are especially important for Basic school teachers who are about to retire.

Self-acceptance allows individuals to embrace their past experiences and achievements, fostering a positive self-image that can mitigate feelings of regret or anxiety about the future. According to studies, individuals who reflect positively on their careers and accept their life choices tend to experience higher levels of well-being as they approach retirement (Ryff, 1989). This reflection helps to alleviate the dread of losing one's professional identity and encourages a smoother transition to retirement. Thus, for Basic school teachers approaching retirement, self-acceptance can lead to a more favourable assessment of their careers. Recognising their contributions to students and the community might boost their self-esteem and lessen anxiety about their identities after retirement. Furthermore, self-acceptance might help individuals shift into new roles without feeling judged.

Besides, strong positive relationships provide emotional support, which is crucial during retirement transition. For Basic school teachers, maintaining connections with colleagues can ease feelings of isolation and loss. Participating in social activities, such as community events, can help strengthen these bonds, promote a sense of belonging and reduce retirement-related anxiety. According to Holt-Lunstad and Smith, (2010), retirees who stay in touch with friends and participated in social activities report feeling more satisfied with their lives and experienced less depression. Positive interactions with family members and co-workers can strengthen sentiments of support and belonging, both of which are critical for mental well-being in the retirement stage.

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Moreover, Basic school teachers often drive a sense of purpose from their work, which can be challenging to replace after retirement. Counselling or planning sessions focused on identifying new goals such as volunteering, mentoring, or pursuing hobbies can help Basic school teachers cultivate a sense of purpose beyond their professional roles. Research suggests that retirees who volunteer or take new roles that align with their interests and values report higher levels of psychological well-being (Morrow-Howell, 2010). This sense of purpose can help individuals redefine their identities outside of work, fostering a positive outlook on life after retirement.

2.2 Point of Convergence of Erikson's Psychosocial Theory, Continuity Theory and Psychological Well-Being Theory

With a careful study of Erikson's Psychosocial Theory, Continuity Theory, and Psychological Well-Being Theory, there is a point of interception in all the three theories where the theories emphasise the relevance of identity, purpose and acceptance in determining the attitudes individuals have about retirement and its impact on their psychological well-being. Thus, Basic school teachers' sense of purpose, role identity, and self-acceptance are critical in navigating the retirement process. Furthermore, all the three models acknowledge the importance of social support and relationships in reducing retirement anxiety and promoting overall psychological well-being. Teachers' social connections and sense of belonging influence their retirement planning. Also, strong social networks and maintaining relationships can assist reduce retirement anxiety and facilitate a seamless transition into retirement, ultimately improving well-being.

Additionally, successfully navigating life's stages necessitates adapting to change, retaining a sense of continuity, and mastery of one's environment. Thus, learning new skills and adjusting to a new lifestyle in retirement are essential for

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minimising anxiety and boosting well-being. Programmes and interventions targeted at ensuring a smooth retirement transition can help teachers identify new roles and goals, maintain social relationships, and adjust to a new environment even after retirement. Furthermore, by drawing insights from these three theories, it provides a better understanding and practical approaches to dealing with the complex factors that contribute to retirement anxiety and improves the overall psychological well-being during this important life stage.

2.3 Point of Divergence of Erikson's Psychosocial Theory, Continuity Theory and Psychological Well-Being Theory

It is important to note there is a point of divergence between Erikson's Psychosocial Theory, Continuity Theory, and Psychological Well-Being Theory in explaining retirement anxiety and psychological well-being. Each theory provides unique viewpoints in the following areas. First and foremost, Erikson's Psychosocial Theory suggests that retirement anxiety may emerge from an individual's resolution of crisis which result in integrity versus despair. Thus, if people believe they have not reached their life goals or lived a meaningful life, they may experience anxiety and despair, whereas the Continuity Theory views retirement as a continuation of previous life patterns rather than a disruptive change. As a result, people adjust to retirement by pursuing new roles, hobbies and interests that align with their previous experiences, leading to an enhanced overall psychological well-being.

Retirement anxiety might develop if there is a considerable disruption in the individual's established life patterns or if they are unable to find appropriate substitutes for their previous roles. The Psychological Well-Being Theory emphasises individual self-acceptance and self-actualisation as significant determinants of one's well-being. Furthermore, Erikson's Psychosocial Theory regards work as a component of existence

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whereas Continuity Theory regards work as a vital component of identity. According to the Psychological Well-Being Theory, retirement is about sustaining self-acceptance, personal growth, a meaningful existence, environmental mastery, autonomy, and positive relations with others. Anxiety after retirement may be associated with difficulty in maintaining certain characteristics of well-being. For instance, fewer social contacts can increase anxiety.

Moreover, Erikson's Psychosocial Theory proposes coping mechanisms such as introspection and self-reflection, whereas Continuity Theory contends that while specific activities or roles may change, underlying patterns of behaviour remain unchanged but must be modified in ways that are consistent with previous experiences. Psychological Well-Being Theory encourages meaningful connections, personal growth, purpose, and a focus on the present moment and future goals. These differences emphasise each theory's distinct viewpoints and contributions, providing for a more complete understanding of retirement anxiety and psychological well-being among Basic school teachers.

2.4 Conceptual Framework of the Study

A conceptual framework is a schematic representation of the variables or concepts of the study as they relate to the research objectives and the variables. It specifically described the statistical relationships between research variables (Berman, 2013; Grant & Osanloo, 2014). The conceptual framework for this study explained how retirement anxiety (mental health, financial insecurity, and reduced social network) affects psychological well-being (self-acceptance, positive relations with others, and purposeful life) among Basic school teachers in relation to the study's variables. Additionally, the framework shows that retirement anxiety and psychological well-

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being have an impact on Basic school teachers' happiness with life before and after retirement. Figure 2.2 depicts the study's conceptual structure.

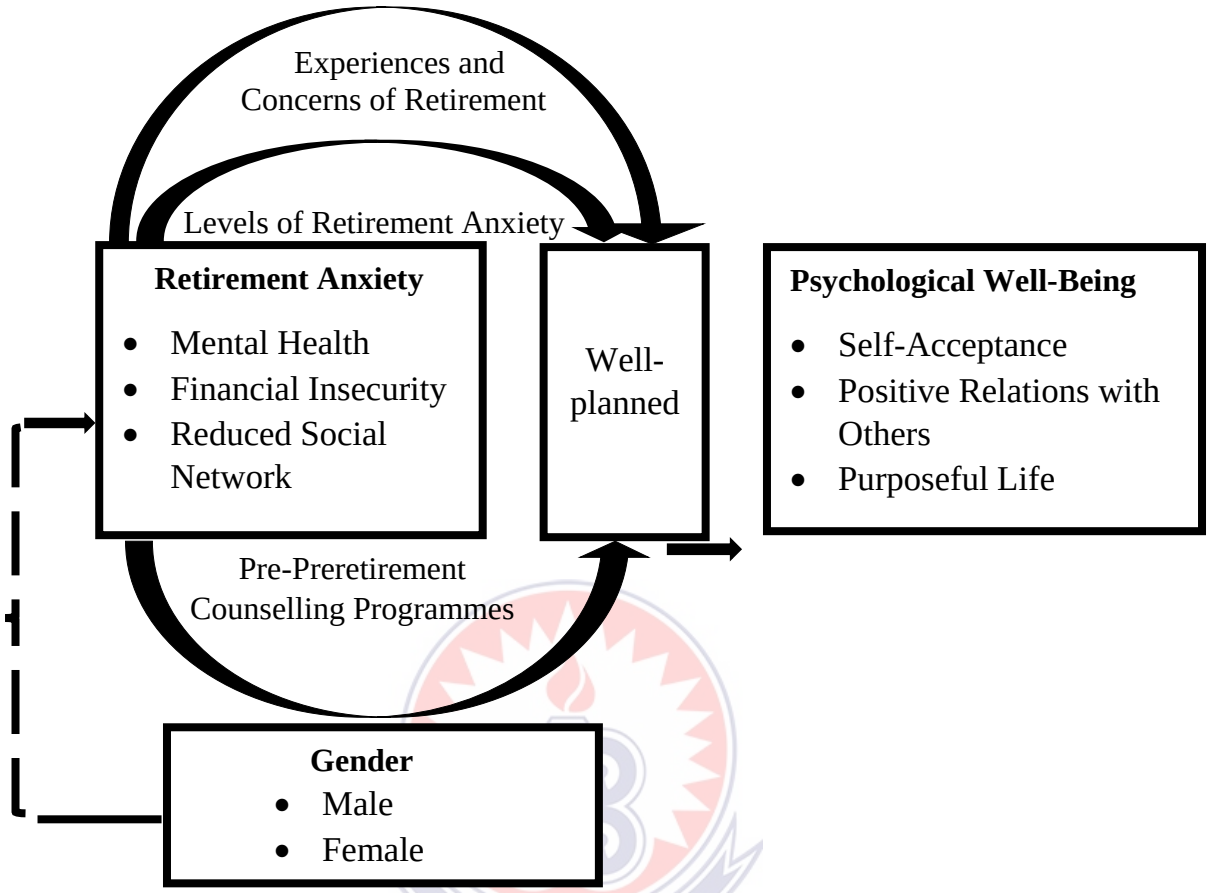


Figure 2.2

Retirement Anxiety and Psychological Well-Being Model (Self- Constructed, 2024)

Figure 2.2 above, retirement anxiety is the independent variable while psychological well-being is the dependent variable. Retirement is a major life transition that can trigger significant emotional, social, and financial changes. As individuals approach retirement, they often experience retirement anxiety, which encompasses three key dimensions. These forms of anxiety can negatively affect psychological well-being, which itself consists of critical dimensions such as self-acceptance, positive relations with others, and a purposeful life. As retirement anxiety increases, individuals

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may experience lower self-esteem, strained relationships, and a sense of purposefulness, ultimately decreasing their overall psychological well-being.

However, the presence of a well-planned retirement can act as a mediating variable in this relationship. Thus, when individuals engage in comprehensive retirement planning, which include financially, socially, and emotionally, and having realistic and achievable life goals, they are better equipped to manage the stressors associated with retirement. This preparedness reduces the intensity of retirement anxiety and its negative impact. This in turn supports higher levels of psychological well-being by fostering a sense of control, purpose, and social integration.

Furthermore, in this framework, gender acts as a moderator, shaping how retirement anxiety influences psychological well-being and how effectively a well-planned retirement mitigates this impact. Recognising these gender-specific differences helps tailor retirement planning and mental health interventions more effectively for men and women, promoting better psychological outcomes for both. Also, in this framework, Basic school teachers are a specific population where retirement anxiety driven by mental health concerns, financial insecurity, and social disconnection can negatively affect their psychological well-being. Nevertheless, a well-planned retirement serves as a mediating factor, buffering the impact of these anxieties. Thus, contextual variables like gender and career-specific challenges shape how retirement is experienced and managed by male and female teachers.

Additionally, pre-retirement counselling programmes acts as an intervention that empowers teachers to plan better, reducing anxiety and enhancing psychological outcomes. This makes counselling a practical and strategic tool within the conceptual framework for improving the retirement experience. In summary, this framework suggests that while retirement anxiety can negatively affect psychological well-being,

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well-planned retirement acts as a protective factor, softening that negative effect and promoting a healthier, more fulfilling transition into later life.

2.5 Empirical Review

An empirical review on retirement anxiety and psychological well-being of Basic school teachers entailed synthesising related studies done to better understand how retirement anxiety affects teachers' psychological well-being. The digital academic resources included Psych Info, CORE, African Digital Research Repositories, EBSCOhost, the Database of African Theses and Dissertations (DATAD), and JSTOR.

The following topics were reviewed in the study.

- The Concept of Retirement
- Types of Retirement
- Phases of Retirement
- Impact of Social Security and National Insurance Trust Pension on Retirement on Public Sector Workers
- Concept of Retirement Anxiety
- Levels of Retirement Anxiety
- Factors Influencing Retirement Anxiety
- Concept of Psychological Well-Being
- Influence of Retirement Anxiety on Dimensions of Psychological Well-Being
- Relationship Between Retirement Anxiety and Psychological Well-Being
- Gender Differences in Retirement Anxiety
- Experiences and Concerns of Basic School Teachers about Retirement
- Pre-Retirement Counselling Programmes in Mitigating the Negative Effects of Retirement Anxiety on Psychological Well-Being

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- Summary of the Chapter

2.5.1 The Concept of Retirement

The concept of retirement is multifaceted, with no consensus on a good definition because it incorporates several meanings for older persons' well-being, and retirement is experienced differently, either positively or adversely (Hawash & Khalil, 2017). To others, retirement is defined as people leaving their occupations at the end of their careers, which is accompanied by a decrease in psychological commitment and behavioural withdrawal from their jobs (Wang & Shi, 2014). Another school of thought defines retirement as a move from working to other life options such as leisure, volunteering, or running a business (Kleiber & Linde, 2014). Others consider it a highly anticipated event, which they, their spouses, and other family members have been looking forward to (Arogundade, 2016). Retirement is not just an objective life stage transition but also a subjective socio-psychological and developmental transformation that may affect the physical and mental health of males who experience it (Abubakar et al., 2021).

While some people see retirement as an opportunity to relinquish unrewarding responsibilities in pursuit of new goals and interests (Heybroek et al., 2015), leisure time, relief to pursue their benefits, happiness, and freedom from strenuous work-role activities (Fisher et al., 2016), others see it as a source of stress, rapid physical deterioration, and depression. This stage of life is commonly associated with boredom, financial and health difficulties, apathy, low productivity, and, ultimately, mortality (Kottackal & Sobha, 2018; Peila-Shuster, 2011). Additionally, Petkoska and Earl (2009) and Schaie and Scott (2001) admitted that the transition to the real state of retirement is difficult and causes anxiety for approximately 30% of employees. According to Olatomidem (2017), retirement is a dynamic phenomenon that

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characterises people as they age and require a break from their normal working lives. According to Henkens and Van Solinge (2013), retirement has historically been viewed as a sudden and total cessation of paid employment in later age. Similarly, Akinade (2011) avowed that retirement refers to the conclusion of a person's continuous working life, bringing an end to a successful career. Retirement is the end of service after an officer has served for a specified number of years in an organisation and is eligible for gratuity and pension payments (Adewuyi, 2008). Furthermore, Glass and Flynn (2000) concurred that retirement is the point at which a person ceases formal employment entirely.

In contrast, Arogundade (2016) stated that an individual may choose to continue working as a semiretired person, particularly if the retirement is involuntary. This could be due to reaching the country's statutory age limit or physical disabilities caused by illness or an accident. Retirement from an official job may not mean the same thing to every worker. Subjectively, retirement is a self-defined concept that may imply reducing the amount of work hours per week from full-time to part-time or working on a volunteer basis (Arogundade, 2016).

Rose (2015) defined retirement as the process by which a person's service is terminated by the government due to age or years. Furthermore, Otakpo (2016) believed that retirement is a whole sacrifice made by a worker during his time of service. Relatedly, Dokubo (2015) posited that the transition to retirement is characterised by a shift from one relatively permanent or regular activity to another, which involves a reduction in working hours or participation in paid labour to a low level. People may benefit from retirement by enjoying the fact that uninteresting portions of employment may be ignored, and exit from the labour force is viewed as a relief. As a result, retirement might be viewed as a stressful event; being out of the labour field may cause

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unpleasant emotions. From the viewpoint of Chile et al. (2020), most employees attempt to remain in service indefinitely, using or using any and all unconventional measures to do so. This worry stems from Ghana's continuing economic instability and inherent corruption. They have poor self-esteem because they believe they have lost their identity.

As stated by Akinade (2006) and Asuquo and Maliki (2007), retirement can be divided into three categories: voluntary retirement, compulsory or forced retirement, and mandatory retirement. Retirement occurs when a person leaves their professional position (Coile, 2015). According to Munyaka et al. (2023), retirement marks the boundary between work and relaxation in the traditional three-part life pattern of education, work, and rest. It is often seen as a typical phase of disengagement from employment, which is both a big life event and a major life change (Davies & Jenkins, 2013). Retirement is broadly categorised into voluntary, compulsory, and required or statutory retirement (Gesinde, 2008; Okechukwu & Ugwu, 2011). Voluntary retirement occurs when an individual, on his or her own initiative, withdraws from active labour before reaching retirement age, whereas compulsory retirement occurs when a company ends an employee's appointment without the employee's agreement. Mandatory or statutory retirement, on the other hand, occurs when an employee reaches the statutory retirement age specified in the establishment's terms of service (Akinnawo et al., 2017).

2.5.2 Voluntary Retirement

Amune et al. (2015) and Vordzorgbe et al. (2018) described retirement pattern as characterised by the intentional withdrawal of employees' service from their employers for personal reasons, regardless of their biological age, background, length of service, or employers' retirement policies. This type of retirement decision is more

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dependent on the individual than the employer (Amune et al., 2015). According to Onoyase (2013), voluntary or self-retirement entails an individual making a personal decision to retire, independent of their job. This could be the need to seek greener pastures or the desire for independence.

However, for voluntary type of retirement to be effective, the employee must follow the organisation's employment policies. Some of the conditions that must be followed before such withdrawal of service can be accepted include, but are not limited to, providing at least three months' notice in writing directly to management through his or her immediate supervisor. Subsequently, approval and acceptance of such a letter of withdrawal of service must be acquired from the authorised authority before the three-month notice period has expired.

Additionally, Vordzorgbe et al. (2018) defined voluntary retirement as a pattern of retirement in which employees voluntarily withdraw their service from their employers for personal reasons, regardless of their biological age, length of service, or employer retirement regulations. Reasons for this type of retirement may include a desire to seek better pastures or independence. Onoyase (2013) asserted that voluntary or self-retirement entails an individual making a personal decision to retire, independent of their job. Relatedly, Gesinde (2008) posited that voluntary retirement occurs when an individual discontinues active work on his or her own decision before reaching the retirement age. Akinade (2006) argued that some of the various reasons why people choose self-retirement include taking on new employment with better financial rewards or starting a personal business that gives them more autonomy. Another motivation is to respond to the community's appeal, which invites him to sit on the stool of a traditional king (Ode, 2004).

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However, Akuta (2022) contended that in order for this form of free-choice retirement to be effective, the person in question must adhere to the organization's employment standards. Some of the conditions that must be followed before such withdrawal of service can be accepted include, but are not limited to, submitting at least three months' written notice to management through his or her immediate supervisor. Subsequently, approval and acceptance of such a letter of withdrawal of service must be acquired from the authorized authority before the three-month notice period has expired.

Moreover, Nwajagu (2007) defined it as the form of retirement in which an employee decides to leave active duty, independent of age, aptitude, service period, or retirement legislation. In some cases, this sort of retirement is also known as self-imposed or purposeful retirement. In other words, a person can choose to retire or continue working (Agyeman, 2021). Thus, the person who is able to retire voluntarily if there is no job satisfaction (Okechukwu & Ugwu, 2011) considers several career options. The main disadvantage of voluntary retirement is that if the retired individual has not served for more than ten years, he loses insurance and retirement income but is entitled to the continuation of pensions and pension earnings for 15 years.

2.5.3 Compulsory/Forced Retirement

Forced or compulsory retirement occurs when a company withdraws an employee's services notwithstanding the employee's desire to continue working (Vordzorgbe et al., 2018). This type of retirement does not involve consulting the employee before forcing him or her to leave the organisation, with or without benefits such as retrenchment. This could be due to financial embezzlement, misconduct, frequent workplace accidents, extended illness, organisational restructuring, or other forms of misbehaviour (Akuta, 2022; Vordzorgbe et al., 2018). An employee may be

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forced to retire as a form of punishment. According to Vordzorgbe et al. (2018), authorities who want to apply the punishment of compulsory retirement must pay the employee's entitlements following their departure from the business. This is an unexpected situation because the individual was not prepared for it.

In addition, Gesinde (2008) defined obligatory retirement, also known as involuntary retirement, as when an employer terminates an employee's appointment without the employee's permission. According to Onoyase (2013), compulsory retirement is occasionally used to get rid of bad apples in an organisation or to shrink the workforce, and it can take the form of staff rationalisation or retrenchment. Furthermore, Ewusi et al. (2021) stated that compulsory retirement can take the form of layoff, dismissal, or termination of appointment due to acts of insubordination or misbehaviour, death, illness, or incapacity. According to Onoyase (2013), compulsory retirement sometimes puts workers off balance since they are unprepared for it. Relatedly, Elder and Johnson (2003) argue that this form of retirement is typically perceived negatively because it is unplanned, with possible reasons including inefficiency, old age, and rationalisation in the workplace.

2.5.4 Mandatory Retirement

Vordzorgbe et al. (2018) stated that mandatory retirement is a required withdrawal from active duty in accordance with the policies of the organisation or government. According to Amune et al. (2015), mandated retirement is normal in the sense that the person involved has attained the statutory retirement age established in the establishment's service conditions. This could be due to attaining the obligatory retirement age of 60 years old for administrative staff or 65 years old for academic staff at universities, or if the worker has worked for the organisation for no more than 35 years (Akinade, 2006). This type of retirement, while required, is anticipated of the

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employee based on the terms of service. Onoyase (2013) stated that mandatory retirement, also known as normal retirement, occurs when an employee has completed 35 years of service or has reached the minimum age of retirement, which is 60 years for civil service in the Federal Republic of Nigeria and, for that matter, Ghana, as stipulated in the 1992 Constitution of Ghana.

Onoyase (2013) further outlined that full information about obligatory retirement is included in all workers' terms of employment and that employees are supposed to give six months' notice before their retirement takes effect. Similarly, Gesinde (2008) stated that forced retirement happens when an individual reaches a set retirement age or has worked for a certain number of years. Akuta (2022) emphasised that planning for any of these types of retirement is critical so that employees do not suffer as a result.

2.6 Phases of Retirement

Atchley and Barusch (2004) identified six phases of retirement, which include pre-retirement, retirement, disenchantment, reorientation, retirement routine, and termination of retirement. Each of these phases of retirement is briefly explained in the subsequent sections.

2.6.1 The Pre-Retirement Phase

This is a remote period in which retirement is viewed as a future event. Pre-retirement is divided into two sub-stages: a remote phase in which retirement appears distant and accompanied with vaguely optimistic sensations, and a near phase in which retirement is perceived as a present reality (Atchley & Barusch, 2004). Cussen (2021) sees this time of retirement as both an oncoming hardship and a faraway utopia. Workers understand that this part of their lives is approaching and do everything they

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can to save for it, but they frequently give little attention to what they will do once they accomplish their objective. As a result of the current pressures placed on them, they have little time to think about this issue. During the close phase, pre-retirees will have increasingly specific imaginations about what retirement will be like. The nature of these imaginations may influence both when and what happens during retirement. This period is distinguished by illusions of life in retirement.

2.6.2 Retirement Phase

This is defined as the individual's entire or partial retreat from active work life. As a result, retirees can choose between three options: the honeymoon, the instant retirement routine, or the rest and relaxation path. The honeymoon phase is characterised by emotions of exhilaration in which the retiree attempts to do everything he or she was unable to do while on active duty. This could include substantial travel and a change of lifestyle. Cussen (2021) posited that after the retirement celebrations, retirees frequently have time to do everything they wanted to do when they quit working, such as travel, participate in hobbies, and visit relatives and friends.

It is worth noting that this phase of retirement has no specific time limit and will vary depending on how much honeymoon activity the retiree has scheduled. Those who already had a full and active schedule outside of work chose the immediate retirement routine option. Thus, they considered retirement as a time to adjust to a new way of life free of structured active employment. The rest and relaxation approach are characterised by low activity. In the opinion of Atchley and Barusch (2004), the retirement period is considered a time to rest and relax from all active job life, as opposed to the honeymoon phase, which is filled with activities.

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2.6.3 Disenchantment Phase

Cussen (2021) contends that this phase of retirement is analogous to the moment in marriage when the emotional high of the wedding has worn off and the couple must now get down to the business of constructing a life together. After looking forward to this moment for so long, man retirees must deal with a sense of disappointment, comparable to newlyweds, after the honeymoon is over. It may be claimed that retirement is not a permanent vacation because it can create loneliness, boredom, feelings of worthlessness, and disillusionment. According to Atchley and Barusch (2004), this period of retirement is marked by depression following the preretirement fantasy. The more impractical the pre-retirement vision turns out to be, the more likely the individual will have

2.6.4 The Re-Orientation Phase

This is a time when disenchanted retirees take a realistic picture of their lives and look for new ways to get involved (Atchley & Barusch, 2004). The purpose of this reorientation phase is to develop a set of realistic options that provide a structure and routine for living in retirement with some degree of happiness. The letdown period of retirement does not persist indefinitely. Just as married couples gradually learn how to live together, retirees become acquainted with their new surroundings and navigate their lives accordingly (Cussen, 2021). This is regarded as the most difficult stage of the emotional retirement process, requiring both time and conscious effort to complete. Perhaps the most difficult component to manage is the inevitable queries that must be answered once more. For instance, “Who am I, now?” “What is my purpose at this point?" Additionally, “Am I still useful in some capacity?”

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2.6.5 The Retirement Routine Phase

This is the phase during which retirees construct a well-developed and steady retirement lifestyle. According to Atchley and Barusch (2004), teachers who effectively manage the retirement routine enjoy a fulfilling retirement, which is the ultimate goal. During this stage, a new routine is set, new marital ground rules for time together versus time alone are established, and a new identity is at least partially formed. Cussen (2021) believes that the new landscape becomes familiar territory, allowing retirees to enjoy this stage of their lives with a renewed feeling of purpose. Retirement often results in changes in social activity. While some may engage in more social activities, others may see a reduction in social involvement as a result of the loss of job relationships. During this period, health becomes a top priority, with many retirees devoting time to maintaining physical and mental health through exercise, a nutritious diet, and frequent medical check-ups.

2.6.6 The Termination of Retirement

This is the final stage of retirement in which seniors are unable to engage in important tasks such as homework, self-care, and so on due to old age and other serious limitations (Atchley & Barusch, 2004; Cussen, 2021). It is the final stage of retirement, marked by a significant reduction in freedom and an increased need for care and support. Yu et al. (2019) defined it as the eventual loss of freedom caused by disease or incapacity. Furthermore, this era of retirement causes a severe reduction in the retiree's health and independence, ultimately leading to their death. This stage may cause feelings of loss, depression, or worry as retirees deal with decreasing health and the potential of death. It is vital to highlight that family, friends, and healthcare providers play critical roles in providing support, care, and comfort throughout this stage of life. Besides, health concerns may cause a decrease in social involvement,

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despite the fact that maintaining some level of social contact can benefit emotional well-being.

2.7 Impact of Social Security and National Insurance Trust Pension on Retirement on Public Sector Workers

Adinkrah (2022) maintains that Social Security and the National Insurance Trust come into action when a person retires or dies. Many retired Ghanaians who worked in the formal sector receive monthly pension payments through Social Security and the National Insurance Trust Pension programme. According to the National Pensions Act of 2008 (Act 766), a worker who has contributed to Social Security and the National Insurance Trust for 30 years receives a monthly pension equal to 80% of their greatest three-year wages. Thus, it is a life guarantee, and it is modified at a rate that is comparable to the rate of inflation in normal times. The beneficiary would have contributed 5% of their monthly wage, while the employer would have contributed 12.5%. One may receive a quarter of their benefits in a lump amount.

Workers in Ghana, of which Basic school teachers are not an exception, are normally enrolled in a Social Security and National Insurance Trust pension scheme when they start work. Most workers join in a traditional pension plan, which provides lifelong benefits to eligible participants (Osuji, 2014). In this case, the national pension system makes most choices, including setting contribution rates and allocating investment funds, with most lone contributors, including teachers, having no direct say. Notably, changes in pension reforms, for example, may cause worry in teachers, who sometimes rely largely on public pension plans for post-retirement income.

However, additional components of Social Security and National Insurance Trust pensions complicate retirement planning, causing retirement worry. According to the Social Security and National Insurance Trust (2022), pensions are frequently back

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loaded, which means that teachers with low monthly incomes receive very paltry benefits in the early and middle stages of their employment and significantly more valuable benefits at the end. According to the Department of Work and Pensions' study of working-life attitudes, around 25% of retirees have challenges that have significant psychological and social consequences (Bianco et al., 2017).

Statistics have shown that just 45% of workers will work long enough to qualify for retirement benefits, while the remaining 80% will not. Workers who work less than full-time or split their careers earn significantly fewer valuable benefits and may experience retirement insecurity if they do not have supplemental funds (Aldeman & Johnson, 2015). It is difficult to anticipate how much new teachers should save privately to offset this uncertainty (Marchitello et al., 2021; McGee & Winters, 2019).

The Social Security and National Insurance Trust pension is the primary and most comprehensive pension scheme in Ghana for formal and, more recently, informal sector workers (Kunawotor & Adjei-Mantey, 2014). The authors added that while the Social Security and National Insurance Trust pension systems give monthly and lump-sum pensions to beneficiaries, they fall far short of providing financial security to the average pensioner, owing to the low pension payments. Most workers do not become aware of this reality until later in life; therefore, they do not plan for alternatives. Some firms and institutions, on the other hand, put their staff through retirement planning classes to familiarize them with the arrangements that must be made prior to retirement. In a similar vein, Jackson (2009) corroborated that such courses are sometimes scheduled too late to allow for meaningful planning.

Retirement, on the other hand, under the Social Security and National Insurance Trust pension scheme, is a period in one’s life during which one is disengaged from formal work due to reaching the mandatory retirement age of 60 or voluntarily due to

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illness or disability and thus an inability to continue working. However, the voluntary retirement age is 55 to 59 years old (Kunawotor & Adjei-Mantey, 2014). At the age of 60, a worker retires and begins to collect pension payments. Pension pay-outs and other private savings are intended to provide the retiree with a sufficient standard of living. However, most retirees quickly realise that their pension is insufficient and begin to hunt for new sources of income. The subsequent section of the study examines the levels of retirement anxiety.

2.8 Levels of Retirement Anxiety

Retirement anxiety is a complicated psychological phenomenon that has received significant attention in the literature due to its widespread influence on individuals, particularly those in the teaching profession. Numerous studies have investigated the levels of retirement anxiety in diverse professional categories, shedding light on the distinct and varying outcomes of retiring teachers' concerns. In their study, Arisanti and Hakim (2023) discovered that the majority of teachers were anxious about their retirement. Additionally, Ogunsemi et al. (2023) conducted a study into the significant issues of retirement anxiety among non-academic staff in selected universities in Osun State, Nigeria. The findings revealed statistically significant changes in personal obligation (16%), financial planning (29%), and social detachment (22%), based on the joint influence of socio-demographic and personality traits.

In addition, the study found an elevated prevalence of retirement anxiety (85.1%) and emphasised the importance of adopting psychological therapies suited to the specific needs of this population. Moreover, Saligram and Murthy (2020) evaluated anxiety levels in pre-retiree and retired bank personnel at various phases of retirement. and the findings reported that some pre-retiree and retired bank personnel experienced low to moderate levels, while a significant number of the participants experienced high

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levels of retirement anxiety. Also, Adejare et al. (2019) explored the partial identity disruption and choice paralysis that future retirees' encounter and emphasise the importance of counselling in addressing these issues. The report suggests that governments and organisations give sensitisation programmes, seminars, and workshops to help employees prepare for retirement. Counselling is considered a critical component in helping retirees manage anxiety, express concerns, and build coping techniques (Adejare et al., 2019).

Furthermore, Saligram and Murthy (2020) study found a substantial difference in anxiety levels between pre-retiree and retired personnel, with pre-retirees reporting higher levels of anxiety. There is a considerable difference in anxiety levels among pre-retirees with a 6-month versus a 3-year timetable. However, there was no significant difference in anxiety levels among retirees who had been retired for 6 months or 3 years. The data indicate that anxiety is more prevalent in the pre-retirement phase, highlighting the importance of tailored interventions during this transitional period.

The differences in retirement anxiety levels could be explained by the fact that pre-retirees frequently suffer anxiety owing to uncertainty about what retirement will be like, how they will manage their time, finances, health, and whether they will be able to maintain their standard of living. However, retired employees have already transitioned and are experiencing the realities of retirement. While they may be concerned, they have frequently adjusted to their new lifestyle, minimising anxiety. Furthermore, they may have a better awareness of their financial condition and daily routine, which can be comforting.

While Saligram and Murthy (2020) study provided valuable insights into the anxiety levels of bank employees at various phases of retirement, there may be a knowledge gap in identifying the specific factors contributing to increased anxiety

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levels among pre-retirees. The study recommended that future research should look at the psychological, economic, and organisational elements that contributed to increased anxiety during the pre-retirement period. Deducing from the discussion, there are inconsistencies in the level of retirement anxiety experienced by workers as they draw near to retirement. Whereas some workers may experience low to moderate form of retirement anxiety, others may experience heightened retirement anxiety due to socio-demographic factors such as age, gender, educational qualification and socio-cultural context. It is in view of this inconsistencies that this study was carried out to examine retirement anxiety levels among Basic school teachers in the Nanumba North, Jasiksn and Effutu Municipalities so as to provide empirical evidence.

However, Zacher et al. (2019) argued that counselling can help people adapt to retirement by treating psychological issues and promoting a smoother adjustment. The differences in retirement anxiety levels could be explained by the fact that pre-retirees frequently suffer anxiety owing to uncertainty about what retirement will be like, how they will manage their time, finances, health, and whether they will be able to maintain their standard of living. Contrary, retired employees have already transitioned and are experiencing the realities of retirement. While they may be concerned, they have frequently adjusted to their new lifestyle, minimising anxiety.

Furthermore, they may have a better awareness of their financial condition and daily routine, which can be comforting. In a similar vein, Ghanbari et al. (2024) claimed that geographical isolation, such as living in rural or remote places, can contribute to social and limited access to social and healthcare services, resulting in increased anxiety in retirement. Thus, older persons in distant places may experience obstacles such as extreme weather and a lack of community facilities, exacerbating feelings of loneliness and anxiety (Wilson, 2015). On the contrary, urban dwellers may face a variety of

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stressors, such as improved community facilities such as healthcare and a social support network, which can alleviate some of the anxiety associated with retirement. These characteristics illustrate the intricate interplay between geographical location and retirement anxiety, emphasising the importance of targeted interventions that take into account the unique problems presented by teachers in different contexts (Wilson, 2015).

The interplay of Erikson's Psychosocial Theory, Continuity Theory, and Psychological Well-Being Theory provide a comprehensive understanding of the levels of retirement anxiety among Basic school teachers. The interplay of identity, social continuity, and overall well-being influences how Basic school teachers view and experience retirement, resulting in varying levels of anxiety. Understanding these factors can aid in the development of support systems and interventions to alleviate retirement anxiety among Basic school teachers.

The discussion also suggests that differences in retirement anxiety may be due to the fact that teachers in urban municipalities such as Effutu and Jasikan tend to have lower levels of retirement anxiety because they have more robust retirement plans as a result of having better access to healthcare, additional sources of income, and better support network systems. Basic school teachers in remote regions, such as Nanumba North, may have limited access to healthcare, no extra means of income, and weak social support systems, all of which contribute to greater levels of retirement anxiety.

2.9 Factors Influencing Retirement Anxiety of Basic School Teachers

Rashid (2000) identified several factors that contribute to retirement anxiety among retiring employees, including job loss, financial uncertainty, bad health, unhappiness with life, and loss of social support. Furthermore, in Nigeria, Ugwu and Idemudia's (2023) study found that the effect of work relationships makes it difficult for potential retirees to accept that their lifestyle will change when they retire.

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Additionally, Vordzorgbe et al. (2018) conducted a study on managing pre-retirement anxiety among teachers in Yilo-Krobo Municipality, and the findings revealed that the sources of pre-retirement anxiety were attributed to insufficient funds, managing mental health, managing a new and lower social status, inadequate retirement planning, and difficulty in time management. It is obvious that workers losing their regular source of income and the consequent fall in social standing have a negative impact on their lives and families (Yeung & Zhou, 2017).

Similarly, Asiedu et al. (2018) conducted a study on managing pre-retirement anxiety among teachers in Asunafo South District and discovered that as teachers approach retirement, their anxiety level rises due to a sense of inadequate preparation, such as not knowing what to do with gratuity and not securing permanent residential accommodation. Also, Wilson (2015) conducted a study on the drivers of retirement adjustment among senior staff at Ghanaian public universities, and the results revealed physical, physiological, and economic predictors of retirement adjustment. The next section of the study is devoted to the effects of mental health on retirement anxiety of Basic school teachers.

2.9.1 Effects of Mental Health on Retirement Anxiety

According to Vordzorgbe et al. (2018), maintaining mental health is one of the most common causes of pre-retirement worry among workers. Besides, Baba et al. (2015) argued that unless individuals can appropriately manage their mental health, the pathological and psychological well-being of workers approaching retirement cannot be assured or improved. Moreover, Matteo et al. (2019) concurred with past research that an individual's mental health and its evolution over time may influence their decision to retire.

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Retirement entails significant adjustments and can be a stressful event for many people, significantly impacting mental health through various routes. For instance, retirement may harm mental health due to the retiree's loss of relationships with former colleagues (Stenholm & Vahtera, 2017) or the loss of work-related social contacts and involvement in work-related events (van Zon et al., 2016). This implies that mental health issues can hinder people from properly preparing for retirement, exacerbating their anxiety.

It is also worth mentioning that mental health issues might cause rumination and remorse over previous decisions, exacerbating retirement anxiety. While the physical aspects of dealing with healthcare are extensive, the psychological uncertainties of retirement are not adequately addressed, particularly in professions like teaching, where long-term health issues such as stress-related illnesses are common, affecting their overall well-being. Basic school teachers may have psychological concerns such as self-acceptance, interpersonal relationships, and perceptions of living meaningful lives, which this study attempted to investigate in relation to their retirement which this study sought to investigate.

Moreover, having an occupation is typically regarded as an individual's primary function in society. As a result, after retirement, people may lose their sense of self, have diminished self-esteem, and feel lonely, compromising their mental health (Hessel, 2016). Furthermore, bad health may influence retirement decisions (Cai et al., 2014), creating a potential reverse causality issue (Heller Sahlgren, 2017; Hessel, 2016; Zhu, 2016). As much as mental health influences retirement anxiety, Zhu (2016) points out that retiring also has a favourable impact on mental health. For instance, several studies in Europe have found that retirement may have an impact on older persons' mental health (Belloni et al., 2016; Borsch et al., 2014; Heller Sahlgren, 2017).

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However, the influence may vary depending on the period, whether short or long term (Bianchini & Borella, 2015; Heller Sahlgren, 2017).

Retirement, on the other hand, can have a variety of effects on mental health. It could improve well-being via three channels. Firstly, as older people retire, the release from the stress of working in hazardous circumstances may benefit their mental health (Belloni et al., 2016; Hessel, 2016; Stenholm & Vahtera, 2017). Second, retirees have more leisure time than non-retirees, which means they have more time to engage in physical activities, such as exercise, which may improve their physical and emotional health (van Zon et al., 2016) or help them sleep better (Myllyntausta et al., 2017).

Finally, retirees may have more time to develop new voluntary relationships with their peers, increasing their social capital and thereby enhancing their mental health (Gannon et al., 2014; Heller Sahlgren, 2017; O'Doherty et al., 2017). Similarly, Zhu (2016) believes that retirement has a good impact on mental health. While the physical aspect of teacher health has gotten significant attention in the past, it appears that there is a scarcity of studies focusing on teachers' psychological health (Baldacara et al., 2015), particularly in Ghana.

Inferring from the above discussions, it can be concluded that mental health is a prevalent concern among Basic school teachers in Ghana, affecting their effectiveness and efficiency in the discharge of their professional duties. This reiterates the need to carry out further studies to examine the impact of mental health, particularly during the pre-retirement years. Based on the findings, counselling can be an effective approach in assisting individuals in navigating the emotional, physical, and psychological components of this momentous life shift. This study sought to understand that how addressing mental health concerns can significantly alleviate retirement anxiety and guarantee enhanced psychological well-being of Basic school teachers in Ghana.

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Financial insecurity contributes significantly to retirement anxiety of Basic school teachers, and the extent to which it influences will be looked at in the following section.

2.9.2 Impact of Financial Insecurity on Retirement Anxiety

Money is the primary determinant of what a person does in retirement. Thus, money is required to pay bills that were previously handled by one's employer or place of employment (Baba et al., 2015). According to Brown et al. (2018), as researchers look back on the changes to the country's retirement and pension system over the last several decades, patterns show that working Americans' financial security in retirement is in jeopardy. According to Beehr and Bennett (2015), bills such as energy, water, telephone security, house help, drivers, guests, and medical bills are significant problems that can cause stress and dissatisfaction, as well as high blood pressure in some pre-retirement professionals.

Furthermore, financial concerns are sometimes exacerbated in Ghana by the Social Security and National Insurance Trust's failure to pay retirement benefits and gratitude on time. This is a problem that future retirees cannot address, and it is likely that this is why they have a high fatality rate, particularly among those who lack psychological adjustment abilities. Despite this, some continue to struggle with education and medical expenditures for a family that is still primarily comprised of dependent children and wards.

Research has shown that many people do not save enough for retirement. For instance, De Villiers and Roux (2019) confirm that over 60% of American working-age people had no retirement account funds. Even when individuals' whole net worth is considered as retirement provision, more than two-thirds of working people do not have adequate retirement savings (Brown et al., 2018). According to the National Retirement Risk Index (NRRI), 50% of working-age US households are at risk of not having

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enough resources to maintain their pre-retirement lifestyle in retirement (Munnell et al., 2018). Relatedly, Benartzi and Thaler (2013) admitted that many countries are facing the challenge of financial sustainability in retirement, and Ghana is no exception. This has become a contentious subject, sparking public debate, because it predisposes most workers to anxieties and retirement anxiety, reducing their efficiency and productivity at work.

In the view of Ugwu and Idemudia (2023), the dread of running out of money, particularly if a person has not saved enough for retirement, causes concern about how they will pay for healthcare, housing, and other needs in the absence of a continuous pay check. This can make them feel overwhelmed, stressed, and concerned about their future. Employee contributions and whether they have enough money to retire at a specific age are confounded by uncertainty regarding longevity, out-of-pocket medical bills, and investment earnings (Coile, 2015). Adinkrah (2022) agreed with earlier findings that retirement anxiety issues become more problematic when medical expenditures and other forms of obligations, such as rent and school fees, are not satisfied in retirement.

Employees in developing nations, such as Nigeria and Ghana, may be more concerned about retirement anxiety due to economic uncertainty. As noted by Akpan (2021), when people age and reach the end of their careers, they begin to fear retirement due to a lack of planning. Leaving a regular, paid job might be either a pleasure or a horror. Besides, financial insecurity, as well as a negative attitude toward savings and investments, are major causes of retirement anxiety (Omoniwa & Oladimeji, 2012).

Moreover, retirement usually results in a decrease in regular income, which causes emotions of financial insecurity in those who have limited savings or other financial resources (Heller Sahlgren, 2017; van Zon et al., 2016). In a related study,

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Kiso et al. (2019) discovered that retirement anxiety emerges as a result of significant financial obligations in the family, where workers consider how to raise the necessary funds to cover future bills such as educational tuition, housing rent, or illness after retirement. Davies and Jenkins (2013) say that it is one of the most financially significant decisions a person takes in their lifetime because it often signifies the end of job earnings and the start of the drawdown of retirement savings amassed throughout an employee's career.

Retirement also provides substantial non-financial benefits, such as relief from the stress of working with failing physical health and the ability to spend more time with a spouse or grandchildren or engage in leisure activities (Coile, 2015). Deducing from the literature, financial instability predicts retirement anxiety, especially in the African context, where even after retirement, retirees are still expected to provide for the needs of the family and also meet the needs of the external family relations. The concern of running out of money in retirement can cause employees to feel insecure, vulnerable, and a financial burden on family or friends. This can jeopardise employees' sense of independence in retirement and uncertainty, thus necessitating this study which will recommend targeted interventions to aid teachers in their retirement planning and smoother transition. The following section will consider the extent to which reduced social network contribute to retirement anxiety of Basic school teachers.

2.9.3 Effects of Reduced Social Network on Retirement Anxiety

Retirement, as a life-changing experience, has a substantial impact on retirees' daily routines, social interactions, and social activities. Arisanti and Hakim (2023) concur with earlier research that losing a job or not having a job anymore, worrying about not providing for family requirements, post-power syndrome, and loss of role and identity all play a key role in retirement anxiety. According to Adetunde (2017),

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retirement might lead to less social connection with friends, acquaintances, co-workers, and, in certain cases, relatives. Thus, a lack of social interaction can result in long periods of boredom, loneliness, and contemplative time, which can occasionally lead to antisocial behaviours such as drinking, smoking, and other vices.

In addition, some retirees may struggle to reconnect with old acquaintances owing to financial constraints, yet for others, retirement may allow family and friends to spend more time on leisure activities such as attending community events, visiting, playing games, and reading (Undiyaundeye & Basake, 2017). A study by Uthaman et al. (2016) discovered that for people in professional bodies such as nurses and teachers, the transition from work to retirement can be a stressful experience of adjustment, professional role identity detachment, and adaptation challenges. Thus, as teachers approach retirement, they may experience sadness and retirement anxiety (Anyebe et al., 2018). Similarly, Sakar et al. (2021) believe that many people fear retirement during their working years because they are overly reliant on their jobs.

In addition, it is interesting to note that people tend to keep a core and stable network of social contacts that accompany them throughout their life like a convoy (Antonucci, 2001). As people get older and closer to retirement, they are motivated by emotional goals and prefer to shrink their network, choosing fewer relationships among the current ones; as a result, these cultivated social bonds weaken (Carstensen et al., 2003). Comi et al. (2022) confirmed that retirement induces a reorganisation of active relationships, increasing commitment from family members and shortening the cycle of friends and colleagues. Thus, emotional involvement increases, and this adjustment is actively sought rather than passively experienced, leaving the individual feeling alone, separated, and lonely.

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According to Kamisasi (2018), older adults perceive retirement anxiety as vague feelings of concern connected with uncertainty and helplessness about retirement. Thus, the concern of not meeting needs after retirement, particularly among civil officials who have been performing monotonous tasks for a long period, fosters sentiments of unpreparedness for retirement. As a result, retirement will interrupt these routines and the social networks that co-workers have established over the course of their careers. This will result in a loss of social networks, social isolation, low self-esteem, and a negative impression of one's value and ability to change one's own life, leading to loneliness, worry, and anxiety (Abe et al., 2012; Paul & Moser, 2009; Shi et al., 2014). Vordzorgbe et al. (2018) acknowledge that managing a new and lower social status among teachers increases pre-retirement anxiety, which supports this argument.

Zunker (2016) asserted that retirement from employment is a critical life transition, and the procedures that lead up to it are not always enjoyable for many retired individuals. For some, it may coincide with crises such as the perception of unseen dangers and opportunities, trauma, stress, loss of job role and identity, and a period of loneliness while reflecting on life mistakes or achievements, as well as the perception of living through adaptive regrets in retirement (Ugwu et al., 2019). Relatedly, Benson (2017) indicates that an individual's work most likely supplied them with structure, pride, achievement, a sense of purpose, self-worth, and a variety of other psychological benefits. A retiree's life changes may have a substantial influence on them if they are not mentally and socially prepared.

Another reason why employees fear retirement is the satisfaction of a conditioned routine in which a person's life is organised around a specific profession for an extended length of time (Karimatu, 2023). The author continues that emotional upheaval occurs when people are forced to let go of something they are comfortable

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with. This causes employees to postpone their retirement by changing their dates of birth so as to continue to sustain their cycle of relations in which they have been nested during the period of their teaching. With this cycle of relations, individuals derive meaning, purpose and fulfilment in life. This is consistent with the argument advanced by Genoe et al. (2018) who hold the view that the fulfillment and meaning that people derive from their jobs makes them feel as if they have lost a substantial part of themselves.

When nearing retirement, connections with family members may become a source of anxiety since the future retiree may be more focused on his or her life, and reduced independence may become a major concern. According to Akinnawo et al. (2017), retirement anxiety stems from a loss of self-esteem as a result of their decreased status after retiring from a highly elevated position as public servants. As retirement approaches, the circle of friends and co-workers shrinks, limiting teachers' capacity to socialise, resulting in loneliness and isolation. This study sought to provide practical, tailored therapies, such as pursuing one's hobbies and interests, which can boost a sense of purpose and create positive self-esteem. The concept of psychological well-being will be explained briefly in the subsequent section.

2.10 The Concept of Psychological Well-Being

The concept of psychological well-being is derived from the "hedonic" approach, which discusses subjective well-being and is associated with happiness, and the "eudemonic" approach, which discusses the relationship between psychological well-being and human potential development (Panahi et al., 2013). The hedonic part of well-being refers to an abstract feeling of happiness. It has two parts: an emotive component (extremely positive and poorly negative) and a logical component (life satisfaction). People experience happiness when they are pleasant, fulfilling, and

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eudemonic, which describes the intentional component of psychological well-being (Carruthers & Hood, 2004).

According to Panahi et al. (2013), psychological well-being refers to people's sense of control over their lives and activities. Furthermore, Shahira et al. (2018) argued that psychological well-being is a combination of pleasant conditions across all aspects of life, such as physical and spiritual contentment, as well as optimal performance. In addition, psychological well-being refers to how people manage their lives and activities (Udhayakumar & Illango, 2018). Psychological well-being includes not only positive feelings such as happiness but also negative emotions such as frustration, failure, and loss, all of which are normal in life. Thus, retirement brings both positive and negative experiences, depending on how well a person has prepared for this stage of life. Even though perceptions differ, psychological well-being is seen as a multidimensional notion (Ryff & Singer, 2015). Self-acceptance, personal progress, a meaningful existence, positive relationships with others, environmental mastery, and autonomy are the six components of psychological well-being (Agyeman, 2021; Stamp et al., 2015).

Anstey et al. (2008) defined psychological well-being as the degree of interpersonal and intra-individual beneficial processes, which involve interactions with others and perspectives of oneself, such as feelings of superiority and personal growth. There has been a pattern of increasing well-being with age. Huppert (2009) asserted that psychological well-being is a positive way of life. It is a combination of goodness and quality. Psychological well-being does not always imply that a person is feeling well; the traumatic process (e.g., frustration, loss, sadness) is a normal part of his or her existence, and dealing with such unpleasant or painful sensations is crucial for long-term well-being. According to Agyeman (2021), when unpleasant emotions are severe

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or linger for an extended period of time, psychological well-being suffers and interferes with an individual's ability to function in daily life. The next section of the study is dedicated to review on how retirement anxiety influences the dimensions of psychological well-being of Basic school teachers.

2.11 Influence of Retirement Anxiety on Dimensions of Psychological Well-Being

Retirement anxiety is a significant life transition that can cause a variety of emotional responses, including worry. This anxiety can have a significant impact on various dimensions of psychological well-being, such as self-acceptance, positive relationships with others, and a sense of purpose in life. These factors are linked, and treating retirement anxiety through psychological assistance, planning, and social involvement can improve overall well-being in retirement. According to Wang and Shi (2014), higher retirement anxiety impairs self-acceptance, potentially leading to poor self-perceptions and regret, both of which can be harmful to psychological health.

Furthermore, retirement anxiety typically affects self-acceptance, which is an important component of psychological well-being (Wang & Shi, 2014). Anxiety may result from a perceived loss of professional identity, prompting potential retirees to struggle with self-esteem. Self-acceptance requires admitting one's own strengths and limitations, and it is inextricably tied to life satisfaction during the retirement transition. Research has shown that high levels of self-acceptance are correlated with better adjustment and lower stress in the post-retirement era of life, as they allow individuals to enjoy their life journey and current status without excessive self-criticism (Wang & Shi, 2014).

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Moreover, keeping meaningful relationships is critical, but retirement anxiety can lead to social isolation or decreased interaction with others, both of which have a negative impact on relationships. Strong social interactions and supportive networks, such as participation in the family and community, may assist to alleviate these feelings. Positive interactions also provide emotional support, improving prospective retirees' sense of belonging and social integration, hence promoting psychological resilience (Schaefer et al., 2013). Similarly, retirement worry can damage relationships by causing people to retreat socially or become irritated, reducing pleasant connections with others (Wang & Shi, 2014).

A purposeful life comprises finding meaning in life, having a sense of direction, believing that life is significant and desirable, or connecting to something larger than oneself, such as religious faith, charity, or a personally meaningful goal (Burtler & Kern, 2016). Similarly, having a stronger sense of purpose in life is associated with decreased levels of retirement anxiety (Marc et al., 2021). Research has demonstrated that experiencing life as meaningful is a critical component of human well-being and an important source of motivation for human action (De Muijnck, 2013), which may contribute to feelings of less fear regarding retirement. Individuals might feel a feeling of success by retiring at their own speed and convenience. Awards and recognition demonstrate objective success, but feelings of mastery and achievement are equally important (Butler & Kern, 2016).

A sense of purpose has a significant impact on people's emotional well-being. According to research, persons who suffer retirement anxiety may doubt the purpose of their life in the absence of the identity offered by their professions. However, engaging in meaningful activities, such as volunteering or pursuing hobbies, may help ease these feelings. Schaefer et al. (2013) discovered that retirees who have a strong sense of

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purpose experience superior overall well-being and emotional recovery from retirement stressors. Relatedly, Nisa' and Pranungsari (2021) recognised that optimism can help people enhance their cognitive motivation abilities and take the necessary steps to achieve their goals and overcome obstacles in an optimal manner, hence lowering anxiety.

Research has reported that meaning in life, which is essential for psychological well-being, frequently reduces when retirement fear produces a perceived loss of identity and purpose (Marc et al., 2021). According to a systematic review and meta-analysis, people who suffer from retirement anxiety may experience a loss of purpose, which can have a negative influence on their overall life satisfaction and mental health. Those who successfully navigate this transition, which usually includes proactive retirement preparation and social activity, report higher levels of psychological well-being and life satisfaction (Marc et al., 2021).

In the view of Wels and Hamarat (2024), financial stress can destroy a sense of purpose by causing people to prioritize immediate survival above long-term objectives and aspirations. Furthermore, research has shown that financial well-being is an important predictor of mental health, and economic downturns have a real cost in terms of psychological well-being (van Hal, 2015). In a related view, Mamani-Benito et al. (2023), people who are experiencing financial insecurity frequently report lower levels of self-acceptance, struggle to maintain positive relationships, and feel less purpose in life. These effects are associated with financial demands, which reduce one's ability to engage in rewarding social interactions and maintain a positive self-image. Furthermore, such fears impair one's capacity to develop and achieve important life goals (Morales-Rodriguez et al., 2020).

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2.12 Relationship between Retirement Anxiety and Psychological Well-Being

Marc et al. (2021) posit that retirement anxiety can create significant discomfort for people approaching retirement due to the unavoidable loss of important resources. It is worth noting that better psychological well-being correlates with lower retirement anxiety (Marc et al., 2021). Thus, a positive sense of well-being protects older persons from the negative impacts of retirement worry. This is consistent with previous literature on the inverse connection between psychological well-being and retirement anxiety (Asebedo & Seay, 2014; Cabarrubias, 2017; Kubicek et al., 2011; Oluseyi & Olufumi, 2015; Osborn, 2012).

Positive emotions are a relatively enduring state for people. According to Marc et al. (2021), being aware of and experiencing sentiments of pleasure, joy, and satisfaction provides retirees with a significant advantage when planning for retirement. Meaning, on the other hand, refers to living a purposeful life, having a sense of direction, believing that life is valuable and worthwhile, or connecting to something greater than ourselves, such as religious faith, charity, or a personally meaningful goal (Butler & Kern, 2016; Marc et al., 2021). As a result, having a stronger sense of purpose in life is linked to reduced retirement anxiety levels. Furthermore, research indicates that viewing life as meaningful is a crucial component of human well-being and an important source of motivation for human action (De Muijnck, 2013), which may lead to feeling less

Furthermore, people are fundamentally social beings, and healthy relationships reduce their anxiety about retirement. Having high-quality relationships can boost people's self-esteem and health while also providing them with a sense of belonging by playing an important role for a significant other (Bogaard et al., 2014), which may eventually alleviate retirement anxiety. Individuals might also feel a sense of success

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when they retire at their own time and pace. Accomplishment can be objective, as evidenced by awards and recognition, but feelings of mastery and achievement are also significant (Butler & Kern, 2016). Thus, knowing that they are comfortable and prepared for retirement might reduce their concern.

Notably, improved psychological well-being can alleviate retirement anxiety, allowing the individual to properly prepare and make better life decisions before and throughout retirement. According to research, low psychological well-being is connected with lower levels of retirement satisfaction, whereas high psychological well-being increases retirement satisfaction (Asebedo & Seay, 2014). Furthermore, anxiety caused by societal expectations, such as retirement, can help retirees plan and prepare for life after retirement and leave a pleasant existence, which will eventually guarantee quality psychological well-being for both the individual and the family (Reyes et al., 2021).

Additionally, studies have demonstrated that low psychological well-being is associated with high levels of anxiety (Nagaraj, 2017). This is because late adulthood is characterised by a number of obstacles, including frail health, a lack of sufficient care and concern from family members, negligence by caregivers, and a hectic daily routine as a result of urbanisation, which causes the elderly to be neglected. As a result, people are more vulnerable to physical and mental disorders that cause distress (Nagaraj, 2017). Similarly, Nagaraj (2017) discovered a negative relationship between retirement anxiety and psychological well-being. This implies that as anxiety rises, psychological well-being falls, and as anxiety declines, psychological well-being rises.

In addition, research has indicated that retirement anxiety can have an impact on employees' physical and emotional well-being (Segel-Karpas & Bergman, 2020) and is connected with work-family spill-over, creating a hostile environment for

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spouses, children, and relatives (Amstad & Semmer, 2011). Additionally, Agyeman (2021) found that retirement experience strongly influenced pensioners' psychological well-being. According to Moen (2001), for most people, retirement is more than just an objective life-course shift; it is also a subjective developmental and social-psychological transformation that may be associated with physical and psychological well-being.

In contrast, the retirement experience may foster a sense of well-being when workers transition from busy and stressful careers. It is interesting to underscore that retirement can have a negative impact on well-being because people lose their occupational relationships, their social network of co-workers, and a key anchor to their identities. Kim and Moen (2002) agreed with earlier investigations that entering retirement predicts changes in the psychological well-being of late-middle-aged individuals, with the impact of the transition depending on gender and preceding levels of psychological well-being. Erikson's Psychosocial Theory, Continuity Theory, and Psychological Well-Being Theory all explained how retirement worry impacts the psychological well-being of primary school teachers. For instance, a strong sense of identity, the ability to maintain social relationships, and general life satisfaction are all important elements in determining how Basic school teachers experience retirement. Addressing these issues can assist teachers in controlling their anxiety and improving their well-being as they enter retirement.

Moreover, this is consistent with Kim and Moen (2002), who hold the view that men and women who want to retire from their careers are sensitive to feelings of role loss, which can lead to psychological discomfort as a result of changes in life patterns. More importantly, employment is vital to one's identity, and losing a critical work function or the environmental loss that comes with retirement can cause a drop in

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morale and an increase in depression symptoms. However, retiring from one's principal career work may be a significant life-course role exit that reduces role strain and overload, improving psychological well-being (Kim & Moen, 2002).

In summary, literature has established that retirement anxiety impact psychological well-being of workers as they draw near retirement, but enhanced psychological well-being can also serve as a buffer retirement anxiety. While some findings from literature reported positive relationships between retirement anxiety and psychological well-being, other studies, however, found negative relationships. It is due to inconsistent findings that this study sought to examine the relationship that exists between retirement anxiety and psychological well-being dimensions such as self-acceptance, positive relations with others, and purposeful life. The subsequent section of the study basically discusses the gender differences in retirement anxiety in relation to existing literature.

2.13 Gender Differences in Retirement Anxiety

Gender refers to the culturally learned qualities and behaviours linked with biological sex in a particular society (Olson & Defrain, 2006). Similarly, Schulz and Binstock (2006) added that gender is an important contextual component impacting the retirement transition because men and women have distinct workforce commitments. According to Noh et al. (2019), as breadwinners, males, for instance, see work as vital to their lives and have a far more consistent employment career. This could be due to the fact that, as breadwinners, men are expected to execute specific household tasks, such as providing food and shelter, paying medical and utility bills, and paying school fees for children who are still in school.

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However, these responsibilities place a significant financial demand on males, resulting in thinking, restless nights, anxiety, and concern. Women who are homemakers, on the other hand, generally leave the workforce due to marriage or childbirth; as a result, they remain unemployed, and some even become full-time mothers. A study in Australia found that retirement had an influence on psychological discomfort in males but not in women (Byles et al., 2016).

Although women's labour force involvement has lately increased (International Labour Organization, 2014), it is expected that men and women after retirement will face quite different outcomes in terms of mental health concerns. For instance, men were shown to be significantly stronger than women in the relationship between retirement and psychological distress (Lee & Smith, 2009; Vo et al., 2023). Relatedly, Djidonou et al. (2016) concurred that the female retirees experienced more anxiety than their male counterparts. They further noted that when stressed with an issue such as leaving work, females also showed an inability to cope when confronted with other related mental difficulties.

More importantly, most women approaching retirement are going through menopause, which might intensify their anxiety associated with retirement transition. Male retirees, on the other hand, are happier with their job exit than women, who have been proven to be unhappy as a result (Van de Velde et al., 2010). One potential explanation is that because males have continuously carried out their responsibilities over their working years, they have developed resilience, making them far stronger than women even as they enter retirement. This further explained the Continuity Theory, where even after retirement, men and women continue to engage in similar role patterns in which they were involved before retirement.

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Ugwu (2011) supports this assertion that gender influences people's lives through the sort of education they receive, the work they do, their perspectives on issues and events, the authority and power they wield, and their attitudes and acts in every community. Feminist thinkers believed in the universal contradiction of production versus reproduction, in which women are socialised to care for their children and elderly relatives while males are socialised to be economically productive (Ugwu, 2011). According to this role stratification, males have higher retirement anxieties than females due to the lesser financial income associated with retirement.

Furthermore, due to reduced income after retirement, men are more likely to experience anxiety since they continue to bear the burden of being breadwinners even after retirement. This assertion is corroborated by Ugwu (2011), who claimed that because there are gender differences in work commitment due to women's primary role in the home, retired women are more likely to have fewer adjustment issues, resulting in less retirement anxiety for women. Furthermore, males have been found to start thinking about retirement earlier than females (Ogunbameru & Bamiwuye, 2004), meaning that males have more retirement anxiety than females. Women, on the other hand, have more negative attitudes toward retirement than males, and retirement is more disruptive and likely to cause greater despair and loneliness in women than in men (Kim & Moen, 2002).

Moreover, Vickerstaff and Cox (2005) conducted a study on gender differences in retirement anxiety and discovered that men dominated among informants who did not want to retire and avoided thinking about it, whereas women dominated among those who were overcome by events such as changes in domestic circumstances, financial problems, or organisational policy. Similarly, Sherry et al. (2017) discovered that unlike males, women frequently approach retirement with anxiety. These findings

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suggest that professional identity and job satisfaction have a major influence on feelings about retirement for both men and women, and that women and men in similar positions in the labour market are likely to have similar feelings about retirement.

Additionally, Padreiro et al. (2021) shared a similar opinion that gender inequalities between men and women, specifically with regard to the unbalanced division of domestic work, which continues to be borne mainly by women, cause them disadvantages throughout their professional lives, such as lower wages, segregation, reconciliation difficulties, interruptions, and fewer opportunities for career advancement, resulting in higher poverty rates, especially after retirement and old age. This assertion is consistent with Kim and Moen (2002) findings, which found that retirement was gender-related, with males "looking forward to retirement with excitement" and women "looking forward to retirement with mixed feelings."

Furthermore, Kim and Moen (2002) reported from their findings that women have more time in retirement since they live longer than men. However, Gierl and Bisauz (2005) and Obiora and Iwuoha (2013) argued that anxiety is gender neutral. Anibueze (2013) confirmed the aforementioned assumption that there is no gender difference in retirement planning. Although some research identified gender disparities in retirement anxiety between males and females, others indicated that both male and female teachers feel retirement anxiety equally, resulting in conflicting conclusions. The intent of this study would therefore be to investigate if gender disparities in retirement anxiety are attributable to role stratification in the Ghanaian setting, where males and females are assigned to certain roles.

In conclusion, gender differences in retirement anxiety can be interpreted through the lenses of Erikson's Psychosocial Theory, Continuity Theory, and Psychological Well-Being. Thus, men may experience more retirement anxiety due to

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a strong identification with their professional positions, difficulties maintaining social connections, and a reliance on employment for a sense of purpose. In contrast, women mostly benefit from a more diversified identity and broader social networks, which can aid their transition to retirement and reduce their retirement anxiety levels. Understanding these factors can guide efforts to assist both men and women as they approach retirement. The subsequent section of the study will briefly discuss the perceptions of Basic school teachers about retirement.

2.14 Experiences and Concerns of Basic School Teachers about Retirement

According to Magoma-Nthite et al. (2022), teachers' perceptions of retirement are shaped by their experiences, opinions, and expectations, which can have an impact on their lives. This adds support to Osuji (2014) findings, which confirmed that teachers' concerns about retirement are dependent on their beliefs, attitudes, and ideologies regarding retirement and its programmes, which may influence their attitude toward it. Besides, those planning to retire may engage in negative cognitive appraisals, viewing retirement as a threat rather than an opportunity. These unfavourable impressions contribute to increased stress and can harm overall psychological well-being (Glavin & Schieman, 2014). It is important to recognise that the prospect of a significant life transition, such as retirement, can elicit a variety of feelings, including anxiety. Osuji (2014) admitted that adjustment at this time of life is heavily influenced by teachers' perspectives about their own retirements. While some teachers may see it as a time for re-evaluating life goals and carefully reorganising personal identity as it affects tasks, physical, mental, and financial planning, prospects, social engagements, and home maintenance, others may see it as an opportunity for personal life satisfaction and proper use of intellect and skills, while others may see it as a time for learning and growth in leisure and recreational activities.

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Also, retirement anxiety arises because, as teachers prepare for their own retirement, they are also concerned about how to earn enough income from their investments to fulfil their own spending requirements. What makes this even more difficult is that many older teachers are still assisting others while they make final preparations for and then enter their own retirement. Furthermore, others are unable to prepare with certainty because they are concerned that they will still need to provide further support to their family at some point in their lives.

However, according to Osuji (2014), while some teachers view this life shift as a welcome challenge and opportunity, others see it as a crisis phase, causing them to become agitated, apprehensive, and frustrated. If the latter is true, such a notion will almost certainly result in a negative attitude toward retirement. This is because, research has reported that any employee who reaches retirement age faces the phenomenon of changing living standards (Muhoro, 2019).

Additionally, Arisanti and Hakim (2023) argued that private and public employees, especially Basic school teachers, are unprepared to retire, and they may experience anxiety that can become overwhelming and anxious. According to Nyangwae et al. (2023), teachers' social security in retirement appears unappealing to individuals in their pre-retirement years due to the procedures involved. As they approach retirement, many teachers feel a wide range of emotions, both positive and unpleasant. Similarly, from the viewpoint of Nyangwae et al. (2023), payment anomalies, non-payment of wages when due, non-implementation of promotions, absence of annual increments, non-payment of leave grants, and delays in the payment of pensions and gratuities are among the causes of these emotional imbalances. This has substantially damaged teachers' productivity, morale, social status, financial situation, and even their health.

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Besides, most Basic school teachers are concerned about their income and whether they will be sufficient to cover their expenditures following retirement. There are concerns about the adequacy of pensions to support their lifestyles, cover expenses, particularly healthcare, and cope with rising living costs. This is consistent with previous research that identified financial preparedness and security as predictors of retirees' well-being (Vordzorgbe et al., 2018; Wang & Shultz, 2010). This is congruent with the findings of Karim et al. (2023), who discovered that the fear of unexpected expenses and the need for a financial safety net correspond to research highlighting the necessity of retirement planning. This is consistent with the findings of Olumeri and Bala (2018), who stated that in most cases, retired public and civil servants had to wait several years before receiving their gratuity; some even died as a result of hardship caused by the government's neglect and insensitivity to retirees' plight.

Besides, retirement elicits a wide range of emotions, including happiness, anxiety, and nostalgia. This supports the findings of Fasbender et al. (2014) who investigated the psychological difficulty of retirement transitions. The bittersweet feelings of leaving a beloved career and the potential of new opportunities underscore the emotional intricacies of retirement decisions. Uchechukwu and Nweze (2014) found that teachers who planned their retirement had pleasant feelings, sensations, and thoughts, whereas the opposing premise created a sense of despair, and retirement became frustrating, resulting in worrisome feelings. Hansson et al. (2019) averred that some persons endure a significant loss of self-esteem as a result of the lower status in which they see themselves after retiring from a highly prominent career as a public servant. It is undisputable fact that as economic disparity widens and graduate unemployment rises, Ghanaian retirees now carry a bigger burden in supporting families (Oware, 2021).

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Furthermore, the concern of a professional identity transition highlights the significant influence retirement can have on teachers' self-perception and society's recognition. The observed difference in how teachers identify themselves professionally, as well as the anticipated changes in public perspectives, are consistent with research emphasising the importance of work identity in retirees' lives (Bordia et al., 2020). Similarly, Smith et al. (2015) investigated teachers' perceptions of their retirement needs and discovered that the more intense the fears about retirement, the worse the satisfaction with the retirement system and career commitment (Smith et al, 2015). Also, Oladunjoye and Omemu (2015) stated that the individual is likely to develop a sense of guilt, particularly when the individual considers issues that should have been resolved while in active service and suddenly expresses fear of the unknown, loss of identity, loss of power, fear of financial need, and fear of aging.

In a related view, Yeung and Zhou (2017) claimed that both retired and retiring civil personnel have a negative psychological and socio-economic propensity toward retirement. According to some studies, retirement anxiety causes workers to regard the process as troublesome, with more drawbacks than benefits, making it an unpleasant or painful occurrence (Akinnawo et al., 2017; Arogundade, 2016). The authors attested to the prevalence of retirement anxiety across diverse types of employees. However, relatively few of these studies explore distinct characteristics of retirement anxiety and its impact on psychological well-being (Ugwu et al., 2021; Ugwu et al., 2019).

Additionally, social connection and isolation highlight the importance of teachers' social networks in the workplace. The dread of losing camaraderie, everyday contacts, and the possibility of isolation after post-retirement is consistent with previous research, which emphasises the importance of social ties in retiree well-being (Beehr & Bennett, 2015). The concern regarding the societal value given to their function after

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retirement is consistent with broader studies on the social elements of retirement transitions (Calvo & Sarkisian, 2014).

Moreover, the acknowledgment of the workplace as a community and the necessity for conscious attempts to preserve social relationships are consistent with earlier research on the social elements of retirement (Ayalon, 2018; Fasbender et al., 2014). It is important to note that retirement requires an adjustment that can cause significant problems depending on the retiree's experiences of the retirement change, which can be negative or positive depending on teachers' experiences and the type of social support they receive (Magoma-Nthite et al., 2022). Furthermore, there is substantial evidence on post-retirement plans and hobbies, which demonstrates the range of teachers' aspirations and the value of nurturing interests outside of their professional obligations. The indicated desire to travel, explore, and engage in hobbies is consistent with literature highlighting the importance of leisure and purposeful activities in retirement (Sabbath et al., 2015). The expectation of making aspirations a reality, as well as the emphasis on hobbies for a balanced and happy retirement, are consistent with discussions about the benefits of leisure activities for retirees' well-being.

According to Nimrod (2005), maintaining a high degree of participation in activities is critical for preserving psychological well-being in old age. Notably, the outcomes of this study provide validity to the findings of Nimrod and Shrira (2016), who discovered that participants desired a balance of time to relax and enjoy simply being with time designated for what they considered productive tasks. They also liked the freedom that retirement provided to indulge in leisure activities while also establishing some routine.

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Erikson's Psychosocial Theory, Continuity Theory, and Psychological Well-Being Theory all contribute to a comprehensive understanding of how Basic school teachers approach retirement. For instance, Basic school teachers' experiences and concerns about retirement are significantly influenced by their social relationships with friends and co-workers. The combination of each of Erikson's psychosocial phases, the desire for continuity, and the necessity of psychological well-being emphasises the emotional difficulties involved with disconnecting from their professional network during this significant life transition. Understanding these dynamics can aid in providing support and resources to Basic school teachers nearing retirement. In the next section of the study, how pre-retirement counselling programmes can help alleviate the negative impact of retirement anxiety on the psychological well-being of Basic school teachers will be dealt with.

2.15 Pre-Retirement Counselling Programmes in Mitigating the Negative Effects of Retirement Anxiety among Basic School Teachers

Pre-retirement counselling programmes are critical components of assuring long-term financial security, comfort, and a seamless transition into retirement. Basic school teachers can create a sense of integrity by reflecting on their work and planning for retirement. This will reduce emotions of despair and improve their overall well-being. Also, pre-retirement planning encourages Basic school teachers to maintain social networks and participate in meaningful activities in the post-retirement stage of life, which can reduce anxiety and build a sense of stability. In addition, both planning and counselling assist Basic school teachers in establishing goals and maintaining relationships, so contributing to self-acceptance and a feeling of purpose, both of which are essential for psychological well-being. In the succeeding section, financial planning, social planning, psychological planning, emotional and psychological

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support, career transition counselling, and health and wellness programs are thoroughly covered in accordance with the existing literature.

2.15.1 Financial Planning for Retirement

Amune et al. (2015) hold the opinion that most retirees plan for retirement by contributing to specific pension schemes on a monthly basis, maintaining a personal savings fixed deposit account with a bank, investing in skill acquisition and training, owning property, investing in stocks and shares, and purchasing insurance policies. Also, Nyoro and Otieno (2016) showed that efficient long-term financial decision-making in pension funds requires an understanding of savings and objectives. Furthermore, Saeed and Sarwar (2016) confirmed that there are several investment options for Pakistani workers who want to save for their approaching leave. Some employees invest directly in stocks and mutual funds. Mutual fund companies are now in charge of investing the pooled funds of various participants in a well-diversified and successful portfolio, where individuals with shorter investment prospects choose to invest through mutual fund firms. Research has demonstrated that psychological elements such as future time perspective, self-control, and financial understanding all have a substantial impact on retirement planning behaviour (Saeed & Sarwar, 2016).

In addition, research shows that those with clearer retirement goals and higher financial literacy save more and practice proactive financial planning (Ren & Lim, 2023). Additionally, Ren and Lim (2023) added that women confront specific problems in retirement planning, such as lower lifetime earnings and a longer life expectancy. Similarly, studies have shown that women are more vulnerable to poverty in retirement due to variables such as lower financial literacy and societal roles. According to Kumar et al. (2021), efforts to close this gap should focus on improving women's access to financial education and personalised retirement solutions.

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Nevertheless, cultural values and societal structures play an important influence in financial planning. For instance, several studies have found that collectivist cultures, in which familial financial support is prioritised, can cause individual retirement savings to be delayed. This phenomenon has resulted in the development of culturally appropriate financial planning methods that encourage long-term individual savings (Ren & Lim, 2023). Access to financial advice and literacy has a direct impact on retirement preparation. As a result, individuals with limited access to financial advice are less likely to engage in efficient retirement planning. Improving planning education, particularly among younger workers, has been identified as a critical step toward achieving a more stable retirement (Ren & Lim, 2023).

There is substantial evidence from research that people make financial plans through saving money, consulting professionals, having casual conversations, and comparing themselves to others (Hershey et al., 2017; Koposko et al., 2016). Some people plan their lifestyle around retirement. Retirement is the most widely discussed and planned-for aspect of retirement. To live comfortably, retirees need a source of income. Before retirement, one should supplement their income. Along with any pension plans or annuities that a person may have, Social Security benefits should provide an income source. However, these sources of income may not be adequate to cover your whole retirement expenses. A retiree will need to withdraw funds from their savings to complement their present income.

Ghadwan et al. (2023) argued that effective financial planning is critical for an Alabama school administrator's successful retirement. If a person has enough money, they can decide where and how they want to spend their time. In 2016, a representative sample of Americans were asked by phone about their biggest financial regrets (Krijnen et al., 2022). The most prevalent financial regret reported was not saving enough for

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retirement. Topa et al. (2014) found that such individuals need to obtain financial guidance before retiring because appropriate retirement income is determined by a variety of factors, including an individual's income, predicted demands, the age at which retirement planning begins, and the state of the economy.

Besides, Sterns and Spokus (2020) highlighted financial planning as the most important component, and without professional help, resources may be insufficient or unavailable at a critical time in their lives. However, retirees may face unexpected physiological and psychological challenges that are unique to them and their environment. This unexpected outcome could influence retirees' interactions with friends and family (Sterns & Spokus, 2020). The following section of the review will look at the social planning for retirement.

2.15.2 Social Planning for Retirement

Social planning for retirement has gained attention in recent years as a result of global demographic shifts and an aging society. In this context, social planning refers to the creation and implementation of policies, programmes, and initiatives aimed at enhancing the social well-being of Basic school teachers by providing access to healthcare, community assistance, and social security systems. Roberts and Green (2023) investigated community-based retirement programmes that promote social engagement among seniors, and their findings indicate that pensioners who actively participate in community activities and social organisations have higher life satisfaction and less loneliness.

In a related study, Singh et al. (2024) looked at intergenerational programmes that bring retirees and younger people together to foster mutual support and learning and discovered that such programmes not only improve retirees' social well-being but also foster a stronger sense of community across generations. While the value of social

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interaction is clearly stated, neither study investigates how career-specific pressures such as teaching affect the transition to retirement. Relatedly, no significant research has been conducted to determine how community-based programmes might especially address retirement anxiety among teachers, a profession noted for its high stress environment and strong community ties throughout working years. Human relationships need some degree of interdependence, which, if not met, might cause problems for the individual in the future, especially when the person retires from active employment, such as teaching.

Additionally, effective social planning for retirement necessitates raising awareness among potential retirees about the significance of planning for this stage of life. Studies have shown the need for more communication and education on the social aspects of retirement planning, particularly among the younger population. In light of this, Miller and Davis (2022) investigated the effectiveness of public education initiatives in promoting retirement preparedness. Besides, Miller and Davis (2022) discovered that those who are more knowledgeable about retirement options, social security benefits, and relevant support services are more likely to engage in proactive planning. Lopez et al. (2024) indicated the necessity of targeted outreach initiatives, particularly for disadvantaged populations who are less likely to engage in retirement planning. Thus, social planning projects should target disadvantaged areas and provide enough retirement planning resources in order to close the gap between the marginalised and the unmarginalised.

Furthermore, the study emphasises the importance of fair access to retirement resources. For instance, Lee et al. (2023) investigated the retirement preparedness of various socio-economic groups and discovered that lower-income workers and minority groups are frequently underprepared for retirement due to limited access to

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employer-sponsored pension plans and lower savings rates. The authors advocate for policies that increase inclusion in retirement planning programmes and access to public pension systems. Similarly, Brown and Smith (2024) explored gender discrepancies in retirement security, and the finding revealed that women, particularly those who take professional punctuations for caregiving, have lower retirement savings. In order to attain fairness in retirement outcomes, social planning activities must address these discrepancies through adapted retirement policies.

In addition, Man and Man (2019) and Nansubuga (2018) posited that in order to adjust socially, retirees must be able to form new social networks with distant relatives, neighbours, people who share similar religious values, and others. Eo and Olatomide (2017) emphasised the importance of sociological pre-retirement preparation for pre-retired workers before transitioning into retirement, as well as the need to bridge the gap between old friends who would be lost in retirement and new ones to contract. Providing engaging and meaningful activities to keep retired individuals engaged is also beneficial to their well-being. According to Benson (2017), a retiree can still meet these demands in a variety of ways.

Moreover, to establish and preserve social relationships with significant persons in society, those about to retire and retirees might attend social gatherings, volunteer for a cause, or join a variety of groups and organisations. Interests and extracurricular activities might serve as a beneficial platform for socialisation. Benson (2017) reiterated that retirement can be stressful and uninteresting if there is no social stimulation. Socialisation and leisure activities that fill free time while keeping retirees active and satisfied are essential components of a happy retirement. In the ensuing section of the review, the psychological planning for retirement will be looked at.

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2.15.3 Psychological Planning for Retirement

Psychological planning for retirement is a multidimensional process that includes emotional, cognitive, and social changes. Kinnunen et al. (2022) investigated how retirees alter their identities by taking on new jobs and activities, discovering that proactive identity reconstruction is connected with increased life satisfaction. Similarly, Smith and Johnson (2023) investigated the influence of identity loss on mental health, finding that those who sense a threat to their professional identity are more likely to experience despair and anxiety.

Most research on retirement planning and psychological well-being takes a broad approach, sometimes overlooking the unique experiences and challenges faced by specific occupations. Basic school teachers, for instance, have unique stresses associated with their responsibilities, such as job satisfaction and work-life balance, which can affect their anxiety and general psychological well-being. This study focuses solely on Basic school teachers to investigate how their unique work experiences affect retirement anxiety and psychological well-being. This method enables a more sophisticated understanding of profession-specific characteristics that influence retirement-related psychological consequences.

Additionally, Benson (2017) argued that it might be difficult to transition into and adjust to life after retirement. The positive impacts of a profession on a person's emotional and mental well-being are an often-overlooked aspect of the retirement process. Topa and Valero (2017) argued that psychological tendencies can influence retirement. When retirement is looming, people conduct a self-assessment of their ability to cope with the shift. This examination should alleviate concerns about potential loss before retirement (Fadila & Alam, 2016). Besides, the abrupt changes in one’s income, habit, connections, and other aspects of retirement during the transition from

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working to retiring may make one feel threatened (Topa & Valero, 2017). Threats of loss will harm future well-being not just because they have the capacity to predict future real losses, but also because they act as accidental sources of stress.

Additionally, Wang and Lee (2021) conducted cross-cultural comparisons and discovered that societal values about aging influence retirees' psychological preparation and pleasure. Similarly, Singh and Gupta (2023) looked into the impact of cultural norms on retirement planning, emphasising the importance of family expectations and community support in various cultural contexts. Most existing research used cross-sectional designs, which provided snapshots of retirement readiness and psychological well-being at a single point in time.

This approach hinders our capacity to understand how retirement anxiety and psychological well-being change as people approach and enter retirement. This study used an explanatory sequential mixed methods design to collect Basic school teachers' overall perspectives of retirement, which will be corroborated by their individual lived experiences, necessitating specific actions aimed at increasing their overall well-being. Another important aspect of the study will consider the emotional and psychological support component of preparation for the retirement.

2.15.4 Emotional and Psychological Support

Johnson and Lee (2023) carried out a randomised controlled study with 150 Basic school teachers. The study discovered that participants who completed a 12-week cognitive behavioural intervention programmes reported considerably lower levels of retirement anxiety and improved coping mechanisms. The cognitive behavioural therapy group showed improved cognitive control over retirement anxieties, resulting in greater emotional stability. This view is supported by Gonzalez (2021), who pointed out that teachers who received cognitive behavioural therapy had lower levels of

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anxiety and depression than those who did not get such interventions. These services assisted teachers in reframing their thinking about retiring and developing a good attitude about this time of life.

In a comparable study, Lee et al. (2023) discovered that participating in peer support groups significantly reduced feelings of loneliness and boosted emotional resilience among retired teachers. However, Gonzalez (2021) agreed that regular follow-up sessions are required to maintain improvement, as teachers may relapse to old thought patterns without them, showing the necessity for long-term psychological support systems in addition to early interventions. Tracking improvements over time can lead to more comprehensive interventions to help minimise retirement anxiety and improve teachers' general psychological well-being.

Additionally, Zhang et al. (2022) reiterated that workshops teaching mindfulness and stress reduction strategies can assist teachers in handling retirement-related anxiety. Zhan et al. (2022) also found that mindfulness training considerably reduced felt stress and improved psychological well-being among teachers nearing retirement. Notably, present literature focuses mostly on generic teacher populations, failing to effectively address demographic variation such as age, gender, socioeconomic level, and cultural background. For instance, Martinez and Gonzalez (2021) and Thompson and Rivera (2024) investigated broad teacher groups without delving into how these factors interact with retirement anxiety. The following section of the study will discuss the career transition counselling in mitigating the negative impact of retirement anxiety on the psychological well-being of Basic school teachers.

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2.15.5 Career Transition Counselling

Career transition counselling is critical in reducing retirement anxiety by offering organised support and resources. According to Nguyen and Patel (2023), counselling provides a safe space for teachers to voice their concerns and anxieties, allowing for emotional processing and coping mechanisms. Besides, counsellors help clients build post-retirement goals, such as pursuing hobbies, part-time work, or volunteer activities, giving them a sense of purpose. Chen et al. (2024) supported the premise that including financial planning services into counselling can help reduce monetary concerns, making teachers feel more comfortable about their financial futures. In support of this argument, Lee and Singh (2023) affirmed that institutional policy development should include career transition counselling as a routine support service for retiring teachers.

Furthermore, facilitated group conversations enable teachers to share their experiences and strategies, promoting a sense of community and mutual support (Brown & Davis, 2023). In addition, introducing mindfulness techniques and stress reduction tactics into counselling sessions has been shown to reduce anxiety and improve mental well-being (Kumar & Lee, 2022). To back up this claim, Singh and Thompson (2024) confirmed that educational workshops on retirement preparation, lifestyle changes, and new interests can provide teachers with practical solutions for navigating the shift.

Additionally, given the unique issues that teachers confront, there is a need for counsellors with an educational background who can relate to teachers' special pressures and professional experiences (Williams & Garcia, 2023). This argument is supported by Martinez and Chen (2021), who pointed out that developing specific counselling programmes that address teachers' specific needs, such as transitioning

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from a structured school environment to a more flexible retirement lifestyle, improves counselling effectiveness. Another study by Nguyen et al. (2024) demonstrated that career transition counselling significantly reduces retirement anxiety and increases post-retirement satisfaction among teachers.

Besides, Brown et al. (2022) showed that integrating counselling with technological tools, such as mobile apps for mental health support, to give ongoing assistance might be a good idea. Career transition counselling is an important tool for reducing retirement anxiety among Basic school teachers. Counselling assists teachers in navigating the complexity of retirement by addressing the emotional, psychological, financial, and social components, resulting in an easier and more meaningful transition. Also, health and wellness programmes contribute greatly to reducing the negative effects of retirement anxiety on the psychological well-being of Basic school teachers which the next section of the study will consider.

2.15.6 Health and Wellness Programmes

Recent studies have shown that comprehensive wellness programmes can reduce retirement anxiety and improve teachers' psychological well-being. For instance, Nguyen et al. (2024) conducted a longitudinal study to analyse the impact of a multi-component wellness programmes that includes mindfulness training, financial literacy classes, and peer support groups on Basic school teachers nearing retirement. The findings revealed a significant reduction in retirement-related anxiety and an increase in overall life satisfaction among participants.

Similarly, Patel and Singh (2023) carried out a randomised controlled study to assess the efficacy of a personalised wellness intervention focusing on cognitive behavioural strategies for anxiety and depression. The intervention group showed significant improvements in mental health indices when compared to the control group,

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implying that tailored psychological support can be quite useful. To address the unique issues that confront teachers as they approach retirement, this study stratified participants by gender, cultural background, and geographical region to investigate how these factors influence retirement and the efficacy of wellness programmes. This will guarantee that future initiatives are more inclusive and responsive to the needs of varied groups of teachers.

In addition, the researcher agreed with Lopez and Martin (2021) that peer support groups should be established to develop a sense of community and shared experience, which can help to alleviate feelings of isolation and increase emotional intelligence. Similarly, Ramirez and Chen (2024) believed that combining physical activities like yoga with mental health assistance can provide a more comprehensive approach to well-being. In this regard, the researcher contends that, while health and wellness programmes are beneficial ways of reducing retirement-related anxiety, they should be held both in-person and online and at convenient hours in order to promote participation.

Furthermore, Harris and Lee (2022) stated that programmes should be personalised to meet the specific anxieties and concerns of teachers. Thus, personalised financial planning and career counselling might assist in alleviating specific retirement-related concerns. However, the researcher contends that most studies on health programmes have addressed the entire community, with only a handful concentrating exclusively on Basic school teachers. As a result, the unique stressors and circumstances faced by Basic school teachers in preparing for retirement, such as emotional attachment to students and structured school routines, are frequently overlooked, necessitating a more comprehensive study that investigates these specific stressors.

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2.16 Summary of the Chapter

This chapter presented an exhaustive synthesis of related literature review of the study. This consists of the concept of retirement, phases of retirement, retirement, social security and national insurance trust, levels of retirement anxiety, factors influencing retirement anxiety, and the extent to retirement anxiety predicts the dimensions of psychological well-being. Also, the chapter looked at the relationship between retirement anxiety and psychological well-being, the gender differences in retirement anxiety, experiences and concerns of Basic school teachers about retirement, and finally, the chapter concluded with the role of pre-retirement counselling programmes in mitigating the negative effects of retirement anxiety on the psychological well-being of Basic school teachers.

In the review, it was identified that retirement counselling provides a save space for teachers to share their worries, concerns and experiences they have about retirement. Relatedly, it was further identified that social support groups bolster the emotional resilience among teachers. Moreover, the review provided valuable insights that retirement planning does not only involve financial and physical aspect, but psychological, emotional, and social components are a prerequisite to a smoother retirement transition, and well improved well-being. In addressing these gaps, this study strongly advocates that school counsellors and should endeavour to organise both individual and group counselling sessions for teachers on financial, health management and create social gatherings for teachers to stay more connected and offer support to one another.

Finally, the chapter discussed the significance of pre-retirement counselling programmes in reducing the negative impacts of retirement anxiety on the psychological well-being of Basic school teachers. This chapter serves as the

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foundation for Chapter 3 by justifying the study's methodological choices. The highlighted gaps and limitations in the literature have a direct impact on the research approach, design, data collection methods, and analytical framework to be used in Chapter 3, which describes the research methodology.

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CHAPTER THREE

METHODOLOGY

3.0 Introduction

A systematic review of related literature identified a plethora of issues that make researching retirement anxiety and psychological well-being a critical phenomenon, particularly in a developing country like Ghana, where there are no clear-cut policies in place to deal with pre-retirement and post-retirement issues, as well as the continuous improvement of retirees' well-being after retirement. Uncertainty about these unavoidable life experiences can cause retirement anxiety among potential retirees. A critical review of the poor general well-being of some retirees in Ghana contributes to the tendency of some workers to express fear and worry about retirement even while performing their duties at work, to the point of affecting their efficiency and effectiveness, a condition known as retirement anxiety (Arogundade, 2016).

As a result, the structure of this methodology has far-reaching implications. The debate over quantitative and qualitative research methods has necessitated the provision of empirical data on the extent to which mental health, financial insecurity, and reduced social networks influence retirement anxiety, as well as the extent to which self-acceptance, positive relationships with others, and a purposeful life impact the psychological well-being of these teachers in their natural settings (Creswell & Plano Clark, 2018). This required the employment of an explanatory sequential mixed methods approach in this investigation.

This chapter discusses in detail the research paradigm, research approach, research design employed for the study, and the justification for these decisions. It also supplied a sample size that is compatible with similar research and design requirements, as well as an explanation of the demographic and sampling methods. There is also an

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exhaustive description of the procedure used to gather data for both the quantitative and qualitative phases of the study.

In addition, the researcher briefly outlined how reliability and validity were ensured, as well as the trustworthiness of the data during the qualitative part of the investigation. Similarly, the data gathering instruments are explained, along with proof of their efficacy. Finally, the chapter discusses the data analyses plan as well as the ethical considerations that are common to both research and counselling psychology.

3.1 Philosophical and Theoretical Underpinnings of the Study

Philosophical and theoretical positions about knowledge and how it can be acquired underpin methodological choices, and these positions influence decisions about research approach, methods, and frames for analysis, among other things, as well as research design at all stages (Creswell, 2023). The researcher's orientation has a significant impact on the study and its results. Glesne (2016) argued that the orientation is reflected in the theories and research procedures that lead the study, which are impacted by the researcher's philosophical viewpoint. According to Tamanja (2014), and Creswell (2023), even if there are numerous approaches to gain information through research, they are usually supported by the researcher's ontological and epistemological orientations and philosophical attitude.

The researcher's ontological and epistemological beliefs about reality, as well as the process of knowledge formation, are all affected by the study technique used, which includes data collection procedures, data sources, and treatments (Grix, 2019; Rehman & Alharthi, 2016). Besides, Antwi and Hamza (2015) hold the view that research philosophy is concerned with principles for collecting and analysing data on a certain phenomenon. Moreover, Sale et al. (2002) substantiated this claim that

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theoretical assumptions underpin the philosophical viewpoints of quantitative and qualitative research methods.

3.1.1 Ontological Assumptions

Ontology, according to Bryman (2016) and Moon and Blackman (2014), aim to identify the nature of reality. Ontology examines the veracity of assertions that academics might make about reality, in particular how they handle divergent and competing conceptions of reality (Moon & Blackman, 2014). Antwi and Hamza (2015) posited that values, rules, and rituals are the demands of a particular social order at a given time, and social phenomena and categories are not only produced through social interaction but are also revised regularly. By implication, the researchers can only present a version of social reality rather than one that is said to be definitive.

Inferring from this argument, knowledge is therefore the creation of an individual, taking into account society and how one perceives it. Furthermore, Bryman (2022) introduced the concept of "social ontology" as a philosophical question in research that addresses the nature of social entities, specifically whether these social entities are or can be objective entities that exist independently of social actors or whether they are social constructions in themselves created from the perceptions, actions, and interpretations of individuals in society.

Similarly, Ormston et al. (2014) believed that ontology is concerned with "whether or not there is a shared social reality or only multiple, context-specific ones, and, closely related to this, whether or not there is a social reality that exists independently from human conceptions and interpretations" (p. 4). As a result, ontology is concerned with researchers' perceptions of the nature and type of reality as well as the social environment (what exists). The ontological perspectives, which, in a

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continuum, extend from realism to relativism, are graphically presented in Figure 3.1 below.

Realism: One Reality ⟵ **Relativism: Multiple Reality** ⟵ **Exist** ⟶

Naïve Realism	Structural Realism	Critical Realism	Bounded Relativism	Relativism
Reality can be understood using appropriate methods.	Reality can be described by scientific theory, but its underlying nature remains uncertain.	Reality captured by broad critical examination.	Mental constructions on reality are equal in space and time within boundaries (e.g., cultural, moral, cognitive).	Realities exist as multiple, intangible mental constructions, no reality beyond subjects.

Source: Adapted from Moon and Blackman (2014)

Figure 3.1

Ontological Perspectives

The social world will be perceived as something that social actors freely make or something that individuals actively change, depending on the researcher's ontology, or theory of reality and existence (Bryman, 2016). Ontology addresses the fundamental nature or content of the social phenomenon we are studying as well as the assumptions we make in order to believe that something makes sense or is real (Scotland, 2012). It primarily investigates claims and opinions regarding the nature of social reality.

It focuses on the various types of human understanding and knowledge that you, as a researcher or knower, may be able to acquire in order to better comprehend your research topic (Kivunja & Kuyini, 2017). Thus, it is concerned with assertions about what exists, how it appears, the components that comprise it, and how those components interact with one another (Grix, 2019; Rehman & Alharthi, 2016). It also concerns whether objective knowledge is formed through social interactions or if it already exists irrespective of its social players.

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Ontological perspectives range from realism to relativism. There may be multiple realities that co-exist, yet realism embraces the philosophical idea that reality can be comprehended with appropriate approaches (Moon & Blackman, 2014; Patten & Newhart, 2018). While these two are at opposite ends of a spectrum, Figure 3.1 above depicts a variety of complex ontological positions ranging from naive realism to constrained relativism. This research is based on relativism's ontological viewpoint. This position is guided by the researcher's conviction that realities exists as multiple, intangible mental constructions, and there is no reality beyond subjects. In this study, retirement anxiety is conceptualised as a multiple reality capable of eliciting both positive and negative experiences that are subjectively experienced depending on preparation, planning, and the number of years in the teaching profession.

Dampson (2022) and Strage (2018) indicated that for those who have been in academia for a long time, the prospect of retiring can be a source of anxiety due to the uncertainty of their professional or academic identities, and teachers teaching in Basic schools are no exception. Retirement anxiety has standardised sub-scales such as the Mental Health Scale (MHS), Financial Insecurity Scale (FIS) and Reduced Social Network Scale (RSS), and Psychological Well-Being Scale (PWS) standardised sub-scales consisting of Self-Acceptance Questionnaire (SAQ), Positive Relations with Others Scale (PRS) and purposeful Life Scale (PLS) were adapted. Specifically, some of the items in the instruments were not relevant to the study, and in view of that, they were expunged, reducing the number of items. For instance, the original Self-Acceptance Questionnaire was made up of 16 items, but in this present study, it was adapted to 7 items.

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In terms of scoring, some of the scales were either scored on a 5-point Likert scale or a 3-point Likert scale, but in this study, all the scales were modified to score on a 4-point Likert scale for ease of interpretation. Also, the wording of some of the terminologies used in the items was ambiguous, and while some were rephrased, others were completely replaced with synonyms that could be understood by the participants. This was done in order to achieve the aim of the study and to answer the research questions and hypotheses of the study.

The concepts of retirement anxiety and psychological well-being are conceptualised as evoking different views and experiences, and individuals' ways of handling these experiences differ subjectively from person to person. In respect of that, the researcher first surveyed a large number of individuals using close-ended questionnaires to gain their general views and opinions and then followed up with a few participants to obtain their specific experiences, views and opinions about the topic. Thus, collecting both closed-ended quantitative data and open-ended qualitative data through the use of semi-structured interviews proved advantageous and also ensured triangulation.

3.1.2 Epistemological Assumptions

According to Moon and Blackman (2014), epistemology is concerned with all aspects of the dependability, reach, and procedures of knowledge acquisition: what qualifies as a knowledge claim - how knowledge can be produced or gained; and the degree of its transferability. Cohen et al. (2018) stated that the Basic roots of knowledge - its nature and form, how it can be acquired, and how it is communicated to other human beings are what epistemology is all about. The authors also highlight how our epistemological assumptions about knowing influence how we approach knowledge about social behaviour.

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Moreover, epistemology explain the decisions that the researcher must make regarding the type of research methodology to employ in accordance with the epistemological assumptions. This study is based on the premise that knowledge is hard, objective, and palpable, and it requires the researcher to act as an observer while adhering to natural science methods such as testing, measuring, articulating, and deriving valid findings (Cohen et al., 2018). Epistemology is important because it influences how scholars structure their work in order to gain knowledge. Epistemology addresses the question of how reality may be known.

Epistemology, in particular, is concerned with the "how" of information gathering as well as the sources from which this "knowledge" is derived (Bryman, 2016). It attempts to explain "how we know what we know" by addressing the origin, nature, techniques, and limits of human knowledge. Thus, epistemology governs how researchers structure their research in the pursuit of knowledge. As illustrated in Figure 3.2, epistemology ranges from objectivism to constructionism to subjectivism (Moon & Blackman, 2014; Patten & Newhart, 2018).

Objectivism	Constructivism	Subjectivism
Meaning exists within an object: An objective reality exists in an object independent of the object.	Meaning is created from an interplay between the subject and object: Subjects construct reality of the object.	Meaning exists within the subject: Subject imposes meaning on an object.

Source: Adapted from Moon and Blackman (2014)

Figure 3.2

Epistemological Perspectives

Meaning can be discovered in an object that is apart from the subject, according to the objectivism epistemological perspective (Moon & Blackman, 2014). Constructionism, on the other hand, maintains that the interaction of the subject and the object produces meaning. As a result, the subject creates the phenomenon or object's

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reality. Subjectivism is an epistemic viewpoint that maintains that an individual's ability to ascribe meaning to an object is derived from their own internal sense of meaning (Moon & Blackman, 2014).

In this study, the constructivism epistemological stance underpins it. The researcher's belief that variables such as mental health, financial insecurity, and reduced social network as factors influencing retirement anxiety will vary differently from person to person, as well as self-acceptance, positive relations with others, and purposeful living as predictors of psychological well-being, are constructs in which meaning can be created from an interplay between the subject and object, where subjects construct the reality of the object, justifies the researcher's choice of constructivism epistemology.

3.1.3 Axiology

Axiology refers to the "value-ladenness" of the knowledge we seek, but rhetoric refers to the researcher's approach to writing the final report on that knowledge (Creswell, 2014). It requires developing, evaluating, and comprehending concepts of suitable and inappropriate behaviour in relation to the research (Kivunja & Kuyini, 2017). It considers the value we will attribute to the various components of our study: the participants, the data, and the audience to whom the research findings will be presented. It basically addresses the question, "What is the nature of ethics or ethical behaviour?" In answering this question, it is important to consider your regard for the human values of everyone who will be involved with or participate in your research project.

Notably, the following questions will assist the researcher in considering the investigation: "How do I go about gathering the facts, information, and understandings required to answer my research question and thus contribute to knowledge?" (Kivunja

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& Kuyini, 2017). The authors articulate that methodology refers to the logic and flow of systematic processes utilised to undertake a research endeavour in order to learn more about a studied issue. It described the assumptions taken as well as the restrictions discovered and how they were mitigated or minimised. It is concerned with how we learn about the world or a certain aspect of it. It is therefore prudent to emphasise to the audience that the paradigms of ontology, epistemology, and axiology have a substantial influence on the research approach to be applied (Morgan, 2014).

3.2 Research Paradigm

Research paradigms are conceptual frameworks that assist researchers in understanding and articulating beliefs about the nature of reality, what can be known about it, and how we might gain this information (Grix, 2019; Rehman & Alharthi, 2016). A research paradigm is a worldview that allows researchers to see, interpret, and act on "a fundamental set of beliefs that govern action" (Guba & Lincoln, 2005, p. 74). A research paradigm, according to some researchers, is a philosophical foundation upon which any research worthy of its kind is founded (Bryman, 2016; Gall et al., 2007; Patten & Newhart, 2018). Research paradigms, according to Bryman (2016), influence the philosophy of research initiatives and govern the research process.

Furthermore, comprehending these philosophical underpinnings tends to improve the quality of the research as well as the effectiveness of the numerous analyses employed to comprehend the data (Bryman, 2016). A research paradigm is a way of thinking that allows researchers to see, understand, and act based on "a core set of beliefs that control activity." A research paradigm consists of the research philosophy and methodology. Lincoln and Guba (1985) stated that a paradigm thus has four components: ontology, epistemology, methodology, and axiology.

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3.2.1 Positivists Paradigm

The positivist paradigm describes a research perspective founded on the scientific process of investigation (Ary et al., 2014; Creswell & Plano Clark, 2018; Fadhel, 2002). The authors concluded that experimentation, observation, and experience-based reasoning should serve as the foundation for understanding human behaviour and these are the only approaches to furthering human understanding and knowledge. This is used to study cause-and-effect relationships in nature. It is the worldview chosen for research with the goal of explaining observations in terms of facts or quantifiable elements (Fadhel, 2002).

The positivist paradigm is based on deductive reasoning, hypothesis generation and testing, the provision of operational definitions and mathematical equations, computations, extrapolations, and expressions, and conclusion drawing. It attempts to provide arguments and predictions based on quantitative outcomes. Such measurable conclusions are supported by four underlying assumptions: determinism, empiricism, parsimony, and generalisability (Cohen et al., 2011). Other variables contributed to the events we witnessed, according to the determinism premise. To understand casual interactions among components, we must be able to foresee and manage the future consequences of the explanatory factors on the dependent elements. In order to explore a research problem, we must be able to collect verifiable empirical facts that support the theoretical framework you have chosen for your research and allow you to test the hypotheses you have established based on the empiricism assumption.

Parsimony in the positivist paradigm refers to the researcher's efforts to provide the best economic explanation for the events under study. Finally, the generalisability assumption asserts that the outcomes of a study conducted under the positivist paradigm in one environment should be relevant to other circumstances based on inductive

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inference. As a result, the positivist researcher should be able to generalise about what may be expected elsewhere in the world and see occurrences in the unique phenomenon they have studied. These assumptions lead the positivist paradigm to advocate for the use of quantitative research methods as the foundation for the researcher's ability to be precise in the description of the parameters and coefficients in the data that is gathered, analysed, and interpreted in order to understand relationships embedded in the data that is being analysed.

Researchers who follow the positivist tradition believe that because social reality is "out there", independent of the research subjects and external to the study, it can be discovered using purely objective natural scientific methods in physics, chemistry, and biology (Creswell & Plano Clark, 2018). The positivist theory, which gave rise to quantitative research, maintains that the social and physical worlds are both governed by general principles or laws that researchers may uncover and utilise to understand human behaviour (Ary et al., 2014).

The classical scientific method, also known as positivism, is based on data collection and hypothesis testing to produce methodical, generalisable, and repeatable conclusions. In the viewpoint of Creswell and Plano Clark (2018), the positivist worldview envisions a mechanical, deterministic, stable, objective, rational, impersonal, mainly inflexible, and closed system with unchanging laws and patterns of behaviour that can be explored through the scientific method. It promotes an exterior, essentially solitary vision of objective reality susceptible to scientific rules and discoveries with one independent of and external to the researcher.

According to Denscombe (2010), Grix (2019), and Rehman and Alharthi (2016), there is an unchanging reality that may be grasped by inquiry, allowing for objective knowledge. Positivism asserts that social processes may be quantitatively researched

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using natural scientific techniques, ideas, and regulations (Bryman, 2016). Higher expenses and a low return rate are two of the constraints of quantitative research methodology, which uses mathematical and statistical tools to quantify outcomes (Dampson & Mensah, 2012; Ofori & Dampson, 2011).

3.2.2 Interpretive Paradigm

Interpretive, transformational, critical, and social constructivism are paradigms that claim that there are several realities, not only one based on an individual's perceptions and beliefs (Agordzo, 2015; Sale et al., 2002). According to the interpretive tradition of academics, social reality is formed by social actors and may thus be understood through their individualised interpretations (Cohen et al., 2018). The argument is that social reality is not distinct from study. Information is obtained verbally in qualitative research for analysis and interpretation (Bryman, 2016). It places a high emphasis on understanding how people live and conduct themselves.

Furthermore, qualitative research theoretical viewpoints indicate that each participant's understanding and interpretation of the world are founded on their interactions with the society in which they live and work. Dampson and Mensah (2012) examine the drawbacks of qualitative research and concluded that, in addition to requiring a significant amount of time, it also demands careful planning and thought, and assumptions cannot be made outside of the sample parameters. According to the interpretative paradigm, meanings are negotiated among actors, including the researcher, and the world is composed of ideas, or a social construction. It also claims that an objective test of truth has been replaced by a consensus theory of truth, that beliefs about the world do not exist independently of those who hold them, and that as a result, a new definition of "objective" and "subjective" is required, and that researchers are part of the world they are studying (Pring, 2015).

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The interpretivist focus on people and their organisations distinguishes social sciences from scientific sciences. As a result, the philosophy of knowledge generation from the scientific sciences to the social domain cannot be applied to explain the complexities of social interactions. Because humans differ from other animals in the natural order, studying the social world needs a new logic of research methodology that takes into account the subjective significance of every social behaviour (Bryman, 2016). This technique serves as the foundation for qualitative research. According to Hammersley (2015), qualitative research is the examination of a limited number of naturally occurring phenomena that use less structured data and emphasise the key role of subjectivity in the research process. As a result, when evaluating any occurrence, it is critical to consider the views and opinions of the research subjects.

3.2.3 Pragmatist Paradigm

The study was underpinned by the pragmatic philosophical orientation, often known as the pragmatic worldview. Tashakkori and Teddlie (2003) described pragmatism as a deconstructive paradigm that debunks concepts such as "truth" and "reality" and focuses instead on "what works" as the truth regarding the research questions under investigation. The pragmatist paradigm has been used in this study based on the combination of two philosophical assumptions - positivism and interpretivism (Bryman, 2016; Wilson, 2015). Rather than prior conditions, this worldview emerges through acts, events, and outcomes (Creswell, 2014).

Pragmatism rejects either of the options associated with paradigm warfare, advocates for the use of mixed methodologies in research, and recognises that the researcher's values influence the interpretation of results. In this paradigm, reality is constantly renegotiated, argued, and interpreted, and the best way to grasp it is to employ a method that solves problems (Creswell, 2014; Scotland, 2012). Additionally,

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this paradigm focuses on the research problem and leverages many viewpoints to gain a better understanding of it (Morgan, 2014; Tashakkori & Teddlie, 2010). The emphasis is on the outcomes and meanings of an event in a social context, and the meaning of an event cannot be given before experiencing it (Morgan, 2014). This paradigm was chosen based on the belief in both an external world away from the mind and those implanted within it (Tashakkori & Teddlie, 2010).

Adopting the pragmatic paradigm allows both quantitative and qualitative data gathering methodologies to be used to inform the problem being examined (Creswell & Plano Clark, 2018). Morgan (2014) claim that the meaning of an event cannot be predicted ahead of time, but the emphasis is on the repercussions and meanings of an event in a social context. Besides, the use of this paradigm allows both quantitative and qualitative data collection methods to inform the problem under study, and researching from multiple angles and levels will all contribute to understanding because reality can exist on multiple levels (Creswell & Plano Clark, 2018; Hesse-Biber & Johnson, 2015).

Furthermore, Tashakkori and Teddlie (2010) maintain that the truth of reality should be reached by combining both positions, that is, the positivist and interpretivist paradigms, which entail the use of the quantitative method of data collection and analysis and the qualitative method of data collection and analysis. Thus, pragmatic scholars argue that neither quantitative nor qualitative methodologies are sufficient to provide explanatory and generalised knowledge about people's beliefs and decisions (Bryman, 2016). Bryman (2016) argue that while using data gathering methods in a single study, one should look beyond myopic ontological and epistemological positions in order to reach a more reliable result.

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This paradigm provides a full understanding of the issue being investigated by focusing on the research problem and learning about it using a range of learning approaches (Tashakkori & Teddlie, 2010). From the viewpoint of Morgan (2014), the significance of an event cannot be foreseen in advance; instead, attention should be paid to the ramifications and meanings of the event in a social context. In view of the above argument, the adoption of the pragmatic paradigm in this study was therefore deemed appropriate.

3.3 Quantitative–Qualitative Debate

The quantitative and qualitative debate in mixed methods research, especially, is an ending one, and it is imperative to give a strong methodological justification. Thus, the methodology that the researcher employed in a particular study is mostly underpinned by certain ontological and epistemological assumptions of the researcher, which consist of the research questions or hypotheses guiding the study, the conceptual approach the researcher intends to employ to study a topic, the methods to be used in the study, a justification of such methods, and the sources of data (Almalki, 2016; Grix, 2019). There are three distinct methodological approaches to research, namely, quantitative, qualitative, mixed methods, or multiple approaches (Almalki, 2016; Bryman, 2016; Creswell & Plano Clark, 2018).

The quantitative approach is deductive in nature, associated with positivism, and characterised by empirical study, and described as a way to test hypotheses by looking at the relationships between variables and mostly dealing with large samples (Creswell, 2014; Sale et al., 2002). Bryman (2012) outlined that through questionnaire items, concepts can be operationalised; objectivity is maintained by the distance between observer and the observed, along with the possibility of external checks upon one's questionnaire; replication can be carried out by employing the same research

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instrument in another context; and the problem of causality has been eased by the emergence of path analysis and related regression techniques to which surveys are well suited. Bryman (2012) further added that surveys are seen as instruments for the elucidation of research that makes such epistemological assumptions, though experimental designs and secondary analyses of pre-collected data are also often recognised as exhibiting the same underlying philosophical premises.

On the other hand, the quantitative approach is based on positivism, which argued that science is characterised by empirical research and that all phenomena can be reduced to empirical indicators that represent the truth (Sale et al., 2002). The ontological position of the quantitative paradigm is that there is only one truth, an objective reality that exists independent of human perception. Epistemologically, the investigator and the investigated are independent entities. Therefore, the investigator is capable of studying a phenomenon without influencing it or being influenced by it (Guba & Lincoln, 2005).

The main argument in favour of the quantitative approach is that the use of scientific methods for data collection and analysis makes generalisation possible with this type of approach (Eyisi, 2016). The study of retirement anxiety and its influence on the psychological well-being of Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities in the Northern, Oti, and Central Regions respectively, can be reflective of the wider society in terms of samples, contents, and patterns (Cohen et al., 2011; Shank & Brown, 2007). Besides, replicability is another benefit derivable from the use of this research approach. For instance, since the research approach basically relies on hypotheses testing, the researcher need not do intelligent guesswork, but rather follow clear guidelines and objectives (Lichtman, 2013).

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Due to its clear objectives and guidelines, it can therefore be repeated at any other time or place and still get the same results (Shank & Brown, 2007). In addition, the issue of the researcher being biased with either the data collection or data analysis will be highly eliminated when the researcher is not in direct contact with the participants (Bryman, 2012). There is full control over alternatives such as interpretations, explanations, and conclusions. In other words, the objectivity of the researcher will not be compromised. Secondly, this may perhaps guarantee respondent anonymity (Bryman, 2012; Creswell, 2009; Litchman, 2006; Muijs, 2004).

Despite the strengths of the quantitative approach, some researchers, such as Berg (2007), Johnson and Christensen (2012), and Shank and Brown (2007), claimed that the researcher's detachment from the participants is also a weakness within the quantitative research approach. Researcher detachment means that the researcher is an "observer" or an "outside looking in". With this type of researcher-participant relationship, it will be extremely difficult to get an in-depth study of the phenomenon within its natural settings. Moreover, in the quantitative research approach, the participants have no room to contribute to the study since the researcher is in the driver's seat (Bryman, 2016). The linear and non-flexible nature of a quantitative approach demands that the researcher follow a certain order, which does not result in the desired quality and quantity of the study.

In contrast, Bryman (2012) explained that qualitative methodology differs in a number of ways. The sine qua non is a commitment to seeing the social world from the point of view of the actor, a theme that is rarely omitted from methodological writings within this tradition. Bryman (2016) described the qualitative research approach as a technique that often prioritise words over numbers in the collection and analysis of data and predominantly emphasises an inductive approach to the relationship between

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theory and research, in which the emphasis is placed on the generation of theories using small samples.

In addition, the qualitative paradigm is based on interpretivism (Creswell, 2014; Patten & Newhart, 2018) and constructivism (Bryman, 2016; Creswell & Creswell, 2018). Ontologically, there are multiple realities or multiple truths based on one's construction of reality. Reality is socially constructed and is constantly changing (Sale et al., 2002). On an epistemological level, there is no access to reality independent of our minds, no external referent by which to compare claims of truth. The investigator and the object of study are interactively linked so that findings are mutually created within the context of the situation that shapes the inquiry (Denzin & Lincoln, 2005; Guba & Lincoln, 2005). This primarily suggests that reality has no existence prior to the activity of investigation, and reality ceases to exist when we no longer focus on it.

Inferring from the above discussion and analysis, it is explicit, and there is a general consensus among researchers that these different viewpoints of positivism and interpretivism have given rise to a clear distinction between quantitative (deductive) and qualitative (inductive) research views (Bryman, 2016; Creswell & Plano Clark, 2018; Dampson, 2015; Denscombe, 2010; Grix, 2019). These researchers' views have generated very insightful debates and arguments. Relatedly, Dampson (2015) is of the view that the research problem should define whether one chooses a quantitative or a qualitative method, whereas Denzin and Lincoln (2005) explained that quantitative methods are useful when one wants to look into a problem widely, while qualitative methods are useful when one wants to look into a problem in depth. Caracelli and Greene (1993) referred to mixed methods designs as those where neither type of method is inherently linked to a particular inquiry paradigm or philosophy. In a similar opinion, Guba and Lincoln (2005) posited that questions of method are secondary to questions

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of paradigms. The authors further advanced their argument that methods are shaped by and represent paradigms that reflect a particular belief about reality.

From the view point of Sale et al. (2002), certain phenomena lend themselves to quantitative as opposed to qualitative inquiry, and vice versa in other instances. It is well acknowledged that both quantitative and qualitative researchers often appear to study the same phenomena. Nevertheless, these researchers' definitions of what the phenomena are and how they can best be described or known differ. Thus, both paradigms may label phenomena identically, but in keeping with their paradigmatic assumptions, these labels refer to different things. In quantitative research, a label refers to an external referent where there is a focus on objective modes of measuring traits and using statistical or numerical analysis of these data to answer research questions (Allen, 2017; Babbie, 2010; Brians, 2011). This is mostly achieved through the administration of questionnaires to a large sample of participants, which is a representative of the entire population. However, Bryman (2012) argued that not all quantitative studies can achieve representativeness because the use of purposive sampling techniques, for instance, may not be statistically representative.

Sale et al. (2002) posited that in qualitative research, a label refers to a personal interpretation or meaning attached to the phenomenon. Patton (2015) and Berg and Howard (2012) explained that qualitative data instruments such as observation, open-ended questions, in-depth interviews, audio or video, and field notes are used to collect data from participants in their natural settings. Guba and Lincoln (2005) claimed that the naturalistic inquiry paradigm enables a researcher to study the realities in whole that cannot be understood in isolation from their context, nor can they be fragmented for separate study of the parts because the belief of context is crucial in deciding whether or not a finding may have meaning in some other contexts as well.

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However, opponents of the qualitative approach, for instance, are concerned about its appropriateness in yielding expected results (Coskun, 2020; Noble & Smith, 2015). The criticism is usually grounded in the subjective nature of the process involving human interpretation, which may limit the generalisability of the conclusions. Additionally, the critics of the qualitative approach further underscore its ability to approach a problem with an open mind without seeking to confirm preconceived beliefs, assumptions, values, or theories (Mmita, 2022).

The main criticisms against the use of a qualitative approach emanate from researchers such as Creswell and Plano Clark (2018), Denzin and Lincoln (2005), and Johnson and Christensen (2012), who have argued that qualitative researchers view the social world as dynamic and not static. In view of this, they limit their findings to the particular group of people being studied instead of generalising (De Vaus, 2014). This "inability to generalise" from small samples or a few cases leads to a question of the validity of results obtained using a qualitative approach (Dampson, 2015). Another argument advanced by Cohen et al. (2011) is that replicability is another problem associated with a qualitative research approach.

Critics of this approach claim that the constructivist has abandoned the scientific methods and procedures of inquiry and investigation. The users of the approach are said to write fiction because they have no means of verifying their true statements. Since the approach is characterised by feelings and personal reports, it is believed that the approach cannot give reliable and consistent data when compared to using quantifiable figures (Atkins & Wallac, 2012). More importantly, the non-use of numbers by qualitative researchers makes it difficult and impossible to simplify findings and observations. Qualitative researchers believe that the social world (phenomena and experiences) has many dimensions; hence, explanations are based on the interpretations

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of the researcher (De Vaus, 2014; Leedy & Ormrod, 2014). In view of this, a proper explanation cannot be given because the result depends on the explanation of the researcher at that time, and different researchers may give different explanations for the same phenomenon.

Contrary, the rationale for the adoption of this approach is that the system through which data are retrieved in a qualitative research approach is regarded as unique (Johnson & Christensen, 2012), and especially the reliance on the collection of non-numerical primary data such as words and pictures by the researcher, who serves as an instrument himself, makes qualitative research well-suited for providing factual and descriptive information. Besides, the methods employed in data collection give a full description of the research with respect to the participants involved. The participants' observation and focused group nature of the qualitative research approach create a wider understanding of behaviour. Hence, the qualitative research approach provides abundant data about real-life people and situations (De Vaus, 2014; Leedy & Ormrod, 2014).

Moreover, Lichtman (2013) explained that a qualitative research approach views human thought and behaviour in a social context and covers a wide range of phenomena in order to understand and appreciate them thoroughly. Human behaviours, which include interaction, thought, reasoning, composition, and norms, are studied holistically due to an in-depth examination of phenomena. Lichtman (2013) also mentioned that the close relationship that exists between the researcher and the participants in this approach makes it easy for the participant to contribute to shaping the research. As a result, this accounts for significant understanding of experiences as its participants understand themselves and also understand experience as unified; even

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the expressions and experiences of the participants are easily understood even when there is little or no information about them (Leedy & Ormrod, 2014).

Deducing from the discussions above, the researcher supports the argument advanced by Dampson (2015), who reported in his study that the two methodological positions have identified loopholes in both sides and thus accused their proponents of distortion of truth. Relatedly, Kelle et al. (2019) support the claim that adherents of both traditions often reproached the other on the basis of standards of good research developed in their own tradition. However, the researcher admits that a careful blend of the two, taking into consideration their ontological and epistemological beliefs and their strengths and weaknesses, will produce data worth of generalising beyond the context of the study, as alluded to by Dampson (2015).

3.4 Justification for Methodological Triangulation

Triangulation refers to the use of two or more methods of data collection in the study of some aspect of human behaviour (Creswell, 2014). Also, Denzin (2012) stated that triangulation is the method by which the researcher "must learn to employ multiple external methods in the analysis of the same empirical events" (p. 13). Thus, it is one method by which the validity and reliability of the data collected and analysed are ensured to guarantee a holistic view of the phenomenon being studied (Fusch et al., 2018). An analysis of the literature suggest that methodological triangulation exists in two folds, namely; within-method or between-method triangulation. Between-method triangulation is also known as across-method triangulation.

With within method triangulation, the same methods within one approach are used on different occasions. For instance, triangulating the data from multiple data collection methods such as interviews, focus groups, and observations, while between-method or across-method triangulations involve different methods within the two

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approaches, are used in the same study (Kelle et al., 2019). In this study, the researcher employed across-method triangulation, where there was a conscious combination of quantitative and qualitative data collection techniques (Boyd, 2001; Casey & Murphy, 2009). The rationale for the strength of method triangulation is that it accounts for the flaws and deficiencies, as it takes the best of both to overcome the weaknesses of each (Denzin, 2012).

In view of the argument advanced for and against the quantitative-qualitative debate, many questions have been raised by various scholars on the use of the two approaches in a single study, to the extent that some researchers have strongly criticised methodological triangulation, which is the combination of different methods of data collection (Hammersley, 2008). In support of this argument against mixed methods research, Bryman (2012) and Guba and Lincoln (2005), tend to base their arguments on either or sometimes both of the two kinds of arguments: the idea that research methods carry different epistemological commitments and the idea that quantitative and qualitative research are separate paradigms.

However, Grix (2019) indicated that there should be no issues as long as the researcher is aware of how a certain method has been used, what this method is pointing toward, and how this pertains to one's study. This assertion is corroborated by Bryman (2016), who stated that the idea of triangulation is rooted in the belief in "multiple operationism," which posit that the validity of findings and the degree of confidence in them will be enhanced by the deployment of more than one approach to data collection. In this paradigm, a single study of a social phenomenon can greatly benefit from the use of both quantitative and qualitative approaches, and the majority of them should be appropriately investigated from a variety of angles (Bryman, 2016; Creswell, 2014; Grix, 2019). Thus, Basic school teachers who have adequately prepared for their

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retirement will have positive experiences and will see this phase of life as gratifying, accomplishment and fulfilling, which will invariably lead to positive psychological well-being. This will reduce their level of retirement anxiety. Contrary to the above assertion, those who have not prepared adequately for their retirement will see this phase as mainly characterised by worry, sadness, stress, and anxiety, which will result in negative psychological well-being.

In combining quantitative and qualitative methods, paradigms as epistemological stances have had a major influence on discussions about whether this merger is possible, let alone desirable (Morgan, 2014). This assertion is substantiated by Bryman (2016), who stated that the distinct impression that can be gleaned from the recent methodological literature is that quantitative and qualitative methodologies are epistemologically distinct and it is unnecessary to combine them in a study. This influential role in discussions about combining methods is not surprising, given the dominance of this version of paradigm in current social science research methodology more generally. Thus, Tashakkori and Teddlie (2003) distinguished between approaches based on "paradigm incompatibility," which asserted that the conflict between quantitative and qualitative research is so fundamental that it is impossible to combine them, and other approaches that claimed it is possible to combine quantitative and qualitative methods without violating philosophical principles.

A plethora of researchers have criticised the idea that quantitative and qualitative methods often take their starting point from different theoretical and epistemological assumptions, and therefore may not be helpful to produce comparable results (Erzberger & Kelle, 2004; Giri et al., 2021; Kelle et al., 2019). In support of this argument, Guba and Lincoln (2005) point out that methodological triangulation is inappropriate and therefore represents a failure to recognise the distinction between a

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paradigm and a method. Researchers generally admit that a mixed methods approach should be used when either a quantitative or qualitative approach is insufficient, or both approaches combined can lead to a better understanding of the research purpose (Bryman, 2016; Creswell, 2014; Creswell & Plano Clark, 2018; Grix, 2019; Guba & Lincoln, 2005).

In a differing view, other researchers have argued strongly that methodological triangulation has been found to be beneficial in providing confirmation of findings, more comprehensive data, increased validity and enhanced understanding of the studied phenomenon (Casey & Murphy, 2009; Foss & Ellefsen, 2002; Halcomb & Andrews, 2005; Risjord et al., 2001). Similarly, Sharif and Armitage (2004) have given more convincing reasons in support of methodological triangulation, notwithstanding the epistemological underpinning of the two strategies, by alluding to the fact that, with triangulation, researchers can use two research methods to decrease the weaknesses of an individual method and strengthen the outcome of the study.

Furthermore, Erzberger and Kelle (2004) and Kelle et al. (2019) demonstrated that the combination of quantitative and qualitative methods in a research study aims at: (a) triangulation to examine the validity of quantitative or qualitative research results; (b) triangulation with the aim of better understanding through complementary findings. Thus, a result that could also exist on its own, or to place it in a broader context, and finally, (c) triangulation as a way of generating a complete result with the help of two partial findings that could not stand on their own.

In view of the quantitative-qualitative debate advanced for or against the combination of the two approaches in a single study, a reference can be made to the argument put forward by Greene (2007), who is of the view that mixed methods are an orientation towards looking at the social world that actively invites participants to

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participate in a dialogue about multiple ways of seeing and hearing, multiple ways of making sense of the social world, and multiple standpoints on what is important and to be valued and cherished. Thus, conceptualising mixed methods as a way of seeing, opens-up applications for it in many aspects of social life, including retirement anxiety, which evokes both positive and negative experiences, subjectively experienced in different ways, and calls for breadth and depth of understanding and corroboration of the phenomenon through the use of different approaches and techniques of inquiry. In addition, another justification for the creative thinking of Hall and Howard (2008), who suggest a synergistic approach in which two or more options interacted so that their combined effect was greater than the sum of the individual parts.

In this study, the researcher's decision to use a combination of methods was informed by the argument that no single method, theory, or observer can capture all that is relevant or important (Denzin, 2012). Moreover, the adoption of the quantitative and qualitative approaches ensured methodological triangulation, which guaranteed the richness of the information gleaned from the data (Heale & Forbes, 2013; O'Reilly & Parker, 2013). Similarly, the combination of different methods of data collection provided a better understanding than either the quantitative method or the qualitative method alone (Giri et al., 2021). This assertion is supported by Dampson (2015), who posited that the on-going debate has shown that no single method will be totally sufficient to capture information, especially the most important ones that will inform a study of this nature. As a result, the adoption of a mixed/multiple method approach was considered the most appropriate for understanding the breadth and depth of retirement anxiety and the psychological well-being of Basic school teachers in Nanumba North, Jasikan, and Effutu Municipalities.

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3.5 Research Approach

Creswell and Creswell (2018) explained that there are generally three main types of research approaches. These approaches are quantitative, qualitative, and mixed methods. Even though the approaches have different strengths and rationales, they all have instruments used to accomplish the same purpose but with different techniques and procedures (Maxwell, 2016). Also, all the approaches to science fall on a continuum of research, and none can be said to be more important than the other (Creswell, 2023; Johnson & Christensen, 2014). Moreover, the truth is that neither positivists nor constructivists believed that their instruments were more accurate and legitimate than the others, indicating that they were intended to accomplish the same purpose (Mujis, 2004).

Additionally, it is important to recognise that because quantitative and qualitative research approaches are focused on different questions, hypotheses, and assumptions, one should be more advantageous than the other, and vice versa, depending on the nature of the research and data collection techniques (Eyisi, 2016). Hence, the rationale for the integration of both quantitative and qualitative approaches was deemed most appropriate and underpinned by the purpose of the study, the research questions, and the hypotheses that were formulated to guide the study.

3.5.1 Quantitative Approach

Quantitative research is a method for evaluating ideas by examining the correlations between and among variables, despite the fact that it is most commonly referred to as a method employing numbers (Creswell, 2014; Hardhan, 2020). There is a level of agreement among researchers that quantitative approaches focus on objective modes of measuring traits and using statistical or numerical analysis of these data to answer research questions (Allen, 2017; Babbie, 2013; Brians, 2011). According to the

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principles of the quantitative approach, the world exists as an impersonal, objective being that may, in theory, be fully known (Field, 2018). Quantitative techniques emphasise employing objective methods of assessing qualities and analysing the data in order to provide answers to research issues (Allen, 2017; Babbie, 2013). Also, Allen (2017) highlights that quantitative approaches employ the data to either explain the phenomenon being studied or attempt to generalise the data across different groups of people.

Quantitative methods are often either exploratory or conclusive in nature. When they are exploratory, they aim to create broad insights by carefully examining the factors, whereas they seek to draw a firm conclusion regarding the variables when they are conclusive (Balkin & Kleist, 2017; Patten & Newhart, 2018). As a result, it is the responsibility of the researcher to describe and evaluate this reality. Positivists share the assumption that the researcher can be disassociated from the subject of the research in order to observe it naturally and without influencing the observed object, which is true for both the natural and social sciences (Field, 2018). Formal, objective, rigorous, deductive, and systematic methods are used in quantitative research to create and improve information that may be applied to solving problems (Burns & Grove, 2005).

The quantitative approach is deductive in nature, associated with positivism, and characterised by empirical study. Creswell (2014) and Sale et al. (2002) described it as a way to test hypotheses by looking at the relationships between and among variables. These variables can then be monitored normally using instruments, allowing for the statistical analysis of numerical data. Quantitative research uses statistics to answer questions about who, what, when, where, how much, how many, and how to explain events through the collection of numerical, static, and detailed data. It uses logic, facts, and an unbiased perspective (Hardhan, 2020).

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The quantitative technique of research is the positivist-leaning subfield that upholds the tenets and premises of natural science investigation (Yelkpieri & Tamanja, 2019). Instruments are often used to measure these variables so that statistical analysis can be used to interpret numerical data. In other words, the quantitative approach assumes that the results can be generalised and repeated, that alternative explanations can be taken into account that bias protections can be implemented, and that deductive testing of hypotheses can be done (Creswell, 2014).

3.5.2 Qualitative Approach

According to Creswell (2023), qualitative research methodology can be used to explore and understand the meanings that various individuals or groups ascribe to social or human concerns. Qualitative approaches are used to understand concepts, thoughts, or experiences analysed by summarising, categorising and interpreting them expressed in words (Creswell & Creswell, 2014). It operates mostly on non-quantitative concepts and methods and employs a variety of methodologies. The research methodology employed entails the creation of research questions and methods, data collection that frequently takes place in the participants' environment, inductive data analysis that progresses from minute details to general themes, and the researcher's interpretation or creation of meaning from the data (Creswell & Creswell, 2014). Because it is based on the notion that the social world is always a creation of human invention rather than a discovery, the interpretive method seeks to depict reality as it is.

This methodology claims that the researcher and the research subjects are both important elements of the same situation. Also, rather than being reduced to variables, units, or hypotheses, respondents are taken into account as a whole. Moreover, Bryman (2016) described qualitative research as a technique that often prioritises words over numbers in the collection and analysis of data that:

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- predominantly emphasises an inductive approach to the relationship between theory and research, in which the emphasis is placed on the generation of theories;
- has rejected the practices and norms of the natural scientific model and of positivism in preference to an emphasis on the ways in which individuals interpret their social world; and
- embodies a view of social reality as a constantly shifting emergent property of the individual's creation (p. 36).

For this reason, it is legitimate to state that qualitative research seeks to create integrated constructs, allow for comparisons, and reach conclusions regarding the importance of specific relationship components (Agbesinyale, 2003). The qualitative technique suffers from a lack of representativeness and generalisation of its conclusions, which is not the case with the quantitative approach. Creswell and Creswell (2014) avowed that a qualitative research approach focuses on the "whys" and "hows" of the experience of a particular occurrence or event being studied. The "how many" and "how often" are the focus of the quantitative method. A qualitative research approach also relies on information gathered by the researcher through interviews, artefacts, documents, case studies, recordings, first-hand observations, and occasionally participant observation (Creswell & Creswell, 2014). Besides, objective of a qualitative method is highly subjective and unmeasurable, as opposed to a quantitative approach's objective of measuring features (Creswell & Creswell, 2014).

3.5.3 Mixed Methods Approach

A mixed methods approach was adopted for this study. While some authors refer to mixed methods research as "multimethodology," others refer to it as "multimethod" research (Creswell & Creswell, 2014). This strategy incorporates the

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use of multiple strategies. Combining at least one quantitative approach and one qualitative approach in the methodology most often defines a mixed methods approach (Schoonenboom & Johnson, 2017). Creswell (2023) explained that the mixed methods approach deals with the application of quantitative and qualitative methods as well as the combination of different methods in a single study. As a result, a research project may not fully fit into either the quantitative or qualitative paradigms and may need to use a blend of approaches to benefit from both, as attested by Creswell (2014). Thus, mixing methods in a research study can occur at different stages. For instance, they can be mixed in terms of the research objectives, mixed at the data collection stage, and mixed during the analysis.

In this study, mixing methods approach was used as the research objectives state, where both quantitative and qualitative research objectives were formulated together and translated into research questions and hypotheses to drive the study. Creswell (2014) and Liamputtong (2019) argued that the specific research question or questions of the study will normally drive the decision to adopt a mixed methods research design and where and how to use it. Furthermore, researchers can use these methods concurrently, where quantitative and qualitative data collection instruments are used at the same time, or sequentially, in which one of the instruments might be used first, analyse the data collected from that instrument, and use that to inform the construction of the second (Creswell & Creswell, 2014; Liamputtong, 2019).

The mixed methods approach, however, encompasses more than just collecting and analysing quantitative and qualitative data. Also, it requires the simultaneous use of both methodologies, leading to a study that is more robust than studies that just employ one of the quantitative or qualitative methodologies (Creswell, 2014). The mixed methods approach appears to be gaining popularity despite being less well

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known than the quantitative and qualitative procedures. Thus, there are several acronyms, like Quan-qual, Qual-quan, and Qual-quan-qual, which explained how the methods are blended (Creswell & Creswell, 2014).

Creswell (2014) identified the three main categories of mixed methods designs as transformative, sequential, and concurrent mixed techniques, which guide how formal mixing of data could be done. In a transformational mixed methods approach, the researcher uses a theoretical lens as an overarching perspective within a design that contains both qualitative and quantitative data (Creswell, 2014). Thus, the lens provided a framework for topics of interest, methods for data collection, and anticipated outcomes or changes from the study. It is vital to acknowledge that the mixing of approaches depends on the type of problem being investigated, the questions to be answered, and the researcher's positionality.

Creswell (2014) described the sequential mixed methods approach as one in which researchers use one method to build upon or expand upon the findings of another method. For instance, in order to generalise findings to a population, researchers can begin a research project with a qualitative interview for exploratory purposes, followed by a quantitative survey with a larger sample size. Alternately, the research project could start with a quantitative technique that involves testing a hypothesis or notion, followed by a qualitative method that involves in-depth analysis of a small number of situations or individuals. Furthermore, concurrent mixed methods research design involves collecting both quantitative and qualitative data at roughly the same time. Thus, the collection of quantitative and qualitative data is independent from each other, and one type of data is not informing the collection of the other type of data (Bell et al., 2022).

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Concurrent mixed methods are processes where the researcher combines or converges both quantitative and qualitative data that are gathered concurrently and then integrates the data into the interpretation of the overall result. This can frequently be accomplished by choosing a larger form of quantitative data or a smaller form of qualitative data in order to aid in the resolution of a particular research topic. The researcher employs a theoretical lens as an overarching perspective in transformative mixed methods research within a design that includes both quantitative and qualitative data (Creswell, 2014). In this instance, the lens offers a framework for study-related subjects, data gathering techniques, and anticipated results or modifications. In order to achieve the purpose of this study and to answer the research questions that were formulated to guide the study, the sequential explanatory mixed methods design was adopted.

The rationale for the choice of the mixed methods approach for this study was premised on the assertion that mixing two methods might be superior to a single method as it is likely to provide rich insights into the research phenomena that cannot be fully understood by using only qualitative or quantitative methods (Dawadi et al., 2021). Similarly, the use of mixed methods enables researchers to answer research questions with sufficient depth and breadth (Enosh et al., 2014) and helps generalise findings and implications of the researched issues to the whole population. Additionally, combining quantitative and qualitative approaches in a single study will give the researcher flexibility and rigour during the process of investigation, and neither quantitative nor qualitative methods could adequately cover the scopes and depths of the “what”,” how,” and “why” questions (Almalki, 2016).

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A mixed methods design can integrate and synergise multiple data sources, which can assist in studying complex problems (Poth & Munce, 2020). The application of a mixed methods research approach means purposeful data consolidation, which allows researchers to seek a wide view of their study by enabling them to view a phenomenon from different perspectives and research lenses (Shorten & Smith, 2017). Dawadi et al. (2021) and Tashakkori and Newman (2010) argued that there are seven (7) major justifications for combining quantitative and qualitative data in a research study, as follows:

The first rationale for employing a mixed methods research approach is the expansion of the study. Thus, the approach allows researchers to widen their inquiry with sufficient depth and breadth (Shorten & Smith, 2017). For instance, when a researcher wants to generalise the findings to a population and develop a detailed view of the meaning of a phenomenon or concept for individuals, the advantages of collecting both closed-ended quantitative data and open-ended qualitative data support understanding a research problem (Creswell, 2023).

Another driving motive for combining the two methods is the belief that both kinds of research have values and that, in some respects, they are complementary, and therefore, there will be an added value in combining them (Dawadi et al., 2021). The researchers use both data sets to answer the same research question, which can produce greater certainty and wider implication in the conclusion (Maxwell, 2016; Morgan, 2014). In other words, mixing two methods helps to produce a more complete picture and provides an opportunity for a greater assortment of divergent or complementary views, which are valuable as they not only lead to extra reflection and enrich our understanding of a phenomenon, but also open new avenues for future inquiries (Teddlie & Tashakkori, 2009). Also, findings from mixed methods research offer a

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holistic view of a phenomenon and provide additional insights into different components of a phenomenon, which might help in generating substantive theories (Ventakesh et al., 2013).

Additionally, a mixed methods research approach helps "to overcome the epistemological differences between quantitative and qualitative paradigms and to provide a royal road to true knowledge" (Bergman, 2008, p. 4). Indeed, a principled combination of the two methods supports researchers in developing an in-depth and comprehensive understanding of a research phenomenon (Lund, 2012). For instance, while using a quantitative method, concepts can be operationalised in terms of well-defined indicators, tracing trends and relationships, making comparisons, and using large and perhaps representative samples, a qualitative method has the strengths of sensitivity to multiple meanings, logical ground, great methodological flexibility, and in-depth study of smaller samples, which helps to study the process and change (Dawadi et al., 2021).

Besides, a mixed methods research approach helps to obtain more rigorous conclusions by employing two methods in such a way that the strengths of the qualitative methods offset the weaknesses of the quantitative methods and vice versa (Plano Clark & Ivankova, 2023). This implies that a quantitative method can be strong in those areas where a qualitative method is weak, and vice versa. Thus, one method is more suitable to answer one type of question, and another method is more suitable for another type of question. Mixing the two methods, therefore, offers the possibility of combining two sets of strengths while compensating at the same time for the weaknesses of each method.

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Another significance of a mixed methods research approach is its triangulation component. Data triangulation in a mixed methods study is generally accepted as a strategy for validating results obtained with the individual method (Bergman, 2008). A researcher, for instance, aims to obtain a more valid picture about a research issue by directly comparing the findings drawn from one method (quantitative or qualitative) to those obtained from another (qualitative or quantitative) for convergence and/or divergence (Plano Clark & Ivankova, 2023). In other words, collecting diverse types of data offers greater insights on a phenomenon that the methods individually cannot offer and, therefore, provides more valid and stronger inferences than a single method does (Teddle & Tashakori, 2009). Thus, data triangulation leads to a well-validated conclusion and also promotes the credibility of inferences obtained from one approach (Ventakesh et al., 2013).

Furthermore, another rationale for the use of mixed methods is to create diversity in order to analyse the varied depictions of the same phenomenon under study. Finally, the seventh rationale for mixing the two methods is "to develop more effective and refined conclusions by using the results from one method (quantitative or qualitative) to inform or shape the use of another method (qualitative or quantitative)" (Plano Clark & Ivankova, 2023, p. 86). For instance, in this study, the researcher wanted to understand the influence of retirement anxiety on the psychological well-being of Basic school teachers, and in view of this, the researcher needed to quantitatively assess significant predictors and triangulate these results with the qualitative findings so as to draw a more robust conclusion.

From the above analyses, the validity and reliability of the qualitative results of a mixed methods study are addressed since the sample of the qualitative phase is generally derived from the quantitative sample (Mertens & Hesse-Biber, 2014). For

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instance, if identical questions are asked in both phases, concern for validity and reliability of research outcomes can be addressed by ensuring that the degree to which research outcomes from identical questions produce identical responses (reliability) and the degree to which their responses seem to address the same fundamental problems to produce an overall unanimity of responses are enhanced by validity through triangulation (Mertens & Hesse-Biber, 2014).

In this study, the mixed methods/multiple approaches enabled the researcher to report a more robust and comprehensive understanding of retirement anxiety and the psychological well-being of Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities in their natural settings. Also, the research basically addresses the "how and why" questions pertaining to the subjective experiences of these teachers regarding their retirement anxieties and psychological well-being. It is in view of this argument that has informed the researcher's decision to adopt the mixed methods/multiple approaches for this study.

Drawing from the above argument and analysis, it is imperative to underscore that since retirement anxiety evokes both positive and negative experiences, it eventually results in different experiences for different people. As a result, since experiences are subjective and could vary significantly from person to person, it makes the phenomenon a more complex one to study. In view of that, the only research approach that could tap into the subjective minds of the individuals to gain a deeper, more in-depth understanding of what they do and think is to make them respond to a predetermined set of questions through the administration of questions and to also validate their views and opinions on how they "feel" by allowing them to tell their stories through interviews and observations. Hence, the adoption of a mixed methods approach for this study was considered most appropriate.

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3.6 Research Design

Mixed methods research designs can either follow a sequential or concurrent data collection process that is based on achieving the research aim, answering the research questions, and the purpose of mixing methods (Bell et al., 2022). According to Liamputtong (2019), several guidelines inform the collection of data and sampling for sequential study designs (sequential explanatory, sequential exploratory, or sequential embedded designs), as these data are collected in stages. Data collected sequentially is not independently collected but instead is related, with one type of data informing the collection of the other (Teddlie & Yu, 2007). Figure 3.3 below depicts sequential explanatory mixed methods design adopted for the study.

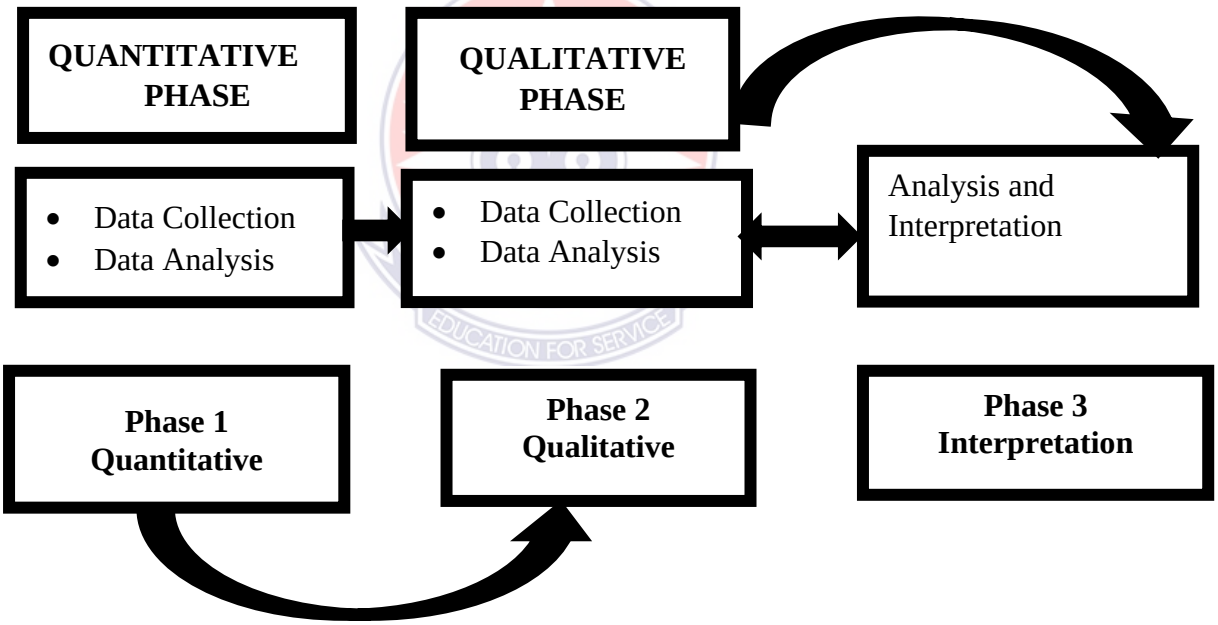


Figure 3.3

Sequential Explanatory Design (Creswell, 2009)

From Figure 3.3 above, the sequential explanatory mixed methods research design is in two phases. It involves a first phase of quantitative data collection and analysis, followed by a second phase of qualitative data collection and analysis that builds on the results of the quantitative phase. This is then followed by an interpretation

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of both quantitative and qualitative data in order to obtain a deeper understanding of the phenomenon being investigated, as alluded to by Creswell (2009).

The researcher first examined the retirement anxiety and psychological well-being of Basic school teachers, followed by a detailed exploration of Basic school teachers' perceptions of retirement and pre-retirement counselling programmes to help mitigate the negative effects of retirement anxiety as they prepare to transition from employment into retirement. In the quantitative phase of the study, the researcher adapted questionnaires to gather quantitative data (refer to Appendix G) in the form of numbers to investigate the levels of retirement anxiety, find out the factors that influence psychological well-being, establish the relationship between retirement anxiety and psychological well-being, and ascertain the gender differences in retirement anxiety of Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities.

Following the issues obtained from the quantitative phase of the study, it was revealed that most Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities experienced a high level of retirement anxiety, irrespective of the number of years of employment. This was quite disturbing because literature reports that people who are left with a few years to retire mostly experience retirement anxiety, whereas those who have more years to serve before retirement do not even think about retirement unless they are approaching retirement. The emergent issues from the study were consistent with the assertion that Basic school teachers aged 40-55 experience retirement anxiety since they have a minimum of 20 years or less to proceed on retirement.

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It is worthy of note that these novel issues from the study were quite interesting, and this motivated the researcher to design the second qualitative phase of the study to further explore in detail the subjective experiences and views held by Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities regarding their own retirement and how pre-retirement planning and counselling programmes can help mitigate the negative effects of retirement anxiety on the psychological well-being. In this phase of the study, data was gathered in the form of words through the use of in-depth interviews while observing the participants in their natural settings. The researcher also observed the participants verbal and non-verbal cues during the interview in order to authenticate their narratives with their non-verbal cues. The final phase in the sequence involved an interpretation of both the quantitative and qualitative findings.

It revealed the nuances of retirement anxiety and psychological well-being and how the topical issues from both phases either reinforce one another or otherwise influence Basic school teachers' retirement anxiety and psychological well-being. The sequential explanatory design was chosen because it enabled the researcher to investigate the phenomenon of retirement anxiety and psychological well-being and also allowed for an expansion on the quantitative findings as well as making inferences beyond the sample that was involved in the study. Hence, allowing for generalisation of the findings beyond the sample to a wider population of Basic school teachers (Creswell, 2009).

In this study, quantitative data was collected first and analysed which was immediately followed-up with qualitative data collection and analyses, where the first quantitative data collection weighted more heavily than the second qualitative data collection (Creswell & Plano Clark, 2018). The sampling of the participants for the

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qualitative phase of the study, was derived from the participants of the first quantitative phase, which was also dependent on the study design, in which the approach was informed by the research questions and the emphasis on each type of data in the study. Integration can be done in several ways, including the merging or consolidation of data, the connection of data, and the embedding of data (Creswell & Plano Clark, 2018). Dawadi et al. (2021) posited that mixed methods can be convergent parallel mixed methods designs, exploratory sequential mixed methods design, or explanatory sequential mixed method designs.

3.7 Convergent Design

Convergent design, also known as convergent parallel design, involves two different approaches, namely quantitative and qualitative methods that are mixed to obtain the triangulated results in this design (Liamputtong, 2019). This design is simple as it is composed of one phase. Timing is concurrent with equally weighted qualitative and quantitative strands that are ordinarily mixed at the level of interpretation (Creswell, 2015; Creswell & Plano Clark, 2018). The idea of concurrent timing does not mean that data from the two strands is collected at exactly the same time. It is possible, for instance, for a researcher to deploy a survey instrument and conduct interviews on different days, or weeks, for that matter. Concurrent timing is not an exact measure, but it relates more to the intentionality of the design. Liamputtong (2019) argued that the strands are regarded as independent and merged after each set of data has been collected and analysed separately. Then, the data sets are often compared for convergence and divergence.

There is a general agreement among some researchers that in using convergent parallel mixed methods design, first and foremost, two types of data sets are collected concurrently, and secondly, they are analysed independently using quantitative and

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qualitative analytical approaches (Creswell & Plano Clark, 2018; Schoonenboom & Johnson, 2017; Shorten & Smith, 2017; Wisdom & Creswell, 2013). In a convergent design, the integration of both data will help a researcher gain a complete understanding of the one provided by the quantitative or qualitative results alone. It is a design in which two data sets are combined to get a complete picture of the issue being explored and to validate one set of findings with the other (Creswell & Plano Clark, 2018).

3.8 Exploratory Sequential Design

Generally, researchers hold similar opinion that exploratory sequential design, comprised of two or three phases, commences with qualitative data collection and proceeds to an instrument or intervention development process that is then tested quantitatively (Creswell, 2015; Schoonenboom & Johnson, 2017; Shorten & Smith, 2017; Wisdom & Creswell, 2013). Remarking on the nuanced challenges of this approach, Creswell (2015) posited that with three phases, it also becomes the most difficult of the three basic designs. Liamputtong (2019) argued that like the explanatory sequential design, this design takes time, but these phases are extended out in time much more than the other basic designs. Also, this design is challenging to conduct because of the difficulty in taking qualitative results and turning them into a new variable, a new instrument, or a new set of intervention activities. During the first phase, a researcher explores an issue in-depth, and as they reach the second phase, they shift to the post-positivist principle to identify and measure the variable and statistical trend (Creswell & Plano Clark, 2018).

According to Creswell (2015), if the core intent of a study was to generalise, then first-phase qualitative findings, such as a grounded theory, will begin as the first strand through a follow-up quantitative study. The weighting and prioritising of strands depend on the goal of the study. If the researcher's intent is to develop and refine a

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theory or taxonomy, for instance, it is plausible to consider the study as follows: "QUAL➔ quan", if developing an instrument or assessment, on the other hand, it is reasonable to consider the first phase as subordinate to the second (e.g., "quan ➔ QUAL").

3.9 Explanatory Sequential Mixed Methods Design

In this study, an explanatory sequential mixed methods design was employed. This design occurs in two iterative phases, beginning with the collection and analysis of the quantitative data to expand the first phase of quantitative results, followed by the design of the second, qualitative phase on the basis of the quantitative findings (Creswell & Plano Clark, 2018; Schoonenboom & Johnson, 2017; Shorten & Smith, 2017; Wisdom & Creswell, 2013). This design always starts with the quantitative phase, the results of which drive the development of a qualitative phase (Creswell, 2015; Creswell & Plano Clark, 2018). With this design, the researcher analysed and interpreted quantitative data, which informed the design of a follow-up qualitative protocol. Qualitative findings exist to explain results from the first quantitative phase, rendering this strand subordinate to its quantitative counterpart (Liamputtong, 2019; Wisdom & Creswell, 2013).

Firstly, the quantitative phase is characterised by the collection and analysis of numerical data to identify trends, test hypotheses and established general trends of retirement anxiety and psychological well-being. Closed-ended questionnaire using validated Likert scales was used to examine the level of retirement anxiety. Retirement Anxiety Scale (RAS) comprising of mental health, financial insecurity, and reduced social network was used to measure retirement anxiety, while Psychological Well-Being Scale (PWB-S) consisting of self-acceptance, positive relations with others, and purposeful life was employed to measure psychological well-being.

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Proportionate stratified sampling and simple random sampling techniques were employed to sample 450 Basic school teachers from Nanumba North, Jasikan, and Effutu Municipalities to for the study. The purpose for the quantitative phase was to identity general patterns or trends and test hypotheses regarding the level of retirement anxiety, the extent to which self-acceptance, positive relations with others, and purposeful life impact the psychological well-being. Also, the hypotheses helped in establishing the relationship between retirement anxiety and psychological well-being, and examined the gender differences that existed in retirement anxiety.

For the qualitative phase, it was designed to explain, expand upon and provide context to the findings from the quantitative phase. This phase involves collecting non-numerical data to gain a deeper understanding of the phenomenon observed in the first quantitative phase. Data was mainly collected through the use of semi-structured interview. This was meant to delve deeper into the experiences and perceptions held about retirement, as well as the pre-retirement planning and counselling programmes that could mitigate the negative effects of retirement anxiety on the psychological well-being of Basic school teachers.

Moreover, the semi-structured interview explored themes from perceptions about retirement which included financial concerns, accommodation issues, detachment from friends and co-workers, and professional identity shift. In a related view, the semi-structured interview also explored themes on pre-retirement counselling programmes related to financial planning, social planning, psychological planning, emotional and psychological support, career transition counselling, and health and wellness programmes.

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In conclusion, by integrating these findings, it offered a comprehensive understanding by connecting the "what" (high retirement anxiety levels) with the "why" (personal experiences and deeper emotional responses). Thus, the combined approach helped to identify not only the extent of the problem (quantitative), but also, its root causes and complexities (qualitative), enabling policymakers to develop tailored targeted support such as financial counselling, mental health programmes, social integration workshops, and retirement planning programmes to alleviate retirement anxiety of teachers, and enhance their psychological well-being.

3.9.1 Level of Integration in Mixed Methods Research

According to Liamputtong (2019), once the data have been analysed, there is a need for the data to be integrated. Integration, when done well, should optimise the strengths of each data collection approach while simultaneously minimising any weaknesses. Effective integration is key to maximising the mixed methods approach. According to Creswell and Plano Clark (2018), although there are specific approaches to integrating quantitative and qualitative research procedures and data, these approaches can be implemented at the methods, design, interpretation, and reporting levels of research.

Integration at the design level in this study was done using an explanatory sequential design, where the researcher first collected and analysed quantitative data, and then the findings informed qualitative data collection and analysis. It is worth noting that integration through design using both quantitative and qualitative design was best suited to gain a comprehensive understanding of how retirement anxiety may influence the psychological well-being of Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities. Furthermore, integration through methods occurred in the first phase of the study, which was a quantitative study of retirement anxiety and

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the psychological well-being of Basic school teachers in Nanumba North, Jasikan, and Effutu Municipalities.

Methodological integration occurred through connecting as participants in three Municipalities in the survey sample revealed key informants who were purposefully sampled for further exploration of the views held by both male and female teachers regarding their retirement and psychological well-being. This exploration provided an in-depth understanding and revealed nuances about the personal views held by these teachers regarding their retirement. Finally, integration through interpretation and reporting procedures occurred when the quantitative and qualitative data explored the participants' view, experiences and opinions on their retirement anxiety and psychological well-being experiences after the participants provided their quantitative ratings of their views and experiences about their retirement and psychological well-being. This iterative process provided illustrative qualitative data from free-text responses on participants views regarding their retirement anxiety and psychological well-being. This format of data display was based on thematic relevance, which allowed merging to naturally follow.

It is worth stating that some scholars have given high-sounding importance to mixed methods approach by arguing that the integration of quantitative and qualitative data can dramatically enhance the value of research findings. Moreover, using multiple methods increases the robustness of results because findings can be strengthened through triangulation and cross-validation. Relatedly, in this study, the researcher was motivated to integrate quantitative and qualitative data because, as argued by Fidel (2008), the quality of a research study can be improved when the biases, limitations, and weaknesses of a method following one approach are counterbalanced, or compensated for, by mixing with a method belonging to the other approach.

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However, Liamputtong (2019) admits that the concept of data integration can be one of the most challenging concepts in mixed methods research, given that it involves the reconciliation of words and numbers. How data are integrated largely depends on the type of mixed methods research design used. Nonetheless, integration can be done in several ways, including connecting, building, merging or consolidating data, and embedding data (Creswell & Plano Clark, 2018).

3.9.2 Connecting the Data

In this study, the integration strategy of connecting quantitative and qualitative data sets was employed. Using this strategy of connecting the two data sets, integration occurred in the interpretation stage. The quantitative results directly informed the qualitative phase (Creswell & Plano Clark, 2018). Thus, the questionnaire survey was distributed to measure the levels of retirement anxiety among Basic school teachers in Nanumba North, Jasikan and Effutu Municipalities. After the analysis of the results of the questionnaire, specific participants were purposefully selected based on their scores (e.g., those who reported high levels and low psychological well-being, and those who reported unusual high psychological well-being despite high anxiety.

Fetters et al. (2013) posited that integration through connecting occurs when one type of data links with another through the sampling frame. Thus, connecting can occur through sampling regardless of whether the design is explanatory, sequential, or convergent. In an explanatory sequential design, the baseline questionnaire data are analysed, and then the participants are sampled based on the findings from the analysis. In contrast, the design is convergent if the data collection and analysis occur at the same time for the baseline questionnaire and the interview of all or a sample of the participants in the questionnaire. Connecting the data is where the analysis of one type

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of data is used to guide subsequent data collection with no direct comparison of results (Liamputtong, 2019). This type of integration is used in sequentially designed projects.

The rationale was to gain deeper insights into why certain teachers experience high levels of anxiety or how others maintain psychological well-being despite nearing retirement. For instance, teachers who scored high on retirement anxiety where purposefully selected and interviewed to explore their concerns and experiences. Additionally, connecting the quantitative and qualitative data as a form of integration in this study was informed by the rationale that it significantly enhanced the value of mixed methods research in a number of ways (Bryman, 2012; Creswell & Plano Clark, 2018). Firstly, the qualitative data was used to assess the validity of the quantitative findings. Also, the quantitative data helped in generating the qualitative sample, and finally, the qualitative data helped in explaining the findings from the quantitative data.

3.9.3 Building of One Data on the Other

In this type of integration, the qualitative phase is built on the quantitative results. For instance, if after analysing the questionnaire results, it was discovered a correlation between location and years of teaching and levels of retirement anxiety, the interview questions could then be design to explore why more experienced teachers might feel more anxious (Fetters et al., 2013). Also, the qualitative phase could explore potential mediators such as financial security, health management and sustainability of social cycles.

Integrating through building occurs when results from one data collection procedure inform the data collection approach of the other procedure, the latter building on the former (Fetters et al., 2013). Items for inclusion in a survey are built upon previously collected qualitative data that generate hypotheses or identify constructs or language used by research participants. This explains how qualitative data build on the

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quantitative data and how the two data set influence each other. Quantitative phase provides broad numerical data, answering questions like “what” or “how much”. Subsequently, the quantitative results are then used to shape the qualitative phase, where the qualitative data provides a deeper understanding of the numerical results, explaining the “why” and “how”. The purpose was to expand upon and clarify patterns found in the quantitative results.

3.9.4 Merging/Transforming the Data

Integration through the merging of data occurs when researchers bring the two databases together for analysis and comparison (Fetters et al., 2013). Thus, at the design phase, researchers develop a plan for collecting both forms of data in a way that will be conducive to merging the databases. For instance, if quantitative data are collected with an instrument with a series of scales, qualitative data can be collected using parallel or similar questions (Castro et al., 2010). Merging typically occurs after the statistical analysis of the numerical data and the qualitative analysis of the textual data.

Liamputtong (2019) posited that merging is where both datasets are jointly reviewed and combined. This form of integration is also sometimes called data transformation, which is essentially the conversion of one type of data into another so it can be analysed as one dataset. An example would be transforming qualitative interview data into numeric ratings or converting quantitative data into qualitative narrative (Caracelli & Greene, 1993). This integration approach is generally used for concurrent designs, as sequential designs are not appropriate for data merging (triangulation), as findings from the first data collection could influence findings from the second data collection, which may result in bias (Onwuegbuzie & Collins, 2007).

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3.9.5 Embedding the Data

In embedded integration, one dataset typically the qualitative is used to support or explain a specific component of the quantitative phase (Creswell & Plano Clark, 2018). For instance, the main focus could be on quantitative measurement of retirement anxiety and psychological well-being, but open-ended responses or brief interviews could then be embedded within the study to explain anomalies. Fetters et al. (2013) avowed that integration through embedding occurs when data collection and analysis are linked at multiple points. Embedding may involve any combination of connecting, building, or merging. Embedding may occur in the pre-trial period, when qualitative data can be used in clarifying outcome measures and understanding contextual factors that could lead to bias and should be controlled for, or for developing measurement tools to be utilised during the trial.

Also, post-trial qualitative data collection can be used to explain outliers, debrief subjects or researchers about events or experiences that occurred during the trial, or develop hypotheses about changes that might be necessary for widespread implementation outside of a controlled research environment (Hamilton et al., 2013). This is when more weight is given to one type of data; the other data type is embedded within the first. This approach is commonly used in clinical trials where a small qualitative element is used to supplement the data from the trial. Creswell and Plano Clark (2018) argued that integration in this design takes place in two ways: a) by connecting the quantitative findings to the qualitative data collection, and b) by drawing integrated findings after combining two sets of results after the qualitative phase is completed.

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3.10 Rationale for Adoption of Explanatory Sequential Mixed Methods Design

Retirement anxiety and psychological well-being are complex and multifaceted phenomenon, and using quantitative phase first, the researcher captured a broad view of levels of retirement anxiety and psychological well-being across a larger sample of Basic school teachers. The quantitative data helped identify general trends, prevalence, and relationships between and among variables such as gender. Creswell and Creswell (2021) argued that explanatory sequential mixed methods are valuable when there is a need to obtain statistical trends and generalisations from quantitative research but also explain the reasons behind those results using qualitative research.

Similarly, retirement anxiety, particularly in the teaching profession, is influenced by various personal and contextual factors such as job satisfaction, pension readiness, and perceived societal roles after retirement. Thus, after identifying significant trends from the quantitative data, a qualitative phase provided deeper insights by exploring participants lived experiences, coping mechanisms, and personal reflections. The qualitative data explained why Basic school teachers experienced high retirement anxiety and poorer psychological well-being.

Furthermore, the study aimed at making recommending through policy changes to reduce retirement anxiety and improve psychological well-being, and in view of that there was the need to understand both the scope (quantitative) and depth (qualitative) of retirement anxiety and psychological well-being. The quantitative results provided the type of interventions to reduce retirement anxiety and enhance psychological well-being, while the qualitative insights tailored these interventions to be more relevant to teachers' personal experiences as argued by Ivankova and Plano Clark (2022).

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In conclusion, using explanatory sequential mixed methods design to study retirement anxiety and psychological well-being of Basic school teachers, it allowed the researcher to capture the breadth of the problem through quantitative means while providing a deeper understanding of the underlying issues through qualitative exploration. Also, this design provided a holistic approach, combining statistical generalisations with personal experiences, which is critical in addressing complex retirement anxiety and psychological well-being factors.

In spite of the advantages of using explanatory sequential mixed methods design, merging quantitative and qualitative data was quite challenging. It was not easy to align statistical trends with qualitative insights, but the researcher mitigated this limitation by employing a detailed framework for data integration, using triangulation techniques to ensure that the quantitative and qualitative findings were in a complementary manner. In addition, participants involved in the second qualitative of the study experienced fatigue because they had already participated in the first quantitative phase. To address this, the researcher carefully selected a subset of participants who were willing and motivated to participate in the second qualitative phase. Also, interviews were designed to be short and structured in a way that minimised emotional distress, ensuring that participants did not feel overwhelmed.

3.11 Positionality

Positionality describes both an individual's world view and the position they adopt about a research task and its social and political context (Foote & Bartell, 2011; Savin-Baden et al., 2013; Rowe, 2014). The individual's world view, or "where the researcher is coming from," concerns ontological assumptions (an individual's beliefs about the nature of social reality and what is knowable about the world), epistemological assumptions (an individual's beliefs about the nature of knowledge),

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and assumptions about human nature and agency (an individual's assumptions about the way we interact with our environment and relate to it) (Bahari, 2010; Grix, 2019; Scotland, 2012; Sikes, 2004). Notably, the researcher personally takes a pragmatic stance when it comes to research direction. Thus, it is obvious that the researcher's personal position with regards to orientation in research is that of a pragmatist.

Ontologically, the insider perspective is usually referred to as an emic account while the outsider perspective as an etic one. The terms refer to different ontological positions. An emic description or the insider's view of reality (Holmes, 2020) is situated within a cultural relativist perspective, recognising behaviour and actions as being relative to the person's culture and the context in which that behaviour or action is both rational and meaningful within that culture. It uses terminology that is meaningful to and from the perspective of a person from within the culture whose beliefs and behaviours are being studied. In this study, interview transcriptions included verbatim colloquial language, spelling, and grammar and prior theories and assumptions were discarded or disregarded so that the true 'voice' of the research participants may be heard (Creswell, 2015; Holmes, 2020).

An etic account is situated within a realist perspective, attempting to describe differences across cultures in terms of a general external standard and from an ontological position that assumes a pre-defined reality in respect of the researcher subject relationship (Creswell & Creswell, 2018). Etic accounts aim to be culturally neutral (i.e., independent of culturally specific terminology or references), using and testing pre-existing theory and are written in terminology that is appropriate to a community of external scientific observers or scholars rather than those who are within the culture. For instance, in this study, interview transcription in some instances excluded colloquial language, and grammar and spelling were corrected. Ontologically

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an etic position operates from the assumption that objective knowledge relies on the degree to which researchers can detach themselves from the prejudices of the social groups they study (Creswell, 2014).

It is interesting to note that the researcher started the data collection as an 'outsider' researcher, because this was carried out in social, cultural and community settings to which the researcher do not belong in terms of ethnicity, class and lived experiences. This position makes the researcher to approach the subjects with less bias shaped by internal group norms. However, this positionality shifted during the interview stage of the study because the researcher needed to bracket the experiences in order to avoid biases which could compromise the findings of the study. In view of this argument, the researcher was both seen as an insider and outsider researcher which reflects the researcher's disposition as a pragmatist (Creswell, 2023; Holmes, 2020). This research philosophy is not to take stringent stands regarding positivism or interpretivism, but to find ways by which the strengths of both orientations can be synergised, while minimising their weaknesses.

Furthermore, as a pragmatist, the researcher is open to what works but not stereotyped to either a quantitative or qualitative approach to research. Thus, the researcher is not solely committed to any one system of philosophy and reality but open to the use of multiple methods, different worldviews, and different assumptions, as well as different forms of data collection and analysis. Hence, the approach for this study adopted a mixed methods approach which enabled the researcher to adequately find out and explore the complex issues of retirement anxiety and psychological well-being of Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities.

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3.12 Setting of the Study

In this section, the researcher briefly describes the locational context within which this study was conducted. The 16 administrative Regions of Ghana were zoned into three clusters. The Northern Zone, the Middle Zone, and the Southern Zone. The northern zone comprised of Northern, North East, Savannah, Upper East, and Upper West Regions. From the Northern Zone, the Northern Region was selected, and Nanumba North Municipality, with Bimbilla as its administrative Municipal capital, was purposefully selected as site 1. Also, the Middle Zone was made up of Ahafo, Bono East, Ahafo, Oti, and Ashanti Regions.

Oti Region was selected from this zone, and Jasikan Municipality, with Jasikan as its Municipal capital, was selected as site 2. Finally, the Southern Zone consisted of the Central, Greater Accra, Volta, Western North, Western, and Eastern Regions. The Central Region was purposefully selected from this zone, and Effutu Municipality, with Winneba as its Municipal capital, was chosen as site 3. The sites were strategically chosen because the researcher had ever worked in these places and was familiar with the locations in terms of the transportation network, gaining access from the gatekeepers to allow the participants to provide the data required for the study.

3.12.1 Nanumba North Municipality (Site 1)

The population of the Municipality according to the 2021 population and housing census, stands at 188,680, with 92,279 males and 96,401 females. The Municipal capital is Bimbilla. The Municipality shares boundaries with East Gonja Municipality to the west and Yendi Municipality to the north (Ghana Statistical Service Report [GSSR], 2021). To the east, it shares its boundary with Zabzugu District; to the south, with Kpandai District; and to the south-east, with Nanumba South District. It is located in the eastern part of the Northern Region and lies between latitudes 8.5º N and

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9.25º N and longitudes 0.57º E and 0.5º E. The Municipality covers a total land area of 2,458 sq./km. The Nanumba North Municipality is a place for several crèches and Basic schools, both public and private.

The Nanumba North Municipality is a place for several crèches and Basic schools, both public and private. There are two (2) senior high schools. One is a public mixed school, and the other is a private mixed school. It has 30 kindergarten schools, 70 primary schools, 33 Junior High Schools, 1 public and 1 private senior high school, and 1 College of Education. There are eight health facilities in the Municipality and a maternity home. The Municipality has 247 educational institutions, of which 74 (30%) are public and the rest, 70 percent, are private. There are 47 pre-schools (1 public and 46 private), 74 kindergartens (24 public and 50 private), 71 private schools (26 public and 45 private), 47 junior highs (22 public and 25 private), 8 senior high schools (I public and 7 private), the University of Education, community health nurses training school, police staff, and Command College GSSR (2021). Figure 3.4 below shows the geographical map of the Nanumba North Municipality.

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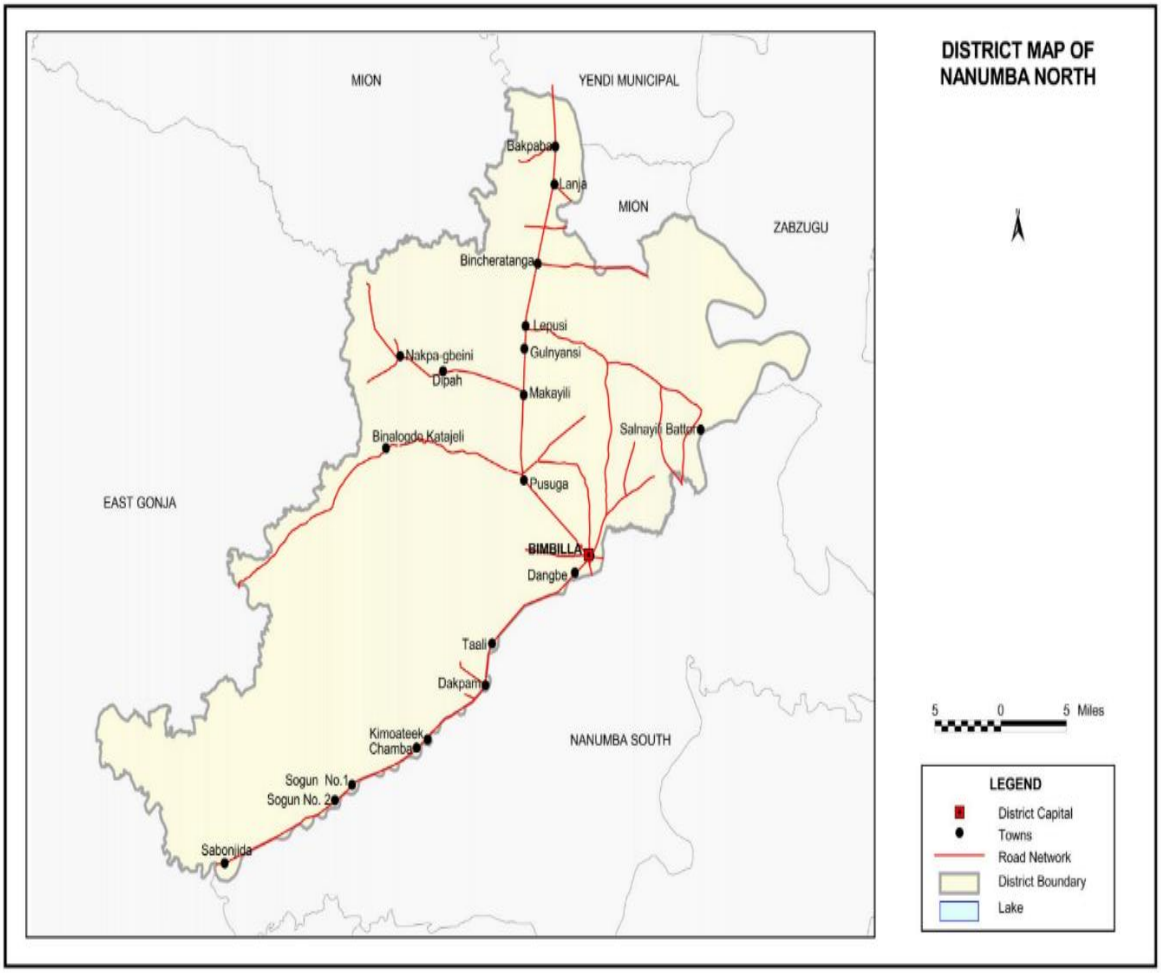


Figure 3.4

Geographical Map of Nanumba North Municipality

Source: Ghana Statistical Service Report (2021)

3.12.2 Jasikan Municipality (Site 2)

The population of Jasikan Municipality, according to the 2021 population and housing census, stands at 59,695 with 30,441 males and 29,254 females (GSSR, 2021). Of the population aged 11 and older, 77.0% are literate and 23.0% are non-literate. The proportion of literate males is higher (84.2%) than that of literate females (70.2%). About six out of every ten people (60.6%) in the district could read and write both in English and in a Ghanaian language. Of the population aged 3 years and older, 21.0% have never attended school, 38.8% are currently attending school and 40.2% have attended school in the past.

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The Municipality which has Jasikan as its capital, is situated in the southern part of the Oti Region of Ghana. It shares boundaries with Kadjebi District to the north, Biakoye District in the western part, the southern part with Hohoe Municipality, and the eastern part with the Republic of Togo (GSSR, 2021). The Municipality occupies a total land area of about 500 square kilometres. It is 96.2 km from Dambai, the regional capital, and 265 km from the nation's capital, Accra. Figure 3.5 below shows the geographical map of the Jasikan Municipality.

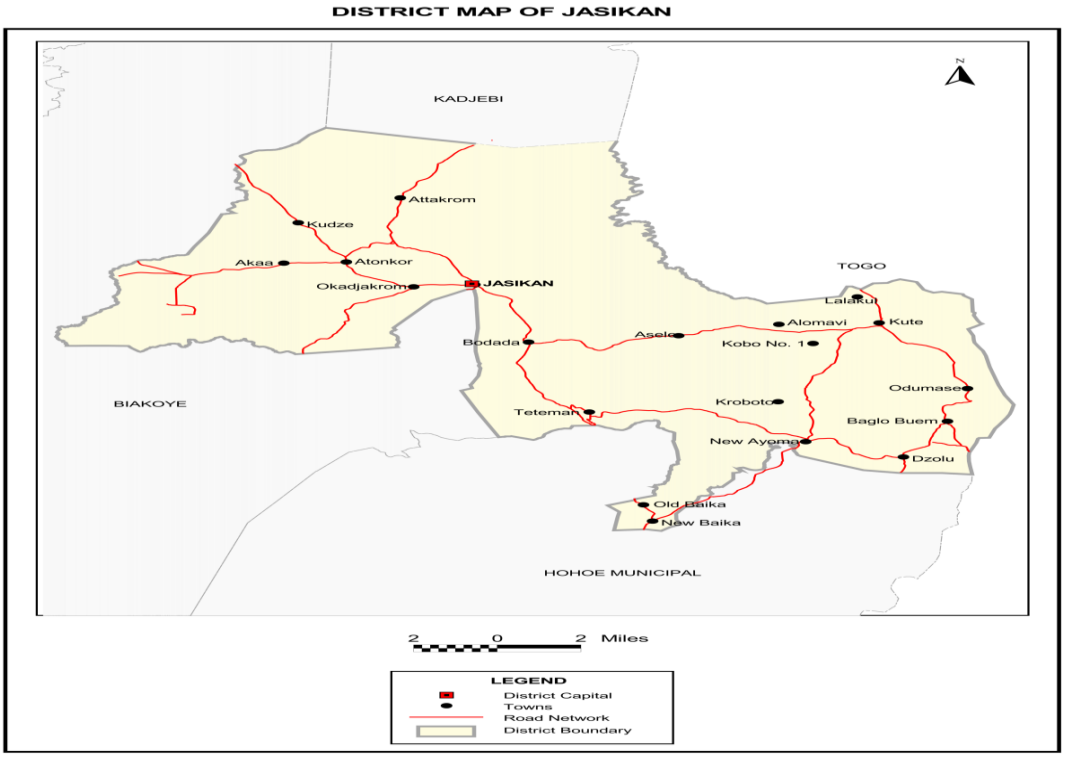


Figure 3.5

Geographical Map of Jasikan Municipality

Source: Ghana Statistical Service Report (2021)

3.12.3 Effutu Municipality (Site 3)

Winneba is the administrative capital of the Effutu Municipality; a town renowned for several specialized institution of higher learning. The Municipality is situated between latitudes 5°16' and 20. 18" N and longitudes 0°32' and 48.32'' W of

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the eastern part of Central Region and covers an area of 82 square kilometres (163 sq. miles). GSSR (2021) report shows that the Municipality lies between Gomoa East District to the west, north and east flanks. On the southern flank is the Gulf of Guinea. The population of the Municipality according to 2021 population and housing census stands at 107,798 with 54,723 males representing 50.6% and 53,075 females representing 49.4%. Estimated average transient students' population from University of Education, Winneba is about 17,235. The Municipal population growth rate is 2.8%. Figure 3.6 below shows the geographical map of the Effutu Municipality.

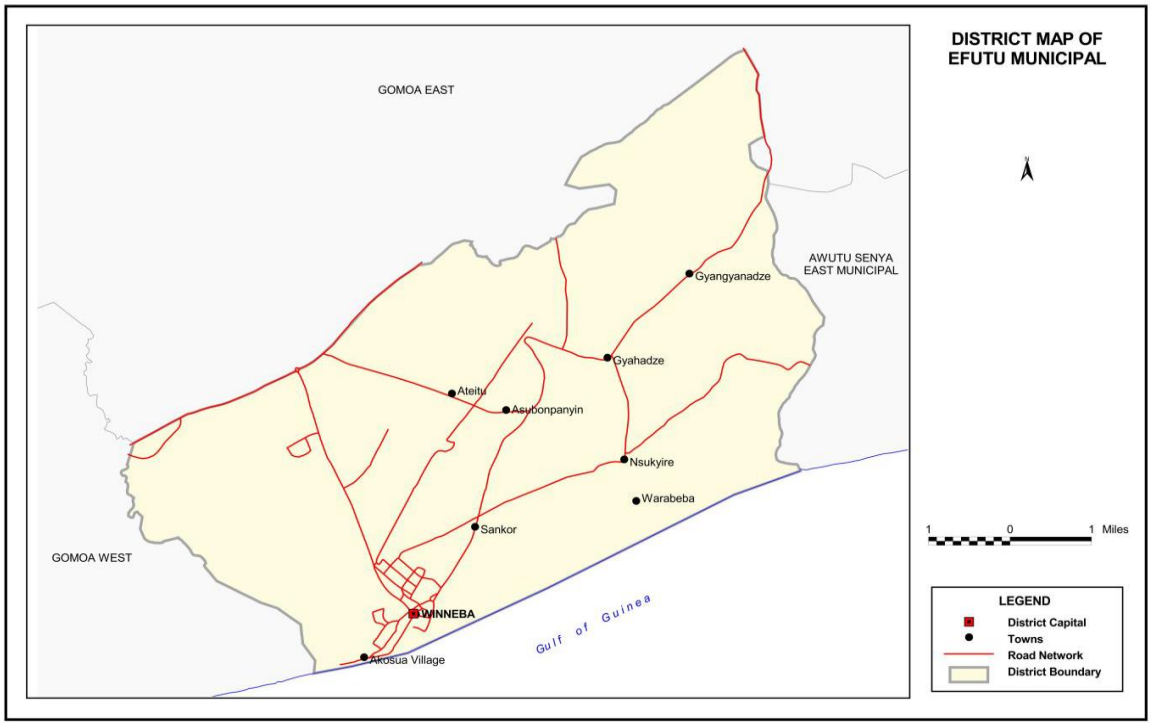


Figure 3.6

Geographical Map of Effutu Municipality

Source: Ghana Statistical Service Report (2021)

3.13 Population of the Study

Due to access constraints to schools and in view of the geographically dispersed nature of Ghanaian Basic schools, the study's data collection was limited to public Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities in the

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Northern, Oti, and Central Regions of Ghana. The target population for the study comprised of all teachers in Ghanaian Basic schools whose ages ranges from 40–55 years. However, inclusion criterion was established to exclude teachers less than forty-years because it appears that teachers within this category were much interested in establishing social networks with friends, colleagues and co-workers than thinking about retirement which might result in retirement anxiety and its associated effects on their psychological well-being.

Moreover, it also seems to suggest that Basic school teachers within the age bracket of 40-55 are within middle adulthood to late adulthood an are thinking about retirement and are making preparation towards it and might have experienced retirement anxiety and could provide appropriate and adequate responses to the questionnaire as compared to the teachers less than 40 years. The accessible population consisted of 6,928 Basic school teachers (EMIS Report, 2024). Out of this number, 3,896 were males constituting the majority, representing 56%, while 3,061 were females, representing 44%.

The Nanumba North Municipality has a population of 2,776 teachers (Nanumba North Education Management Information System [EMIS], 2023); the Jasikan Municipality has a population of 1,772 teachers (Jasikan EMIS, 2023); and the Effutu Municipality has a population of 2,387 teachers (Effutu EMIS, 2023). Out of this number, 2,345 were Superintendent II holders, 2,025 obtained the rank of Superintendent I, 1,629 attained the rank of Principal Superintendent, and those who attained the rank of Assistant Director II were 678, while 251 rose to the rank of Assistant Director I.

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Table 3.1

Regions and Administrative Capitals

Region	Capital
Northern	Tamale
Oti	Dambai
Central	Cape Coast

Source: Field Data (2024)

The names of the Municipalities were listed in alphabetical order, written on slips of paper, and put into a container. The contents were thoroughly mixed, and one slip of paper was drawn at a time from the container without looking into it. Whenever a slip was selected and recorded, it was thrown back into the container before the next one was picked. However, if an already drawn number was selected for a second or third term, it was thrown back into the container before the next one was drawn. The process continued until the three Municipalities namely; Nanumba North, Jasikan and Effutu were selected to constitute as displayed in Table 3.2 below.

Table 3.2

Municipalities and Administrative Capitals

Municipality	Administrative Capital
Nanumba North Municipality	Bimbilla
Jasikan Municipality	Jasikan
Effutu Municipality	Winneba

Source: Field Data (2024)

In all, three Municipalities namely: Nanumba North, Jasikan and Effutu were selected to constitute the setting of the study with an accessible population of 6928 Basic school teachers. However, since the Municipalities did not have equal population of Basic school teachers, the researcher used proportionate sampling technique to select respondents from each Municipality in order to ensure that the sample size of each stratum was proportionate to the population size of the stratum.

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3.14 Proportionate Stratified Sampling Technique

The proportionate stratified sampling technique, together with the simple random sampling technique, was used to select the 450 participants for the quantitative phase of the study. At each Municipality, the draw-and-hat method was employed to select the required number of participants to participate in the study. In order to ensure that male and female teachers were all represented fairly in the study, male and female teachers were grouped into two separate strata before applying the simple random sampling technique in selecting the participants. The selection of the participants from each of the stratum was independent of the other stratum. This strategy was meant to ensure equal representation of male and female teachers. In the 3 Municipalities, 450 participants were sampled to participate in the study as ultimate sampling units, and data was collected from them by administering questionnaires to them in the quantitative phase of the study. With this number, 180 participants were selected from Nanumba North Municipaltiy, 115 were sampled from Jasikan Municipality and 155 were chosen from Effutu Municipality respectively as shown in the Table 3.3 below.

Table 3.3

Municipalities and Sample Size Distribution of Respondents

Municipality	Estimated Population	Proportion of Population	Sample Size
Nanumba North	2,400	2400/6000 x 450	180
Jasikan	1,528	1528/6000 x 450	115
Effutu	2,072	2072/6000 x 450	155
Total	**6000**	**100%**	**450**

Source: Field Data (2024)

A proportionate stratified sampling technique was used to select the respondents for the study. In a proportionate stratified sample, the number of cases selected from each stratum is based upon the subgroup's size relative to the population size (Freedman

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& Taub, 2006). This is the simplest method of stratification, where the number of individuals or elements taken from each stratum or group is proportionate to their distribution in the overall population. According to Rahman et al. (2022), in proportionate stratified sampling, the variables are selected for the sample based on their original distribution in the population of interest. Consequently, the relative size of each of the strata in the population of interest determines the likelihood of selecting a variable from that stratum for the sample.

Rahman et al. (2022) explain that this method is used when the population has a member or element that is not homogeneous and is stratified proportionally. Proportionate stratified random sampling is done by making layers (strata). Then, each layer is taken as a number of subjects randomly. The number of subjects from each stratum is the research sample. Rahman et al. (2022) posited that proportionate stratified sampling guarantees that the subgroups will be proportionate to their known sizes in the population. This helps ensure that key subgroups are accurately represented in the sample.

3.15 Sample Size and Sampling Techniques

The sample size for the study was 450. According to Ofori and Dampson (2011), stratified sampling is a probability sampling technique where the researcher divides the entire population into different subgroups or strata, then randomly selects the final subjects proportionally from different strata. Ofori and Dampson (2011) posited that the use of stratified sample guaranteed that resulting sample was distributed in the same way as the population in terms of the stratifying criterion. In order to ensure that there was proportional representation of Municipalities in the study, a simple random sampling technique, specifically, the lottery method was used to select 1 Municipality each from the three zones.

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Sample size and sampling techniques were done in two iterative phases with the qualitative phase building on the results of the quantitative phase which needed further exploration. This was in accordance with the philosophy of sequential explanatory mixed methods design which posited that based on the issues that emerged from the initial quantitative design, a second qualitative phase can be designed to explain the initial results of the first qualitative phase of the study. This was meant to provide a comprehensive understanding of the retirement anxiety which is experienced differently by different people based on gender and socio-cultural context. Multistage sampling technique was employed to select the sample for the first quantitative phase of the study.

In the quantitative phase of the study, 5% of error rate was used for the sample size determination of the teachers. Yamane (1967) formula for sample size determination was used to calculate the sample size of the quantitative phase of the study. The proportionate sample of Basic school teachers from each Municipality was obtained using the formula: Sample Size/population size x stratum size,

$$n = \frac{N}{1+N(e)^2}$$

Where;

n = sample size required

N = number of people in the population

e = error rate (5% = 0.05)

This research used error rate of 5% to determine the number of the sample.

The population was 6,928 teachers; therefore, the calculation for the sample is as shown below:

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$$n = \frac{6{,}928}{1+(6{,}928)\ (0.05)^{2}}$$

$$n = \frac{6{,}928}{1+(6{,}928)\ (0.0025)}$$

$$n = \frac{6{,}928}{1+(17.32)}$$

$$n = \frac{6{,}928}{18.32}$$

n = 378 teachers

To cater for attrition and incompleteness of questionnaires, the researcher added additional 100 questionnaires to make it 478. At the end of the data collection, 28 questionnaires were either not returned or were incomplete which made the return rate to be 94.14 % constituting a sample size of 450 which was used for the study. According to Hair et al. (2014), the sample size for a quantitative study should be more than 300 and above to be considered fit for any robust analysis.

The choice of the sample size was further grounded in the assertion of Gay et al. (2014), who suggested a sample size of above 400 out of a population size beyond 5,000 should be used since this will give a sufficient sample size to draw assumptions about nearly any population size at the 95% confidence level with a 5% margin of error. This explains why samples between 400 and 500 are often used in research for a population size beyond 5,000. Gay et al. (2014) argued that beyond a certain point (about N = 5,000), the population size is almost irrelevant and a sample size of about 400 will be adequate. Relatedly, Adam (2020) buttressed this argument that a sample size of 400 and above is ideal for a population of 5,000 and above. Table 3.4 presents

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the information on accessible population of Municipalities and sample size distribution of teachers.

Table 3.4

Population of Municipalities and Sample Size Distribution

Municipality	Population	Sample
Nanumba North Municipality	2776	180
Jasikan Municipality	1765	115
Effutu Municipality	2387	155
Total	**6928**	**450**

Source: Field Data (2024)

At each of the stratum, males and females were put into two separate strata and simple random sampling procedure specifically the lottery method was used to sample 180 teachers out of 2,776 from Nanumba North Municipality. Out of this number, 103 were males while 77 were females. Also, in Jasikan Municipality, 115 teachers were sampled from a total of 1,765 of which 60 were males and 55 were females. From Effutu Municipality, 155 teachers were sampled from an accessible population of 2,387. Out of this number, 85 were males while 70 were females. from out o 2,776. Gravetter and Forzano (2011) posited that simple random sampling procedure is used in selecting cases for a study, where each member of a population is given similar chance of being selected to be part of the study. Table 3.5 presents detailed information on Municipalities and respective male and female teachers selected from each.

Table 3.5

Municipalities and Gender Distribution of Respondents

Municipality	Gender		Sample Size	
	Male	Female	Male	Female
Nanumba North	1,378	1,022	103	77
Jasikan	915	613	60	55
Effutu	1,189	883	85	70
Total	**3,482**	**2,518**	**248**	**202**

Source: Field Data (2024)

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The rationale for adopting this sampling method was justified on the grounds that it created highly reliable or valid results as the selected sample group mirrored similar characteristics of the population (Bhandari, 2023). Another justification for the choice of multistage cluster sampling is that the population is too vast and researching every individual is practically impossible. Besides, the author further added that since there was a need to gather primary data on the perceptions, views, and ideas of teachers from a geographically dispersed population (Bhandari, 2023), the adoption of this sampling technique was considered most appropriate in achieving the purpose of the study.

Besides, it gave the researcher the opportunity to carefully choose the participants, making room for flexibility. Moreover, this technique does not require a complete list of all the members of the target population, hence, it reduces sample preparation costs. Although Bhandari (2023) argued that each stage of the sampling process is very subjective and can lead to unrepresentative samples because large sections of populations may not be selected for sampling, leading to undercover bias and selection bias, conscious efforts were made to reduce the sampling biases as much as possible. Thus, the population was divided into clusters at various stages for better data collection, management, and interpretation.

3.16 Sample Size and Sampling Technique for the Qualitative Phase of the Study

In the qualitative phase of the study, humans are seen as complex, somewhat unpredictable beings, and those individual differences and idiosyncratic needs override any notion of universal laws of human behaviours (Cavana et al., 2001). The role of the qualitative phase of this study was to get a deeper understanding of human behaviour, by revealing peoples' values, interpretative schemes, mind maps, belief systems, and

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rules of living so that participants' reality can be best understood (Cavana et al., 2001). In the first quantitative phase of the study, a sample size of 450 was randomly and closed-ended questionnaire administered to.

In line with the philosophy of sequential explanatory mixed methods design, and using the criteria of sufficiency, saturation of data and taking into account practical exigencies in selecting key informants from the first quantitative phase of the study to explain the issues that emerged from this first phase of the study, 24 participants were purposefully selected from the sample size of 450 who participated in the quantitative phase. This consists of 3 males and 3 females each from Nanumba North, Jasikan and Effutu Municipalities. This was meant to ensure fair representation and to build multiple perspectives from the geographically diverse population.

Besides, the depth and duration of the interview provided the richness of data needed for the analysis. The choice of this sample size is justified by the argument advanced by Green and Thorogood (2004) and Vasileious et al. (2018), who argued that for most qualitative researchers conducting an interview-based study with fairly specific research questions, there is little new information generated after interviewing 25 people belonging to different analytically relevant participant category. Similarly, Ritchie et al. (2003) argue that studies employing individual interviews should not be more than 50 interviews so that researchers are able to manage the complexity of the analytical tasks.

Additionally, a sample size of 24 teachers who scored high on retirement anxiety and was purposefully selected from the initial 450 sample who already participated in the first quantitative phase of the study. Besides, the choice of the sample size of 24 participants grounds the assertion that the sample size was large enough to allow the unfolding of a "new and richly-textured understanding of the phenomenon

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under study, but small enough so that a "deep, case-oriented analysis could be made" (Sandelowski, 2004). Finally, a sample of 24 participants was deemed appropriate because of the explanatory nature of this research, giving weight to the quantitative phase of the study with the focus of the qualitative phase identifying underlying ideas and nuances about the topic from the participants' perspectives.

3.16.1 Maximum Variation Sampling Technique

Maximum variation sampling technique was adopted for the second phase of this study. Maximum variation, sometimes referred to as maximum diversity sampling or maximum heterogeneity sampling, is a sampling method in which researchers attempt to collect data from the widest range of perspectives possible about a certain topic (Creswell, 2014). From the viewpoint of Etikan (2016), the researcher decides what needs to be known and sets out to find people who can and are willing to provide the information by virtue of knowledge and experience.

Hence, the choice of the maximum variation sampling technique was rooted in the assertion that retirement anxiety will elicit different experiences depending on the mental health, financial insecurity, and reduced social network of Basic school teachers, which will invariably lead to different psychological well-being outcomes. This is influenced by self-acceptance, positive relations with others and purposeful life. Therefore, the researcher selected samples who possessed different characteristics with different perspectives in terms of age, socio-economic status, income, Municipality of work, and gender because they are information-rich participants who could contribute valuably to unearthing different retirement experiences and psychological well-being outcomes as they navigate the unavoidable phase of the retirement phase of life.

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This method of sampling allowed for multiple perspectives of individuals to be presented, and it exemplifies the complexity and varied experiences of Basic school teachers in terms of their retirement anxiety and its associated psychological well-being (Creswell, 2014). In doing so, the researcher was able to gain a more holistic view of the participants' experiences, which guaranteed the analysis of the study topic from different standpoints. Additionally, the maximum variation sampling technique was chosen to enable the researcher to include sources that might offer contrary evidence or views. Yin (2016) argued that when participants are selected for the interview, the researcher should make conscious efforts to deliberately interview some people who the researcher suspects hold different views related to the issue under investigation. This was done to avoid biasing the study or giving any appearance of bias by choosing only those sources that confirm your own preconceptions.

Retirement anxiety and psychological well-being are multi-faceted issues affected by personal, professional, and societal factors. In view of that maximum variation sampling was well suited to a study of such complex phenomena, as it enabled the researcher to explore how different factors converge to shape individuals' experiences. By ensuring a diverse range of participants, the researcher could better understand how these variables interact in unique and varied ways (Plano Clark & Ivankova, 2023).

Furthermore, this sampling technique provided a more holistic understanding of how retirement anxiety and psychological well-being manifested in different individuals. Thus, by selecting teachers with varying levels of job satisfaction, financial readiness, and family support, the researcher was able to uncover how different factors interacted to influence their psychological well-being as they approach retirement. This

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in-depth understanding is crucial for developing tailored interventions or policies to support diverse groups of teachers (Bryman, 2022).

In spite of the benefits of maximum variation sampling technique, Kumar (2022) contends that while maximum variation sampling seeks to capture a wide range of perspectives, it does not guarantee true representativeness since the focus is on variability rather than randomness. Also, the diversity of experiences and perspectives captured through maximum variation sampling could lead to very complex and voluminous data, making analysis challenging. Thus, researchers may have to sift through a wide range of themes and patterns, which can complicate the process of drawing clear conclusions, which can potentially result in difficulties in identifying commonalities, and making coherent interpretations across valid cases (Bryman, 2022).

3.17 Instruments for Data Collection

In this study, the main instruments employed for data collection were closed-ended questionnaires and semi-structured interview guide. Whereas closed-ended questionnaires were used to collect data during the first quantitative phase, interview guide was used to collect data during the second qualitative phase of the study.

3.17.1 Closed-Ended Questionnaire

In the quantitative phase of the study, two questionnaires were used for data collection. These include Retirement Anxiety Scale (RAS) and Psychological Well-Being Scale. The two scales were adapted from Retirement Anxiety Scale (RAS) developed by Oluseyi and Olufemi (2015), and Psychological Well-Being Scale (PWB-S) developed by Ryff (2013). The wordings of some of the items in the two scales were well not very clear and could lead to inaccurate responses from the respondents. These items were reworded to clear meaning to the respondents.

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The questionnaire comprised of four sections, namely, A, B and C. Section A gathered demographic data; Section B assessed the retiree's retirement anxiety using Retirement Anxiety Scale (refer to Appendix G). Section C assessed the psychological well-being using Psychological Well-Being Scale (refer to Appendix I). This scale consists of 18 items. It assessed three constructs which include; self-acceptance, positive relations with others, and purposeful life. All the scales were made of closed-ended items.

For this phase of the study, six sub-scales were adapted and used for data collection. Mental health, financial insecurity, and reduced social network scales were adapted from Retirement Anxiety Scale, while self-acceptance, positive relations with others, purposeful life were adapted from Psychological Well-Being Scale. The study was limited to three constructs of psychological well-being namely; self-acceptance, positive relations with others, purposeful life. The rationale for the choice of these three constructs was primarily based on the focus of the study and information obtained from literature which suggests that the three constructs are the most determinants of psychological well-being.

The main purpose of using close-ended questionnaires to collect quantitative data was to gather first-hand information from a considerable number of participants from Nanumba North, Jasikan, and Effutu Municipalities for the purpose of making comparisons and drawing conclusions. Another justification for the use of closed-ended questionnaires was to support the quantitative results with the qualitative results in the second qualitative phase of the study through the use of semi-structured interview for the purpose of comparison, integration, and interpretation of the results from the two approaches to provide a comprehensive understanding of the phenomenon under investigation.

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3.17.1.1 Retirement Anxiety Scale (RAS)

Retirement Anxiety Scale (refer to Appendix G) was developed by Oluseyi and Olufemi (2015). It was used to measure the retirement anxiety of secondary school teachers who were left with 10 years to retire. In this study, the scale was modified to 18 items. For instance, items such as "retirement thought make me feel comfortable and easy", "retirement thought make me look forward to my retirement with happiness", "I feel that retirement will be most pleasant period for me", "I feel calm when I think about the approaching retirement", and "I find it enjoyable asking retirees how to prepare for retirement" did not illicit responses on retirement anxiety and were expunged. The response range for the original scale was rated on a 5-point Likert scale with "1 = Strongly Disagreed" (SD), "2 = Somewhat Disagreed" (D), 3 = "Neither Agreed nor Disagree" (AD), and 4 = "Somewhat Agreed" (A), 5 = "Strongly Agreed" (A).

However, in this study, the responses were rated on a 4-point Likert scale with "1 = Strongly Disagreed" (SD), "2 = Somewhat Disagreed" (D), and 3 = "Somewhat Agreed" (A), 4 = "Strongly Agreed" (A). The justification for adapting it to a 4-point Likert scale was that it helped the researcher to better understand participants' true attitudes as they lean towards agreement or disagreement. Also, it encouraged respondents to take a position, which can lead to clearer data interpretation. The scale allows respondents to express their level of agreement or disagreement with each of the statements, which enable researchers to assess their retirement anxiety levels.

In terms of scoring, it typically involves summing the responses, with higher scores indicating greater retirement anxiety. The scale reported a reliability coefficient of 0.87 using Cronbach's alpha. This indicates a high level of internal consistency, suggesting that the scale is reliable and measures retirement anxiety consistently. Its test-retest reliability is 0.83 over a 2-week period and a split-half reliability of 0.85.

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These coefficients indicates that the RAS has an excellent reliability, making it a trustworthy measure for assessing retirement anxiety. Some of the items in the scale include; “I am anxious about the impact of retirement on my mental health”, “I worry about having enough money to live comfortably in retirement”, “I am worried about the potential loss of social connections after retirement”.

3.17.1.1.1 Mental Health Scale (MHS)

This is a 6-item scale that was adapted from Oluseyi and Olufemi (2015). The original Retirement Anxiety Scale (RAS) was made up of 23 items with a Cronbach alpha (α) of .863. It was adapted with reference to information that was obtained from literature and with reference to the questions that guided the study. After its modification, it was pilot tested on a Ghanaian population with a sample size of 30. Its new Cronbach alpha coefficient was computed (α =.821), where higher scores indicated much worry about mental health and lower scores denoted less worry about mental health. Response options were rated on a 4-point Likert scale, where “1 = Strongly Disagreed” (SD), “2 = Disagreed” (D), 3 = “Agreed” (A), and 4 = “Strongly Agreed” (A). Some of the sample test items include: “I am anxious about the impact of retirement on my mental health”, “My health will not allow me to work for extra income when I retire”, and “I have an underlying health condition that is making me worry”.

3.17.1.1.2 Financial Insecurity Scale (FIS)

It is a 6-item scale that was adapted from Oluseyi and Olufemi (2015) based on the information obtained from literature and with reference to the research questions of the study. The original Retirement Anxiety Scale (RAS) is made up of a 23-item scale with a Cronbach alpha (α) value of .863. In order to obtain its reliability, it was pilot tested on a Ghanaian population with a sample size of 30. Its new Cronbach alpha

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coefficient was computed (α =.869), where higher scores indicated much higher financial insecurity while lower scores meant much less financial insecurity. Response options were rated on a 4-point Likert scale, where "1 = Disagreed," (SD), "2 = Disagreed" (D), 3 = "Agreed" (A), and 4 = "Strongly Agreed" (A). Some of the sample test items include: ""I worry about having enough money to live comfortably in retirement"; "My retirement savings will not be enough to take care of my family needs when I retire; and "How to manage my finances after retirement is a great source of concern to me."

3.17.1.1.3 Reduced Social Network Scale (RSNS)

The Reduced Social Network Scale is a 6-item scale that was adapted from Oluseyi and Olufemi (2015) in reference to the literature and research questions of the study. The Retirement Anxiety Scale (RAS), according to Oluseyi and Olufemi (2015), is a 23-item scale with a Cronbach Alpha (α) value of .863. It was pilot tested on a Ghanaian population with a sample size of 30 in order to establish its reliability. The new Cronbach alpha coefficient after piloting was computed (α =.871), where higher scores indicated much worry about a reduced social network while lower scores indicated less worry about a reduced social network.

The scale has a 4-point Likert scale where response options range from "1" to Fairly Acceptable" (FA), "2 to Acceptable" (A), 3 to "Moderately Acceptable" (MA), and 4 to "Highly Acceptable" (HA). Examples of test items include: "I am anxious about the impact of retirement on my relationship with friends and family", "I am worried about the potential loss of social connections after retirement", and "I will not have people to discuss issues that affect my retirement life when I retire".

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3.18 Psychological Well-Being Scale (PWB-S)

The Psychological Well-Being Scale is a 42-item scale developed by Ryff (2013) meant to measure adult psychological well-being. The scale has been reported to have a high Cronbach alpha (α =.93), indicating good internal consistency. Also, it has a robust single-factor structure and good criterion-related validity with measures. Items are rated on a 7-point Likert scale, with response options ranging from 1 (Strongly Disagreed) to 6 (Strongly Agreed). However, in this study, the scale was adapted based on information obtained from the literature and research questions of the study. The response format is a type 4-point Likert scale ranging from "1= Not at All" (NA), "2 = Slightly" (S), 3 = "Moderately" (M), and 4 = "Highly" (H).

3.18.1 Self-Acceptance Questionnaire (SAQ)

This is a 7-item scale that was adapted from Cong and Gao (1999). It has two factors, which are self-acceptance and self-evaluation. Cong and Gao (1999) reported an internal reliability of (α =.850) and a test-retest reliability of .770. It was adapted with reference to information that was obtained from literature and with reference to the questions that guided the study. After its modification, it was pilot tested on a Ghanaian population with a sample size of 30. Its new Cronbach alpha coefficient was computed (α =.862), where higher scores indicated higher acceptance and lower scores indicated lower acceptance. It is scored on a 4-point Likert scale, where higher scores indicate higher acceptance while lower scores indicate lower acceptance. Response options range from "1= Rarely," (A), "2 = Occasionally" (S), 3 = "Very Frequently" (VF), and 4 = "Always" (A). Samples of test items include: "In which do you see yourself as a good and caring person and deserve to be treated the same?"; "To what extent does disappointment in life affect you?"; and "How often do you forgive yourself?"

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3.18.2 Positive Relations with Others Scale (PRS)

The Positive Relations Scale is a 6-item scale that was originally developed and validated by Diener and Lucas (2009) to measure psychological well-being, comprising both positive and negative emotions. Based on information from the literature and research questions of the study, it was adapted to suit the study. It was pilot tested on a Ghanaian population with a sample size of 30 after its modification. The new Cronbach alpha coefficient was computed (α =.853). The scale has a 4-point Likert scale where response options range from "1= Rarely," (R), "2 = Occasionally" (O), 3 = "Very Frequently" (VF), and 4 = "Always" (A). Samples of test items include: "How well do you relate positively to your colleague teachers at your school?"; "To what extent do you set and respect boundaries in relating with others?"; and "How often do you let people around you know what you appreciate?"

3.18.3 Purposeful Life Scale (PLS)

This is a 5-item scale that was originally developed and validated by Diener and Lucas (2009) to measure psychological well-being, comprising both positive and negative emotions. Based on information from the literature and research questions of the study, it was adapted to suit the study, the scale was adapted to 8-items. The items that were added to make it 8-items were "I am good person and live a good life", "I am optimistic about my future", and "People respect me". The original scale was rated on a 6-point Likert. In this study, the scale was modified to a 4-point Likert scale which allowed respondents to avoid being neutral or indifferent, which could potentially lead to inaccurate data.

It was pilot tested on a Ghanaian population with a sample size of 30 after its modification. The new Cronbach alpha coefficient was computed (α =.880). The response format is a type 4-point Likert scale ranging from "1=Rarely," (R), "2=

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Sometimes" (S), 3= "Very Often" (VO), and 4= "Always" (A). Samples of test items include: "How often do you engage in activities that bring you joy and fulfilment?"; "In which way do you work to achieve your objectives set in life?"; and "To what extent do you think you have control over your life?"

3.19 Administration of Closed-Ended Questionnaire

The administration of the closed-ended questionnaire to the participants was done personally by the researcher beginning from 4th January, 2024 to 25th January, 2024. Due to the geographically dispersed nature of the settings of the study and the transportation cost involved, the researcher stayed at both Naanumba North and Jasikan Municipalities after distributing the questionnaires. A three-day week duration was given to the respondents to respond to the questionnaires. After three days, the researcher visited each of the schools to retrieve the questionnaires. However, in Effutu Municipality, both the administration and retrieval of the questionnaires took place within five working days.

An introductory letter was obtained from Nanumba North, Jasikan and Effutu Municipalities which introduced the researcher to the various schools (see appendices 5, 6 and 7). Copies of the permission and access letters were then given to all the sampled schools to officially inform them about their participation in the study and what were required of them. The researcher after visiting each school, presented the introductory letters to the Heads of the schools who then officially introduced the researcher to the teachers and encouraged them to fully participate in the exercise. On gaining access to the teachers, a brief introduction about the researcher and the purpose of the study was made known to participants. After the briefing consent forms and participant information sheets were also given to all the teachers and head teachers who were within the age category and willing to respond to the questionnaire to read and

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append their signatures. In all, 180 participants were from Nanumba North Municipality, 115 were from Jasikan Municipality and 155 were from Effutu Municipality.

3.20 Piloting of Instruments

An introductory letter was obtained from the Department of Counselling Psychology, University of Education, Winneba (refer to Appendix A). On Thursday, August 10, 2023, the letter was submitted in person to the District Director of Education for Awutu Senya East in the Central Region of Ghana. When approval was given, the Assistant Director of Human Resource asked one of the School Improvement Supervision Officers (SISO) to lead the researcher to some of the nearby Basic schools for an introduction to the heads and teachers of those schools.

In this study, the piloting of research instruments was done in two distinct phases. The first questionnaire phase and the second qualitative phase in accordance with the explanatory sequential mixed methods design grounded in the pragmatist's philosophy. The pilot study was necessary because it provided the opportunity to know the time needed to collect the needed data for the actual study and provided a glimpse of the challenges likely to be encountered when conducting the actual study and plausible solutions. A pilot study helped in testing and refining the design of the study, fieldwork procedures, refining of research questions, modification of data collection instruments, and analysis plan (Yin, 2016).

Three sub-scales of retirement anxiety and three sub-scales of psychological well-being were pilot tested. Retirement anxiety sub-scales included mental health, financial insecurity, and reduced social network, while psychological well-being sub-scales were self-acceptance, positive relations with others, and purposeful life. Pilot testing of the questionnaires was done in Awutu Senya East District in the Central

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Region of Ghana. In total, 30 consent forms were given to participants, comprising 16 males and 14 female teachers. Of this number, 19 were teachers from Primary schools, and 11 were from Junior high schools who consented to participate in the study. The District was chosen for this exercise because Basic school teachers in this District possess almost similar characteristics with those in Nanumba North, Jasikan, and Effutu Municipalities in terms of sex, age, number of years of teaching experience, ranks in service, and educational qualifications.

Three circuits were randomly sampled out of the 36 circuits in the District after which two Basic schools were further sampled from each of the three circuits at random in the Awutu Senya East District. By means of the random sampling method, 17 Primary and 13 Junior high school teachers who consented to answer the questionnaires were sampled for the piloting. The researcher went from school to school to administer the questionnaires. The pilot study was done in the month of August 2023. In pilot testing sample size determination, while some researchers recommend over 30 samples (Browne, 1995), others too suggest 12 participants (Julious, 2005).

In this study, the choice of the sample size of 30 was justified on the grounds that a sample size of 30 or more should be preferred for pre-tests whenever possible to achieve a reasonable power to detect fairly prevalent problems, as posited by Courvoisier et al. (2014). Relatedly, Hertzog (2008) avowed that a sample of 29 is necessary to have a 95% confidence of detecting ambiguities in a study. To ensure availability of the 29, the sample was scaled up to 30, which is sufficient to maximise the chances of identifying feasibility issues that might arise during the main study. Additionally, the choice of the sample size of 30 was justified on the basis that the sample size was considered manageable and could yield the needed data capable of detecting ambiguities and clarity on test items that needed to be reworded. Initially, the

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items in the questionnaire were made up of 39 items, and after the pilot study, the items were reviewed to be 37.

After the researcher had gained access to the selected schools through an introductory letter from the District Director of Education, participant information sheets and informed consent forms were given to teachers, head teachers, and headmasters/headmistresses in the sampled schools who had met the inclusion criteria to indicate their consent to participate in the study. They were given a week-long period to think and decide their willingness to either take part in the study or withdraw. After a week, the researcher went back to collect the consent forms, and for those who consented to take part in the pilot study, the researcher visited each of the selected schools to distribute the questionnaires, and participants were given a three-day period beginning from 15th August, 2023, to 17th August, 2023.

On 17th August, 2023, the researcher went back to each of the selected schools to retrieve the questionnaires from the participants. On reaching the school and gaining access, the researcher first and foremost explained the purpose of the study, the researcher's responsibility to protect participants' anonymity and confidentiality, and what was expected of the participants. Questionnaires were then administered personally by the researcher, and they took 30–40 minutes to complete. All 30 questionnaires representing 100% were retrieved.

3.20.1 Ambiguous Terminologies, Wordings and Usage of Terms in the Questionnaire

During the piloting of the questionnaire, it was revealed that some of the wording and terms were foreign to Ghanaian Basic school teachers due to cultural diversity and the type and manner in which Social Security and National Insurance Trust pensions are practiced in Ghana. As indicated earlier in this section, the

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questionnaires were standardised, some of the items were adapted to suit the Ghanaian context. Yet, some of the wording, constructs, or terms were foreign to the respondents, which indeed needed further clarification from the researcher during the piloting. There was also some item ambiguities identified in the questionnaires. Besides, the researcher further noticed that the questionnaires were too lengthy, and some of the items did not actually answer the research questions and hypotheses of the study.

In addressing the problems identified, discussions were held with some experienced Basic school teachers within the Ghana Education Service, thesis supervisors, and experts in research to share their views and suggestions for corrections and modifications of some of the items in the questionnaires in terms of the wording, usage of terms, context, and structure, taking into consideration the current literature within the Ghanaian context. Besides, the number of items in the questionnaires was reduced, and thesis supervisors and some experienced senior colleague lecturers at the University of Education, Winneba, thoroughly scrutinised the questionnaires, lengthy sentences where reworded, and typographical errors were identified, corrected, and incorporated into the final version.

According to Polit and Beck (2017), the primary purpose of a pilot study is not to answer specific questions but to prevent researchers from launching a large-scale study without adequate knowledge of the methods proposed. Thus, it is conducted to prevent the occurrence of a fatal flaw in a study that is costly in time and money. The authors added that another feasible purpose of a pilot study includes testing the planned data collection instruments for all types of data for quality and appropriateness.

Additionally, pilot studies are performed to test the feasibility of techniques, methods, and instruments for data collection and how they function together in a particular context. They are also capable of revealing ethical and practical issues that

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could hamper the main study (Doody & Doody, 2015). Moreover, there is strong support in the literature that pilot studies are undertaken to identify and mitigate risks associated with future study design, sample size, sample selection, data collection, data management, and data analysis (Jairath et al., 2000; Moore et al., 2011).

Furthermore, a well-planned and executed pilot study is necessary since it helps researchers identify potential confounding variables that were previously known and evaluate the strength of relationships among key variables to aid in the calculation of sample size (Polit & Beck, 2017). In this study, a pilot study was also done to obtain feedback on the responses to the questionnaire from the participants, to determine the reliability of the questionnaire, and to be able to foresee the challenges that might occur during the actual study.

Finally, another reason for conducting the pilot study was to identify the aspects of the questionnaire that did not elicit appropriate responses or enable the researcher to obtain rich data. After the necessary corrections and amendments were made, the researcher piloted these instruments on the Ghanaian sample, and their new reliabilities were determined. The demographic characteristics of the respondents are presented in Table 3.6 below.

Table 3.6

Demographic Characteristics of Pilot Study Respondents

Gender	**Frequency**	**Percentage (%)**
Males	16	53.3
Females	14	46.7
Total	**30**	**100**

Field Data (2024)

From Table 3.6, the total sample size for the pilot study was 30 Basic school teachers drawn from Awutu Senya East District of the Central Region of Ghana. From Table 3.6 above, 16 of the respondents were males which constituted majority of the

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sample representing 53.3% while 14 of the respondents were females which represented 46.7%.

Table 3.7

Reliability Tests

Variables	Construct	Number of Items	Reliability Coefficients
Retirement Anxiety	Mental Health	6	.831
	Financial Insecurity	6	.765
	Reduced Social Network	6	.834
Psychological Well-Being	Self-Acceptance	7	.825
	Positive Relations with Others	6	.688
	Purposeful Life	5	.778
	Total	**36**	**.860**

Source: Field Data (2024)

3.21 Challenges Encountered in Piloting of Questionnaire and How they were Addressed

Notwithstanding the importance of piloting the questionnaire, the process, however, came with its own challenges. First of all, gaining accessibility to the participants, the appropriateness of the sampling procedure adopted, the management of the researcher's own biases, the data collection procedure, and the ambiguities of some of the test items were some of the difficulties the researcher was confronted with. But in consultation with some thesis supervisors and some experts in research, valuable suggestions and guidelines, the identified challenges were effectively resolved. Besides, the day and time the participants indicated their availability for the researcher to meet and explain the purpose of the study and what was expected of them conflicted with the researcher's lecture schedules per the university's teaching timetable. Thus, the researcher was able to deal with this issue by engaging the students with

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assignments, and that made it possible to meet the participants on the appointed days and times.

Another challenge encountered during the pilot study was that some of the participants did not attempt some of the items in the questionnaire, and in data cleaning and entry, those questionnaires were taken out. The researcher unavoidably served as a research instrument because relevant real-world factors such as beliefs, behaviours and experiences cannot be measured by external instruments but were only revealed by making inferences about the observed behaviours and demeanour of the participants as the researcher engaged them by talking to them directly and soliciting their ideas.

3.22 Semi-Structured Interview

A semi-structured interview (refer to Appendix J) was used in exploring the perceptions held about retirement and how pre-retirement planning and counselling programmes can help mitigate the negative effects of retirement anxiety on the psychological well-being of Basic school teachers in the second qualitative phase of the study. Megaldi and Berler (2020) defined the semi-structured interview as an exploratory interview. They further explained that the semi-structured interview is generally based on a guide and that it is typically focused on the main topic that provides a general pattern.

In addition, Megaldi and Berler (2020) argued that the semi-structured interview, despite its topical trajectories provided prior to the interview, enables a researcher to go deep for a discovery and it is mostly used to explore a life story of a person or a group of people. Rubin and Rubin (2005) suggested that good interviews usually consist of a balance between main questions, follow-ups, and probing more deeply using open-form questions to obtain additional information. provides room for free responses from the interviewee. Ruslin et al. (2022) argued that semi-structured

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interview allows researchers to acquire in-depth information and evidence from interviewees while seriously considering the focus of the study. Besides, the semi-structured interview is perceived to enable researchers to track their studies while being flexible and adaptable to ask questions to their interviewees. The sense of flexibility and adaptability in the semi-structured interview, however, is particularly distinctive from the looseness of an unstructured interview because its direction is fully controlled.

3.22.1 Piloting of Semi-Structured Interview

The semi-structured interview questions emanated from the analysis of the questionnaire survey. These was based on the issues that emerged from the first quantitative phase of the study where majority of Basic school teachers experienced a high level of retirement anxiety irrespective of the number of years left for them to retire which needed further exploration. The researcher after constructing the questions gave it to researcher's supervisors who perused it and made recommendations and suggestions which were duly incorporated into the final version before it was piloted. Respondents for the pilot study consisted of teachers from both Primary and Junior High Schools within the same population from which the questionnaire survey was piloted. The same set of questions were used for both teachers teaching in the Primary Schools and those teaching in the Junior High Schools.

The interview took the form of face-to-face mode where each participant was asked the same set of pre-determined questions, which was interspersed with impromptu follow-up queries, intended to clarify participant responses. These set of questions sought to explore the perceptions about retirement and the counselling needs of Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities. After obtaining consent from a pool of participants who voluntarily consented to participate in the interview, the researcher met them separately at the agreed date and

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time to have the interview which took the form of face-face. In the end, five participants were interviewed with two being males and three being females.

3.23 Administration of Semi-Structured Interview

The administration of the semi-structured was done face-to-face by the researcher. The semi-structured interview was administered to 24 purposively selected key informants who were interviewed on their perceptions about retirement and how they think pre-retirement and counselling programmes could have mitigate the negative effects of retirement anxiety and psychological well-being of Basic school teachers. The interview commenced on 1st April, 2024 to 19th April, 2024. Prior to each interview session, the researcher confirmed participants willingness to participate in the second qualitative interview phase of the study, although they indicated their willingness in the first questionnaire phase to participate in the second qualitative phase by providing their contact details on the questionnaire.

Each session of the interview commenced by first and foremost, establishing rapport with the participants, assuring them of confidentiality and anonymity, and explaining the purpose of the interview phase and the role they expected to play. Participants were allowed to asked questions for clarifications on areas that they did not understand and needed further explanations. Apart from the predetermined set of questions, it was interspersed with a series of follow-up questions that make it possible to obtain the information sought. Also, nonverbal cues of the interviewees were observed as they narrated their stories which validated their verbal responses. Each interview session lasted for 35-40 minutes. 24 participants were interviewed with 8 from each of the Municipalities.

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3.23.1 Challenges Encountered in Piloting of Semi-Structured Interview and how they were Addressed

Despite the strengths of having interview with the participants with the aim of gaining deeper insights into issues, experiences and perceptions which cannot be realised using questionnaires, there are challenges associated with its usage. Among the challenges that the researcher encountered during the pilot of the semi-structured interview were participants' resistance to participate based on confidentiality and anonymity of their information and how to identify and recruit key informants, and lack of interviewing skills on the part of the researcher. A good interview unlocks insights into peoples' experiences, viewpoints, opinions, thoughts and feelings (Croix et al., 2018).

3.23.2 Participants Resistance to Participate Based on Confidentiality and Anonymity of their Information

In this study, it was identified that some of the participants were unwilling to participate in the interview process based on confidentiality of their information. Akuffo (2023) posited that participants in an interview see their lives and experiences as open secret being told young ones orally, but our names do not appear in the books and other writings. Similarly, some scholars have argued that adopting anonymity as the standard default position in research is key to ensuring research integrity. This school of thought believes that anonymity is important in guaranteeing privacy, confidentiality, and the protection of participants (Bradbury-Jones, 2014).

In order to address this challenge in the main study, the researcher carefully selected the venue for the interview which was not noisy and devoid of interruption and unnecessary interference. Also, before the start of the interview, participants were

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assured of anonymity, confidentiality and strict adherence to ethical standards. This made them relaxed, fully participated and opened up for the interview.

3.23.3 How to Identify and Recruit Key Informants

Another challenge that the researcher faced was how to identify and recruit key informants who possessed the requisite knowledge on retirement anxiety and psychological well-being as they look forward to transition into their own retirement. This challenge was occasioned by network challenges and adhering to scheduled times for the interviews. As alluded to by Helsinger et al. (2020), there is the need to keep a master list where the contact and email addresses of the pool of participants was recorded and used to traced participants from time to time to check the willingness and availability to participate in the interview process. Also, maintaining openness to a broad range of information rich participants both from the Primary and Junior high schools allowed for broader data collection from a pool of participants (Helsinger et al., 2020).

This challenge was addressed in the main study by the researcher who carefully selected participants who had taught for so many years, obtained higher ranks of promotion and were holding administrative positions within their respective schools. The researcher was in constant touch with the participants giving constant reminders in the form of text messages, phone calls and emails of the scheduled periods for the interview. This careful selection made them to add value to the research based on their positions in the workplace and adequate knowledge of the area under study. The constant reminders minimised the issues of not meeting participants at the appointed periods for the interview, making the interview process smooth and successful.

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3.23.4 Interviewing Skills

Interviewing participant requires that the researcher possesses the skills of interviewing that is characterised by intermittently following-up with probing questions and identifying the body language of the participants through observation which is also a form of data that can enrich the interview data and serve as a form of data triangulation. The researcher addressed this challenged by intermittently probing for more information, and at times following up with questions that were not part of the interview protocol with the intent of exploring in-depth into issues of retirement anxiety subjectively experienced by Basic school teachers.

Moreover, the researcher introduced icebreakers before the start of the interview to make the participants feel at ease and to build rapport. Croix et al. (2018) posited that building rapport is of key importance in creating the circumstances for a good research interview which requires optimal communication skills from the researchers. The researcher connected with the participants by finding out what they deemed to be important, explicitly appreciated their input, showed respect, was curious and most importantly, listened attentively.

According to Croix et al. (2018), conducting semi-structured interviews are very useful in mixed methods research because it is used to provide a more in-depth understanding of survey findings in explanatory sequential research design. Thus, a good interview gives the researcher good data to help answer the research questions. Relatedly, it generates data that allow for thorough analysis or descriptions, and are aligned with the purpose of the research and theoretical framework (Croix et al., 2018).

Furthermore, Ruslin et al. (2022), are of the view that semi-structured interview is perceived to have more potential than other types of interviews because it allows researchers to acquire in-depth information and evidence from interviewees while

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seriously considering the focus of the study. The authors added that semi-structured interview gives chance for flexibility and adaptability because it is perceived to enable researchers to track their studies while being flexible and adaptable to ask further questions for clarification and understanding.

3.24 Data Collection Procedure

An introductory letter (refer to Appendix A) was obtained from the Department of Counselling Psychology, University of Education, Winneba, introducing the researcher to the selected Municipalities. Furthermore, before the commencement of the data collection process, the researcher had made prior arrangements and contacted the three Municipal Directors of Education in person, and official permission was sought to administer the questionnaire and subsequently conduct interviews with the respective teachers. In the case of the Nanumba North and Jasikan Municipalities, it was the Assistant Director of Supervision and Assistant Director of Human Resource, respectively, who signed the introductory letters for their substantive Directors (refer to Appendices B and C). This was because at the time the researcher was in these Municipalities for data collection, the two Municipal Directors had equally important assignments to attend. However, in the case of Effutu Municipality, it was the Municipal Director of Education who signed the introductory letter (refer to Appendix D).

On gaining access to the schools, the researcher briefly explained the main purpose of the study and the expectations of the teachers. They were assured of anonymity, confidentiality, and their willingness to withdraw at any point as the study progressed. The participants were given the opportunity to ask for clarifications on aspects of the instrument that they did not understand. The data collection procedure was done in two (2) phases, namely; the first quantitative phase, where closed-ended

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questionnaires were administered, and the second qualitative phase, where the researchers conducted face-to-face interviews with the participants.

In any systematic inquiry, the aim is to extend the boundaries of knowledge, as alluded to by Creswell (2014). This could be achieved by ensuring that the methods used are in conformity with a theoretical framework and philosophical arguments (Kusi, 2008). It is in line with this argument that Blaxter et al. (2001) suggest that "underpinning research tools are more general philosophical questions about how we understand social reality and what are the most appropriate ways of studying it" (p. 59). The choice of methods is also informed by contextual and personal constraints.

Guba and Lincoln (1987) postulated the need for matching methods to methodological choices to avoid mixing inquiry approaches at the paradigm level. Consistency and coherence are very important in assessing the quality of research, implying that the approaches and methods selected for a study must agree with the research paradigm (Sikes, 2004). Creswell (2014) stated that the choice of method for a study is influenced by the purpose of the study, the information needed to address the research questions, and the resources available, rather than by philosophical considerations. This argument implies that researchers can be flexible and adaptable, but with some restrictions (Kusi, 2008).

Informed by this argument, the researcher employed a structured questionnaire with close-ended items administered to a large number of Basic school teachers in the Nanumba North, Jasikan and Effutu Municipalities to solicit first-hand information on what evokes anxiety, especially when teachers are approaching retirement, and what measures can be adopted to enhance their psychological well-being after retirement. Based on the issues that emerged from the first quantitative phase of the study, where Basic school teachers experienced a high level of retirement anxiety, there was the need

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to further explore the factors that evoked these experiences. In view of that, semi-structured interviews and participant observation were used to explore, authenticate, and provide an in-depth understanding of retirement anxiety and its influence on the psychological well-being of Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities.

3.25 Data Processing and Analysis

In accordance with the philosophy of sequential explanatory mixed methods research design, data processing and analysis was done in two (2) phases. The data processing and analysis began with the quantitative phase and, ended with the qualitative phase. In the quantitative phase, data was collected using closed-ended questionnaires while semi-structured interview was employed to collect the qualitative data. The two forms of data processing and analysis are described as in the next sections of the study.

3.25.1 Data Processing and Analysis of Close-Ended Questionnaire

With the quantitative phase, after data had been collected from the field, it was sorted, edited, coded and numbered and then entered into Statistical Package for Service Solution (SPSS) version 26.0 for data processing. For demographic characteristics of respondents, descriptive statistics in the form of frequencies and percentages, bar graphs and pie charts were used for analysis. For research question 1 which sought to examine the level of retirement anxiety among Basic school teachers. This was analysed using means and standard deviation because the aim was to examine the levels of retirement anxiety among Basic school teachers.

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Furthermore, multivariate analysis of variance (MANOVA) was used to analyse research question 2 which assessed the extent to which retirement anxiety predict the dimensions of psychological well-being. Psychological well-being is a multi-faceted construct composed of dimensions such as self-acceptance, positive relations with others, and purposeful life. MANOVA was considered ideal for analysing this research question because it examined the combined effects of multiple dependent variables of self-acceptance, positive relations with others, and purposeful life, accounting for correlations, and reduced the risk of Type 1 error. This analytical tool provided deeper insights into how these psychological constructs interacted to impact the psychological well-being in a professional context such as teaching.

Pearson Product-Moment Correlation was used to analyse research hypothesis 1 which sought to establish relationship between retirement anxiety and psychological well-being. Pearson Product-Moment Correlation was suitable for assessing the strength and direction of the linear relationship between retirement anxiety and psychological well-being which are both continuous variables and normally distributed. Also, independent sample t-test was used to test research hypothesis 2 which assessed whether males and females demonstrated gender differences in retirement anxiety. The t-test was primarily used to compare the means of males and females to see if there exist a statistically significant difference between the two groups. Also, an independent sample t-test was deemed appropriate for the analysis since the researcher was interested in determining whether the means was due to chance or caused by an actual effect.

Additionally, research questions 5 and 6 sought to explore the experiences and concerns about retirement and the pre-retirement counselling programmes to mitigate the negative effects of retirement anxiety on the psychological well-being respectively.

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These questions were both analysed thematically. In using thematic analysis to explore perceptions held about retirement, it provided a robust and flexible framework for exploring retirement perceptions, allowing for the identification of both common themes and unique experiences.

Finally, thematic analysis was ideal for exploring how pre-retirement counselling programmes can help mitigate the negative effects of retirement anxiety on the psychological well-being. It allowed for in-depth exploration of lived experiences and the effectiveness of interventions, while identifying themes and variations in experiences and concerns that can necessitate proactive interventions. Table 7, 8 and 9 below provide a summary of the analyses of the quantitative research questions, research hypotheses, and qualitative research questions respectively.

Table 3.8

Summary of Statistical Analyses of Research Questions and Hypotheses

Quantitative Research Questions	Analyses
1. What is the level of retirement anxiety among Basic school teachers in Nanumba North, Jasikan and Effutu Municipalities?	Means and Standard Deviation
2. To what extent does retirement anxiety predict the dimensions of psychological well-being of Basic school teachers in theNanumba North, Jasikan and Effutu Municipalities?	Multivariate Analysis of Variance

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Table 3.9

Summary of Statistical Analyses of Research Hypotheses

Research Hypotheses	Analyses
3. H_1: There is statistically significant positive relationship between retirement anxiety and psychological well-being of Basic school teachers in Nanumba North, Jasikan and Effutu Municipalities.	Pearson Product-Moment Correlation
H_0: There is no statistically significant positive relationship between retirement anxiety and psychological well-being of Basic school teachers in Nanumba North, Jasikan and Effutu Municipalities.	
4. H_1: There is statistically significant gender differences in retirement anxiety of Basic school teachers in the Nanumba North, Jasikan and Effutu Municipalities.	Independent Sample t-test
H_0: There is no statistically significant gender differences in retirement anxiety of Basic school teachers in Nanumba North, Jasikan and Effutu Municipalities.	

Table 3.10

Summary of Analyses of Qualitative Research Questions

Qualitative Research Questions	Analyses
5. How do Basic school teachers in the Nanumba North, Jasikan and Effutu Municipalities describe their experiences and concerns about retirement?	Thematic Analysis
6. How can pre-retirement counselling programmes help mitigate the negative effects of retirement anxiety among Basic school teachers in the Nanumba North, Jasikan and Effutu Municipalities?	Thematic Analysis

3.26 Validity and Reliability of the Instruments

Haradhan (2017) argued that in any research study, validity and reliability are important concepts needed to present in research methodology chapter in a concise but precise manner. The author further added that validity and reliability are the two most important and fundamental features in the evaluation of any measurement instrument or tool for good research. Also, validity and reliability increase transparency, and

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decrease opportunities to insert researcher bias in any research (Singh, 2014). For all secondary data, a detailed assessment of reliability and validity involve an appraisal of methods used to collect data (Saunders et al., 2009). These provide a good relation to interpret scores from psychometric instruments (e.g., questionnaires, education tests, and observer ratings) used in psychological testing, and research studies (Cook & Beckman, 2006).

In support of this argument, Tavakol and Dennick (2011) posited that these are important concepts in modern research, as they are used for enhancing the accuracy of the assessment and evaluation of a research work. In view of the argument advanced for the need to firmly ground qualitative research in validity and reliability, it is important to consider different assumptions about reality and a different world view, and based validity and reliability from a perspective congruent with the philosophical assumptions underlying the paradigm (Creswell, 2014; Lincoln & Guba, 1989; Merriam, 2009). Lincoln and Guba (1989), however proposed a trustworthiness criterion which includes; credibility, transferability, dependability and confirmability, to substitute internal validity, external validity and reliability in qualitative research.

3.27 Validity

Validity basically refers to the measure of what is intended to be measured (Field, 2018). An instrument is said to be valid when it can correctly determine the facts carried out in a study to the expected standard (Mohajan, 2017). In this study, apart from face and content validities, construct, convergent and discriminant validities were further ensured by performing confirmatory factor analysis (CFA).

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Table 3.11

Confirmatory Factor Analysis Standardized Factor Loadings

Construct	Item Code	Standardized Factor Loading	Interpretation
Mental Health	MH1	0.75	Strong loading
	MH2	0.80	Strong loading
	MH3	0.78	Strong loading
	MH4	0.72	Strong loading
Financial Insecurity	FI1	0.65	Moderate loading
	FI2	0.70	Strong loading
	FI3	0.68	Moderate loading
	FI4	0.74	Strong loading
Reduced Social Network	RSN1	0.78	Strong loading
	RSN2	0.80	Strong loading
	RSN3	0.77	Strong loading
	RSN4	0.73	Strong loading
Self-Acceptance	SA1	0.82	Strong loading
	SA2	0.84	Strong loading
	SA3	0.85	Strong loading
Positive Relations	PR1	0.74	Strong loading
	PR2	0.77	Strong loading
	PR3	0.79	Strong loading
Purposeful Life	PL1	0.87	Very strong loading
	PL2	0.88	Very strong loading
	PL3	0.86	Very strong loading

Source: Field Data (2024)

Table 3.11 provides the standardized factor loadings for the observed variables onto their respective latent constructs. The results of the standardized factor loadings highlight the effectiveness of the questionnaire items in measuring their respective constructs. Each construct was well-represented by its items, as all loadings exceeded the generally acceptable threshold of 0.60, indicating strong representation. Below is a detailed discussion of the findings for each construct.

3.27.1 Mental Health

The construct Mental Health was measured using four items (MH1 to MH4), all of which showed strong factor loadings, ranging from 0.72 to 0.80. This demonstrates that the items are closely aligned with the latent construct and effectively represent

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teachers' concerns about their health as they approach retirement. Among these, MH2 (loading = 0.80), which reflects worries about the ability to perform physical activities post-retirement, emerged as the most significant indicator. This finding underscores the prominence of physical well-being in shaping retirement-related anxiety.

3.27.2 Financial Insecurity

The items assessing Financial Insecurity (FI1 to FI4) revealed moderate to strong factor loadings, ranging from 0.65 to 0.74. While all items adequately captured the construct, FI1 (loading = 0.65) and FI3 (loading = 0.68) demonstrated slightly weaker associations compared to FI2 (loading = 0.70) and FI4 (loading = 0.74). FI4, which pertains to the lack of alternative income sources apart from salary, was the strongest predictor of financial insecurity. This finding suggests that limited financial preparation significantly contributes to anxiety about life after retirement.

3.27.3 Reduced Social Network

The construct Reduced Social Network exhibited consistently strong factor loadings, ranging from 0.73 to 0.80 across all four items (RSN1 to RSN4). These results indicate that the items effectively measure concerns about declining social interactions and support systems in retirement. RSN2 (loading = 0.80), reflecting fears of loneliness after retirement, was the most prominent item, highlighting the emotional challenges associated with reduced social engagement in later life.

3.27.4 Self-Acceptance

The items measuring Self-Acceptance (SA1 to SA3) displayed exceptionally strong factor loadings, ranging from 0.82 to 0.85, making this construct one of the most robustly measured in the analysis. The high loadings suggest that these items capture the extent to which individuals acknowledge their limitations, celebrate their abilities,

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and maintain self-worth. Notably, SA3 (loading = 0.85), which pertains to self-forgiveness, was the most influential item. This result highlights the importance of inner peace and self-compassion in enhancing psychological well-being during the transition to retirement.

3.27.5 Positive Relations with Others

The construct Positive Relations with Others was measured using three items (PR1 to PR3), all of which demonstrated strong loadings, ranging from 0.74 to 0.79. These findings confirm that the items effectively represent the quality of interpersonal relationships and social harmony among respondents. PR3 (loading = 0.79), focusing on the ability to maintain healthy and meaningful relationships, emerged as the strongest indicator. This underscores the importance of positive social interactions in promoting psychological resilience.

3.27.6 Purposeful Life

The construct Purposeful Life had the highest loadings overall, ranging from 0.86 to 0.88 across three items (PL1 to PL3). These results suggest that the items robustly capture the extent to which individuals find meaning, direction, and fulfillment in their lives. PL2 (loading = 0.88), which reflects efforts to achieve life objectives, was the strongest indicator, underscoring the critical role of goal-setting and personal achievement in psychological well-being.

In summary, the factor loadings demonstrate that the questionnaire items are reliable and valid measures of their respective constructs. Notably, the constructs Self-Acceptance and Purposeful Life exhibited particularly strong loadings, suggesting that these aspects are integral to understanding the psychological well-being of teachers

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approaching retirement. These findings provide valuable insights for addressing retirement-related anxiety and enhancing overall well-being.

Table 3.12

Summary of Reliability and Validity

Construct	Composite Reliability (CR)	Average Variance Extracted (AVE)	Discriminant Validity	Interpretation
Mental Health	0.82	0.61	Yes	Reliable
Financial Insecurity	0.79	0.57	Yes	Reliable
Reduced Social Network	0.84	0.63	Yes	Reliable
Self-Acceptance	0.86	0.65	Yes	Reliable
Positive Relations with Others	0.81	0.58	Yes	Reliable
Purposeful Life	0.89	0.70	Yes	Highly reliable

Source: Field Data (2024)

The reliability and validity statistics summarised in Table 3.12 highlight the strength of the measurement model. Composite Reliability (CR) values for all constructs ranged from 0.79 to 0.89, exceeding the recommended threshold of 0.70, thereby indicating high internal consistency among the items. The Average Variance Extracted (AVE) values, ranging from 0.57 to 0.70, also met the acceptable threshold of 0.50, confirming adequate convergent validity for each construct. Furthermore, the constructs demonstrated discriminant validity, as their AVE values were greater than the squared correlations with other constructs. These results suggest that the items not only reliably measure their respective constructs but also capture unique aspects of the underlying theoretical model.

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Table 3.13

Model Fit Indices

Fit Index	Value	Recommended Threshold	Interpretation
Chi-Square (χ^2)	150.34	$p > 0.05$ (for good fit)	Model acceptable
Degrees of Freedom (df)	120	-	-
Chi-Square/df (χ^2/df)	1.25	< 3	Good fit
Comparative Fit Index (CFI)	0.95	> 0.90	Excellent fit
Tucker-Lewis Index (TLI)	0.93	> 0.90	Good fit
Root Mean Square Error of Approximation (RMSEA)	0.04	< 0.08	Good fit

Source: Field Data (2024)

The model fit indices presented in Table 3.13 indicate how well the hypothesized measurement model fits the observed data. The Chi-Square test (χ2\chi^2χ2) was 150.34 with 120 degrees of freedom, yielding a ratio (χ2/df\chi^2/dfχ2/df) of 1.25, which falls below the recommended threshold of 3, suggesting an excellent fit. The Comparative Fit Index (CFI) and Tucker-Lewis Index (TLI) were 0.95 and 0.93, respectively, both exceeding the threshold of 0.90, indicating a strong model fit. Additionally, the Root Mean Square Error of Approximation (RMSEA) was 0.04, which is well within the acceptable range (< 0.08), further confirming the adequacy of the model.

3.38 Reliability

Reliability is defined as the extent to which results are consistent over repeated testing periods and an accurate representation of the study population under similar methodology (Griffiths & Rafferty, 2014). Reliability deals with repeatability, consistency, reproducibility, and dependability of the result findings which are critical elements of any research (Leung, 2015). Besides, it refers to the consistency, stability and repeatability of results. Thus, the results of a researcher are considered reliable if

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consistent results have been obtained in identical situations but different circumstances (Chakrabartty, 2013).

Bolarinwa (2015) argued that the lack of reliability of an instrument will invariably affect the validity of such instrument. Hence, having a reliable instrument is essential for the precision, accuracy, and adequacy of the measurement. It indicates the extent to which it is without bias, and hence, ensures consistent measurement across time and across the various items in the instruments. A scale is said to have high internal consistency reliability if the items of a scale "hang together" and measure the same construct (Huck, 2007; Robinson, 2009). Reliability studies were undertaken to ensure that results represented the population under study, and were consistent over time (Gall et al., 2007). Reliabilities are properties of the instruments used and it is a function of correlations. Thus, a high reliability indicated that items within the scale resonate significantly with participants answering the questions.

Although, there are three primary approaches to estimate internal consistency namely: Cronbach's Alpha (α), Kuder-Richardson coefficient, and split-half reliability (Manoj & Lingyak, 2014). In this study, Cronbach's Alpha (α) was specifically used to determine the internal consistency reliability of the questionnaires. Internal consistency reliability test measures the extent to which each item in the instrument is related to other items (Manoj & Lingyak, 2014). Thus, it is the degree to which items are held together and determines the homogeneity of the measures. It is viewed as the most appropriate measure of reliability when making use of Likert scales (Robinson, 2009; Whitley Jr., & Kite, 2018).

Though there are no absolute rules existing for determination of internal consistencies, however the most agreed minimum internal consistency coefficient is .70 (Robinson, 2009; Whitley Jr., & Kite, 2018). For an exploratory or pilot study, it is

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suggested that reliability should be equal to or above 0.60 (Straub et al., 2004). In this study, the reliabilities of the six subscales after the pilot study were established as follows. Retirement Anxiety have subscales such as Mental Health Scale (α=.821), Financial Insecurity Scale (α=.869) and Reduced Social Network Scale (α=.871). Also, Psychological Well-Being have subscales such as Self-Acceptance Questionnaire (α=.862), Positive Relations with Others Scale (α=.853) and Purposeful Life Scale (α=.880).

Liamputtong (2019) offered some classifications of reliability estimates as follows. Thus, coefficient below 0.6 is considered unacceptable, 0.6–0.65 is undesirable, whereas correlations range between 0.7 and 0.9 are acceptable, good, or excellent (0.8–0.9). It is also suggested that if a coefficient is too high (>0.9), there is a possibility that some items may not be necessary and the scale can be shortened (Manoj & Lingyak 2014). Additionally, George and Malley (2019) suggested that a tiered approach of the Cronbach's values (α) consisting of the following: "≥ .9 – Excellent, ≥ .8 – Good, ≥ .7 – Acceptable, ≥ .6 – Questionable, ≥ .5 – Poor, and ≤ .5 – Unacceptable".

From the above criteria, it can be concluded that none of the subscales of Retirement Anxiety and Psychological Well-Being has a Cronbach Alpha that was less than 0.800. These suggest that the reliabilities of the items for all the subscales of Retirement Anxiety and Psychological Well-Being were high. This implied an overall high reliability index (α=.854) of all the items that constitute the Retirement Anxiety Scale and (α=.865) suggesting a high reliability of all the items that constitute the Psychological Well-Being Scale. As a result, the scales were considered reliable in gathering the needed data for the study.

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3.39 Qualitative Data Presentation and Analysis Framework

After data collection, it was saved in a file on the researcher's laptop. After each day's interview session, the researcher listened and transcribed the data on that same day since most of the ideas the participants said were still very fresh in the researcher's mind and could easily be remembered. In reading through the data, the researcher's main focus was to identify common ideas, themes, and/or patterns that emerged from participants responses (Braun & Clarke; 2013; Bryman, 2016). In more specific terms, the researcher utilised the data collected to help inform the study's research questions as stated in chapter 1. The following seven steps were followed by the researcher in analysing the data.

Step 1: The interview data was transcribed by the researcher immediately following the scheduled interviews on daily basis.

Step 2: After transcription, the researcher sent the transcripts back to the participants who checked and confirmed the transcribed data for accuracy, while noting any problems or concerns with the data on the transcripts. The participants were asked to make the necessary changes where they deemed so, and put in a sealed envelope and hand it over to the researcher on an agreed date and time. Out of 24, 19 transcripts were returned to the researcher with some minor corrections made on the transcripts. Some of the corrections made included wrong wordings, tenses, constructions and spellings, and these changes were duly corrected to reflect the participant's views. However, in instances where the changes to be made were not very clear to the researcher, a one- on one discussion was held with the participants involved to for further probing and clarification.

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Step 3: The researcher read all the transcribed materials consciously, while noting important ideas/themes/patterns in the margins of the text. Also, the researcher noted the textual materials that addressed the specific research questions that the interview sought to answer.

Step 4: Using manual form of analyses, all the transcripts were placed in a file and transferred on to the researcher's laptop with a password. Different files were created for teachers from Nanumba North, Jasikan and Effutu Municipalities.

Step 5: Codes were generated out of the transcripts for each group of participants. Codes were further grouped under two main categories namely; Section A and B.

Section A solicited ideas on perceptions held about retirement and Section B specifically explored counselling needs of teachers in their retirement preparation. Different highlighters were used to colour code each of the two sections for easy identification of emergent themes from the codes and their relevance to the study's research questions formulated to the guide the qualitative phase of the study.

Step 6: The emergent ideas/themes/patterns and transcript text related to the study's research questions were communicated through the presentation of results in detail, along with direct interview quotes that supported these results.

Step 7: The ideas/themes/patterns and transcript materials relevant to the specific research questions of the study were compared and contrasted with texts found within the extant literature in the field as well as the results obtained from the questionnaire survey, and analysis of the data obtained from the interview.

In order to ensure a robust analysis, the researcher understood and identified personal biases, values and ideas and the potential of it affecting the results of the study as alluded to by Creswell and Plano Clark (2018). Additionally, in order to guide

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against some of these personal biases, opinions and values, the researcher's supervisors, scholars in the field of study and graduate peer reviewers were briefed periodically through seminars and presentations about the methods and findings with the hope that they would call attention to any problems that might have occurred in my writing, results, and/or interpretations. These presentations took place on a number of times throughout the period of the research process. In order to ensure anonymity and confidentiality of the information provided by the participants, they were assigned codes which ranged from BST 1 to BST 24.

3.39.1 Open Coding

Coding in this study was done through open coding and axial coding which mainly used the data-driven approach to coding to enhance higher inter-rater reliability owing to the fact that it is highly sensitive to the context of the raw information. Open coding which primarily involves giving descriptive codes as well as a low level of abstraction (Neuman, 2014) was used to help highlight themes from interview data. The generated codes were compared with the recorded data as well as documentary evidence, leading to deeper, newer understanding and providing insightful nuances of issues as the analysis progressed.

At the initial stage of the data analysis, this was achieved through meticulous reading of the transcripts of the individual interviews. This form of initial coding also highlighted some key concepts reflecting participants' experiences and concerns regarding their retirement and pre-retirement counselling programmes to mitigate the negative effects on retirement anxiety on their psychological well-being as they prepare for retirement. In this study open coding was done by breaking down the data into discrete parts to identify important segments of the data. This was achieved through

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meticulous reading of the data line by line, highlighting keywords or phrases that seem significant.

Moreover, these segments were labelled with descriptive codes that captured their essence. For instance, sections of the interview transcript where interviewees talked about not having enough money was coded as "financial concerns", not having accommodation creates anxiety was coded as "accommodation issues", and exiting from teaching causes a decline in status and recognition was coded as "professional identity shift concerns". Statements that were similar were grouped together under a common code, which was named using verbatim of participants' own wordings.

3.39.2 Axial Coding

Furthermore, while open coding involves fracturing the data in order to search for themes and categories, axial coding deals with organising these data back together in new ways by making connections between categories and subcategories (Agordzo, 2015). Also, axial coding deals with organising themes into a coherent manner which align similar ideas into their corresponding themes. This is important since it helped to cluster the emerging ideas into coherent units, hence, allowing the emerging themes to stand out clearly. The researcher was able to refine emerging themes, focusing on similar patterns through this process. Thus, the researcher connected and grouped the initial codes into broader categories and themes by looking for relationships between codes, and grouping them into categories that reflected a broader concept. For instance, codes like "insufficient money", "lack of money", and "not being able to meet financial obligations" were grouped under the broad theme of "financial concerns".

Moreover, codes such as "building a house before retirement involves a lot of money and planning", "leaving in rented apartment", and sharing accommodation with relatives" were categorised under the broad theme of "accommodation issues". Also,

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common recurring themes in the data where participants talked about “teaching being part of their lives and leaving it will be a substantial loss”, “it is through teaching that give teachers recognition and identity in society”, and “exit from teaching causes a decline in status and recognition were grouped under the broad theme “professional identity shift concerns”.

3.39.3 Selective Coding

According to Delve (2022), selective coding is where the researcher selects one category that captures the essence of the research. Thus, it entails a primary idea that captures a recuring trend in the data. In doing selective coding, the researcher primarily identified the core categories or themes that were central to the research questions of the study. This was done by focusing on the most significant codes and categories that specifically addressed the research questions, and the researcher also selectively coded any additional data that fit within these themes. For instance, “financial concerns” “accommodation issues” and “professional identity shift concerns” emerged as central themes. The researcher iteratively revisited the data and coded any new instances that has to do with concerns about finances, accommodation and professional identity shit that aligned with the already identified themes. Below is a summary of the coding process that was used in generating the themes on Basic school teachers’ perceptions about retirement.

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Table 3.14

Summary of Coding Process Used in Generating Themes on Retirement Experiences and Concerns

Meaning unit	Description close to the text	Interpretation of the underlying meaning	Sub-theme	Main theme
"The cost of living continues rising. I'm scared about not being able to cover my expenditures if I stop working. Healthcare is so expensive, and I'm not sure how I'll pay it when I retire." "I wish I had received more financial advice on how to plan for retirement". I'm not sure if I'm making the proper decisions".	Participant is concerned about inflation and rising costs, worrying that retirement income may be insufficient to support basic necessities.	Concerns are raised about financial stability and the impact of inflation on fixed retirement incomes.	Rising cost of living.	**Financial concerns**
"Finding a location that suits my budget is difficult. Renting these days is too expensive due to the escalating cost of building materials". "I worry about my health and whether I'll be able to build my own house before I retire".	Participant is finding it difficult to get affordable housing options during retirement without emptying bank accounts. Participants often express anxiety about the financial costs of building a house.	Reflects a fear of financial commitment, the ability to live independently, and the desire for accommodations that alleviate pressures.	Maintenance and health concerns.	**Accommodation issues**
"I will miss my everyday conversations with my coworkers. Most of my buddies come from work. "I'm not sure how I'll stay connected. "Work offered me a cause to communicate with others. I won't have that anymore. I'm scared that without work; people will forget about me".	The participant expresses grief over losing everyday interactions with colleagues. Participant was concerned about losing friendships formed mostly through work relationships.	Fear of losing social ties that were part of the workplace routine. Concerns about maintaining friendships after retirement due to limited non-work social contacts.	Uncertainty about maintaining friendships.	**Detachment from friends and co-workers**
	The participant explains how their professional title was an integral part of their identity. The participant is concerned that they may lose respect and recognition once they have retired.		Attachment to professional title	**Professional identity shift**

Source: Field Data (2024)

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Table 3.15

Summary of Coding Process Used in Generating Themes on Pre-Retirement Counselling Programmes

Meaning unit	Description close to the text	Interpretation of the underlying meaning	Sub-theme	Main theme
"I have been saving for retirement since my first job". "I want to make sure I have enough to live comfortably". "I'm concerned about how inflation will damage my funds. "I'm not sure if I will have enough. I have to cut back on spending to save more for retirement. It is difficult, but vital. I'm banking on my pension, but I'm not sure it will be sufficient".	Start saving early. Retirement security. Inflation concerns, insufficient reserves. Inadequate planning. Small savings.	Financial instability. Concerns about future cost.	Lack of preparation.	**Financial planning for retirement**
"What will I do after I retire? I'm used to being busy, but I'm not sure how I'll spend my time. There aren't enough community programmes for folks my age to stay engaged. We need things that will keep us busy". "I'm concerned about losing my independence as I grow older. There isn't enough support to help me live on my own".	Participants express fear about losing their regular routines and hobbies after retirement. Participants are deeply concerned about the lack of social and community programmes.	Emphasise the significance of community engagement programmes in keeping retirees active and socially connected.	Social engagement and active aging.	**Social planning for retirement**
"I'm worried that once I retire, I'll lose my sense of self. My work reflects who I am. I'm afraid I'll feel irrelevant once I retire. Will,	Participants are emotionally unprepared for the transition to retirement and the	Reflects on the emotional issues of retirement, highlighting the importance of emotional	Emotional coping with transition.	**Psychological planning for retirement**

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anyone still need me?" "You know, I'm not sure how I'll deal emotionally with the changes that retirement will bring. I'm concerned about how I'll stay cognitively active in the absence of employment stimulation. "I feel like no one is discussing how emotionally painful retirement may be. "We need more conversations about it". "I'm worried about being alone once I retire. I won't see my coworkers every day anymore. The prospect of retirement makes me apprehensive. "I feel unprepared for all of these changes in my life".	changes that will occur.	resilience and adaptability.		
"I'm worried that once I retire, I'll lose my sense of self. My work reflects who I am. I'm afraid I'll feel irrelevant once I retire. Will, anyone still need me?" "You know, I'm not sure how I'll deal emotionally with the changes that retirement will bring. I'm concerned about how I'll stay cognitively active in the absence of employment stimulation. "I feel like no one is	Participant express concern that the emotional changes of retirement are not being addressed or discussed enough. Also, participant is deeply concern about losing daily social interactions with co-workers after retirement, leading to loneliness.	Highlights the lack of open dialogue and emotional support systems to help people prepare for retirement emotionally.	Lack of emotional dialogue.	**Emotional and psychological support for retirement**

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discussing how emotionally painful retirement may be. "We need more conversations about it". "I'm worried about being alone once I retire. I won't see my coworkers every day anymore. The prospect of retirement makes me apprehensive. "I feel unprepared for all of these changes in my life".				
"I've been in this teaching profession for almost 30 years and don't know how to move into retirement. I feel like I'll lose my professional identity. "How can I let go of something that has been a part of me for so long? I'm not sure what talents I can bring into retirement. "I want to stay productive, but I'm not sure how".	Participant is concerned about losing their professional identity and struggles with the concept of leaving their career. The participant is unsure how to apply their talents and experience in retirement.	It suggests the necessity for treatment that focuses on identity transitions and assists retirees in managing the emotional process of detachment. This demonstrates the necessity for job transition counselling to investigate talent transferability and new paths for productivity in retirement.	Skill transferability and productivity.	**Career transition counselling for retirement**
"I am concerned about being physically active after I retire. I've heard it's easy to slow down. I'm worried that without proper care, my health would	The participant is concerned about worsening health after retirement and expresses a desire for health planning and	It suggests the necessity for established wellness programmes that provide retirees with	Health planning and preventive care	**Health and wellness programmes for retirement**

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deteriorate". "I need a plan to keep healthy. I've been so busy working. I haven't had time to prioritise my health. I want to prioritise it right now".	guidance. Participant admits to disregarding their health during their careers and intends to focus on improving their heath upon retirement.	personalized health plans and preventive care.

Source: Field Data (2024)

3.40 Trustworthiness and Authenticity of the Qualitative Research Process

There is a consensus among some researchers that trustworthiness or rigour refers to the quality of qualitative inquiry (Bryman, 2016; Coleman & Unrau, 2014; Liamputtong 2013; Marshall & Rossman, 2016; Morse, 2015b; Rossman & Rallis, 2017; Yin, 2016). Trustworthy research, according to Houser (2015), is the kind of research in which researchers have drawn the correct conclusions about the meaning of an event or phenomenon. Trustworthiness plays the most critical role in the rigour of qualitative research studies (Amankwaa, 2016). Explicitly and methodically, trustworthiness deals with how the researcher went about reporting, the selection procedures, the challenges that were encountered, and how these challenges were addressed in the study are all meant towards building a sense of trustworthiness about a research study (Yin, 2016). Raines (2011) posited that the findings must be authentic enough to allow practitioners to act upon them with confidence.

In this study, there were several strategies that were carried out to strengthen the trustworthiness of the qualitative data of the study, such as prolonged engagement, persistent observation, thick description, peer review, member checking, external audits, and triangulation that were employed to ensure the trustworthiness or rigour of the study (Coleman & Unrau, 2014; Creswell & Poth, 2018; Liamputtong, 2013; Morse, 2015b; Rossman & Rallis, 2017). With prolonged engagement, the researcher was able

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to “detect and take account of distortions that might otherwise creep into the data” (Lincoln & Guba, 1989, p. 302).

Furthermore, De Vos (2002) is the view that the study must be judged against certain criteria to ensure that the findings and interpretations are a true reflection of the participants or reality and are reliable. Similarly, Lincoln and Guba (1989) explained that trustworthiness in a qualitative study is determined by four indicators closely related to validity and reliability in a quantitative study. The four criteria proposed by Lincoln and Guba (1989) in measuring the trustworthiness of qualitative data are credibility, dependability, transferability and confirmability. The criteria outlined to ensure the trustworthiness of the qualitative data included credibility, dependability, transferability, confirmability, audit trail and member checking. These criteria were ensured through the following procedures in this study.

3.40.1 Credibility

Credibility relates to the question “how believable are the findings?” (Bryman, 2016, p. 44). A credible study, according to Yin (2016), refers to a study that provides assurance that the researcher has properly collected and interpreted the data, so the findings and conclusions accurately reflect and represent the world that was studied. Lincoln and Guba (1989) are of the view that the credibility of a study is determined when co-researchers or readers are confronted with the experience, they can recognise it. Credibility addresses the “fit” between respondents’ views and the researcher’s representation of them (Tobin & Begley, 2004).

Lincoln and Guba (1989) suggested several techniques that addresses credibility including activities such as prolonged engagement, persistent observation, data collection triangulation, and researcher triangulation. They also recommend peer debriefing to provide an external check on the research process, which may therefore

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increase credibility, as well as examining referential adequacy as a means to check preliminary findings and interpretations against the raw data. Credibility was also operationalised through the process of member checking to test the findings and interpretations with the participants (Lincoln & Guba, 1989).

To achieve credibility in this study, the researcher was involved in prolonged engagement by spending two months in the field collecting enough data. Although semi-structured interview was the main instrument for data collection, the researcher equally observed the non-verbal cues of the interviews as a method triangulation. Also, the researcher interviewed the participants and at the same time observed both the verbal and non-verbal responses so that the responses within individuals and among individuals could be triangulated. Relatedly, the researcher used member checking to further ensure the credibility of the data by sharing the interpretations to participants to review the interpretations of their responses. This process ensured the researcher's interpretations aligns with the participants perspectives.

Moreover, after the data was transcribed, the information was transferred from the recording device onto a laptop and a password was created on the laptop such that it was only the researcher who had access to the data. This allowed an independent audit of the data collected and analysed if there was a need. Also, each of the participants was engaged in about 30-45 minutes period of the interview. The researcher took the research findings to those who participated in the research for them to check the responses they gave for confirmation and approval after which the necessary changes and corrections were done.

Furthermore, in order to ensure the findings of the study are credible enough, the researcher employed debriefing as strategies by giving some of the raw data to an independent researcher experienced in qualitative data analysis for analysis. At the end

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of the data analysis, both researchers compared and discussed the results in the light of the research questions until they agreed on the findings. This strategy ensured that the researcher recognised the overlooked points and allowed the reanalysis of the data with new insights. Besides, the researcher after the data collection, shows the raw data such as interview documents and their analysis to colleague researchers well-grounded in qualitative studies to check whether the researcher understood participants correctly. This strategy prevented misunderstandings and research bias.

3.40.2 Dependability

Dependability focuses on "the consistency or congruency of the results" (Raines, 2011, p. 456). It asks whether the research findings fit the data that have been collected (Carpenter & Suto, 2008). To achieve dependability, researchers can ensure the research process is logical, traceable, and documented (Tobin & Begley, 2004). When readers can examine the research process, they are better able to judge the dependability of the research (Lincoln & Guba, 1989). One way that a research study may demonstrate dependability is for its process to be audited (Koch, 1994).

In this study, dependability was established through the establishment of appropriate enquiry decisions. This included a review of interviewer bias to resist early closure and at the same time prevent the provision of unreliable data due to boredom on the part of the respondents because of prolonged interview sessions. The researcher timed the interview sessions and actively engaged the interviewees by asking straightforward questions which elicited direct answers from the respondents by the various research questions.

In addition, information from the literature assisted the researcher to develop questions that elicited appropriate responses to answer the research questions that were formulated to guide the study. Moreover, the interview format aided the researcher to

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develop categories and themes that were used in the findings where both positive and negative responses were identified. Data was collected, analysed and interpreted according to the themes that emerged from the interview about the various research questions and this was done based on the data generated. There was proper documentation of the data (transcriptions of interview narratives), methods and decisions in the memos. The thesis supervisors assessed the work to find out whether or not the findings, interpretations and conclusions were supported by the data. Similarly, the researcher employed independent researchers to authenticate the findings of the study by following the trail of the study (Lincoln & Guba, 1989). Moreover, good quality research gets much of its claim to validity from the researcher's ability to show convincingly how they got there and how they built confidence that this was the best account possible as alluded to by Dampson (2015) and Richards (2005).

In this study, reference can be made to chapters 3, 4 and 5 where the researcher has made conscious attempts to described in detailed how data was collected, analysed and the ethical considerations that were ensured. Also, the researcher provided detailed description of how themes emerged as the findings throughout the study. To further ensure how consistent and dependable the findings of this study can be, record memos, field notes and dairy on the process of conducting the research as the study was carried out from the beginning to the end are all kept and was made reference to in order to keep abreast with the study, Besides, the researcher used a reflexive journal where the reflections on the study's progress, decisions made, and any challenge encountered was recorded. This ensured transparency in how the researcher's perspectives and decisions influenced the research process, enhancing dependability.

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3.40.3 Transferability

Transferability also referred to as how applicability answers the question of "to what degree can the study findings be generalised or applied to other individuals or groups, contexts, or settings?" or "do the findings apply to other contexts?" (Bryman, 2016, p. 44). It attempts to establish the "generalisability of inquiry" (Tobin & Begley, 2004, p. 392). Transferability in qualitative research emphasises the theoretical or analytical generalisability of research findings. Transferability suggests that the theoretical knowledge that researchers obtained from qualitative research that can be applied to other similar individuals, groups, or settings (Carpenter & Suto, 2008; Padgett, 2008; Sandelowski, 2004).

Transferability refers to the generalisability of inquiry. In qualitative research, this concerns only case-to-case transfer (Tobin & Begley, 2004). The researcher cannot know the sites that other researcher may wish to transfer the findings to, but the researcher is responsible for providing thick descriptions, so that those who seek to transfer the findings to their site can judge transferability (Lincoln & Guba, 1989). The researcher achieved this in this study by extensively and thoroughly describing the processes that were adopted for others to follow and replicate the data.

More importantly, the researcher kept an audit trail of audiotapes, field notes, transcripts, interview questions, memos, permission letters and all other relevant information and documents regarding the study. Also, the researcher provided a rich and detailed description of the study setting, participants' background, and the research process, including detailed explanations of behaviours, interactions, experiences, and experiences. These could enable other researchers to replicate the findings of this study in similar settings of their choices thereby regarding the findings in this study as

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answers in their chosen contexts. Raw data such as transcripts of interviews, and field notes, as well as details of the data analysis, are kept as evidence.

Additionally, the researcher ensured diversity in participants' characteristics in terms of gender, age, socio-economic background, and geographical location to cover different viewpoints, thereby expanding the potential for transferability by showing how the findings apply to different individuals. Also, the researcher integrated extensive verbatim quotes from participants' and illustrative examples showcasing a variety of viewpoints and experiences. The researcher adopted maximum variation sampling technique where participants were deliberately chosen based on specific criteria that aligned with the research questions and the phenomenon being studied.

3.40.4 Confirmability

Confirmability attempts to show that the findings and the interpretations of the findings are not derived from the imagination of the researchers but are clearly linked to the data (Liamputtong, 2019). Confirmability is concerned with establishing that the researcher's interpretations and findings are derived from the data, requiring the researcher to demonstrate how conclusions and interpretations have been reached (Tobin & Begley, 2004). According to Guba and Lincoln (1987), confirmability is established when credibility, transferability, and dependability are all achieved. Koch (1994) recommended researchers include markers such as the reasons for theoretical, methodological, and analytical choices throughout the entire study so that others can understand how and why decisions were made.

To establish confirmability in this study, the researcher documented every step of the research, including data collection, analysis, decisions made during the study, and how conclusions were reached. The interpretations of the findings were shared with the participants to confirm that the researcher has accurately captured their perspectives

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and experiences. Also, there was regular engagement with peers and supervisors who reviewed the study's methods, data analysis and conclusions to identify areas that needed improvement. Furthermore, the researcher provided sufficient detail about the setting, participants' experiences, and the data collection process to allow others to understand the context of the study fully.

After coding and transcribing the data from audiotapes, field notes, interview questions, memos and all other relevant information and documents regarding the interview, it was given back to the participants to confirm the responses. The researcher after effecting all the changes gave the transcribed data back to the participants again for them to authenticate the inferences derived by the researcher. Amankwaa (2016) posited that triangulation is one of the most effective trustworthiness strategies and this was ensured in this study by cross-checking the data and interpretations by triangulating data sources, methods, analysts and theories.

Moreover, the researcher then took the final transcribed data again to the participants for them to check and give approval as the responses they truly gave. The researcher made the final corrections and changes as given by the interviewees and the final transcribed data were considered as the true record of what the respondents factually provided. However, since transcriptions and reflections were done immediately after each interview session, the general mood and attitudes of the participants were captured in the transcriptions of the narratives and used in the data interpretations. Besides, reflexivity was employed to further strengthen the confirmability of the data by writing a reflection in every step of the study. This helped the researcher to see how data was collected, analysed and interpreted. It also helped the researcher to understand what the researcher thought and how felt during the study using a researcher journal.

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3.40.5 Audit Trail

According to Lincoln and Guba (1984), an audit trail refers to the systematic documentation of all decisions, procedures, and processes followed during the research to ensure transparency and replicability. Thus, it serves as a roadmap that allows external reviewers to trace how data were gathered, interpreted, and analysed. Specifically, in this study, the researcher employed an extensive audit trail to support the integrity of the interview data and the entire research methodology. It is remarkable to underscore that the researcher maintained detailed notes on the interview guides, interview contexts, and interactions with the participants. Also, there are records of transcription and translation procedures, including how speech nuances and verbal and non-verbal cues were captured and represented.

Moreover, the coding process was thoroughly documented, with explicit notes on code definitions, thematic groupings, and modifications. Furthermore, the researcher recorded the challenges faced during data collection and analysis and how they were subsequently addressed in the study. This comprehensive log enabled reviewers to understand the study's trajectory and rationale at every step of the study. Creswell and Creswell (2024) argue that by extensively preserving a traceable path of inquiry, the researcher ensured that the interview guide could be evaluated, replicated, or refined with methodological transparency and rigour. This strategy did not only allow readers to understand how the research was carried out in a systematic process but also to show and explain the rigour of the study.

3.40.6 Debriefing

Debriefing is a critical strategy in qualitative research, serving to enhance the trustworthiness of data by promoting reflexivity, reducing bias, and ensuring methodological rigour (Creswell & Creswell, 2024). This was done through structured

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discussions among researchers and peers to critically examine the research process, interpretations, and findings. By systematically incorporating debriefing sessions, the researcher can bolster the credibility, dependability, and confirmability of the study. Throughout the study, the researcher constantly engaged in debriefing sessions, which encouraged the researcher to reflect on the researcher's own biases, assumptions, and perspectives that may influence the research process. By critically examining the researcher's own roles and influences, the researcher was able to mitigate the risk of imposing personal biases on the data, leading to more well-founded and trustworthy findings.

Additionally, the debriefing sessions provided an opportunity for the researcher to review and refine research methodologies. Thus, through the discussions the researcher had with the supervisors and peers, the researcher was able to identify weaknesses in the research design, data collection methods, and analytical techniques. By systematically engaging in debriefing sessions, researchers contribute to the overall integrity and validity of their research, ensuring that findings are trustworthy. This iterative process contributes to the overall quality and rigour of the study, ensuring that the research methods are robust and appropriate for addressing the research questions.

3.41 Ethical Consideration for the Study

In scientific and social science research, it is imperative to address the potential ethical issues that pertains to the research in order to protect the rights of the participants, enhance research validity and also maintain scientific integrity (Bhandari, 2022). From the view point of Clark and Sharf (2007), the primary ethical principle is related to our responsibility for informants. Similarly, Dabic and Stojanov (2015) stated that in studies that include people with various roles, all possible threats that can violate ethical principles should be carefully examined, and emphasised that researchers are

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responsible for the dignity, respect, and welfare of participants. The main ethical prerequisite for any research study is that no harm will come to participants (O'Leary, 2004). In this study, key ethical issues such as informed consent and voluntary participation, anonymity and confidentiality, cultural and linguistic barriers, potential for harm, and data analysis and dissemination of the findings was ensured to further guarantee the safety of the participants before, during and after their participation in the study.

3.41.1 Informed Consent and Voluntary Participation

Research participants have the right to be informed about the nature and consequences of research in which they are involved (Dabic & Stojanov, 2015). Two conditions that ensured proper respect for research subjects' freedom are that subjects must agree voluntarily to participate, and their agreement must be based on full and opened information. Informed consent also includes elaborate explanations of all issues relevant for protecting research participants (Arifin, 2018). In this study, the process of obtaining consent from participants was done by ensuring that consent was given voluntarily, where subjects were made to understand what is being asked of them, and involved persons were lettered and could consent. Participants were given verbal explanation of the consent form, ensuring that complex terms were clarified. Also, participants were given time to ask questions and receive answers before they agreed to participate.

To further show that all participants took part in the study voluntarily, all the participants agreed and signed consent forms. This means, to participate in this research study, participants were adequately informed about the purpose of the study, the risks and benefits of taking part in the study, how long the study will take, supervisors' contact information as well as the institution's approval letter. After providing them

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with this detailed information, the participants were given a power of freedom of choice to allow them to decide whether to participate or decline. Also, participant's agreement to participate in this study was obtained only after a thorough explanation of the research process.

Additionally, the participants were given an appropriate time to ask questions and address any concerns. It was further explained to them that as their participation was voluntary, refusing to participate or withdraw from the study while the study is in progress would not affect their job in their respective schools in any way. A participant's information sheet was provided to further explain the study. The potential participants were given 24 hours up to one week to read the information sheet and to decide whether or not they wanted to be involved in this study.

Besides, participants were required to sign the informed consent form before the questionnaire administration and the conduct of the interview to indicate their permission to be part of the study and their signatures were confirmed prior to the sessions. An explanation was clearly given to potential participants that they have the right to withdraw from the study at any time even after the informed consent had been signed. Consent to record the interview was also sought from them. The participant's information sheet and informed consent was made available only in English Language since the participants were lettered.

3.41.2 Avoiding Harm to Participants

In this study, the researcher is fully aware that participants who may not have not adequately prepared for their retirement, are likely to feel nervous, anxious and depressed. For instance, sensitive questions may trigger negative emotions such as sadness or anxiety; participation can also involve pain, worry and anxiety and this can result from the study procedures, and reporting sensitive data could lead to legal risks

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or a breach of privacy (Bhandari, 2022). Besides, the researcher is a counsellor and gave psychoeducation on the potential risks of them participating in the study and assured them that the researcher was available to provide immediate psychological intervention should there be the need.

In addition, the researcher's co-supervisor is equally a well experienced counselling psychologists and the researcher duly discussed with him how to handle any potential danger that might arise and issues that will need further psychological intervention would be referred to him to handle. It is important to state that the researcher gave information about the University of Education, Winneba counselling centre as well as other counselling centres where further assistance could be sought even after the study is complete.

3.41.3 Anonymity and Confidentiality

The anonymity and confidentiality of the participants was preserved by not revealing their names and identity in the data collection, analysis and reporting of the study findings. Privacy and confidentiality of the interview environment especially was managed carefully during the interview session, data analysis and dissemination of the findings. Data was stripped of its identifying properties by assigning a code to specific information (Bos, 2020). In ensuring this in this study, the true identity of the research participants was concealed by giving them a pseudonym each and changing other identifying details that might make identification possible during the interviewing process of the data collection.

After, the researcher had collected the data, coded and transcribed it, field notes were immediately destroyed to protect the respondents' privacy in accordance with the institutional guidelines (Bos, 2020). To further ensure these ethical standards were adhered to, each interview was conducted individually in a private and quiet room in

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the various schools without access by outsiders. It was only the researcher who should be able to match the identity of the participants and voice recordings.

3.41.4 Independence and Impartiality of the Researcher

Science is committed to the principle of impartiality and this principle set the foundation for which the researchers and their research participants jointly partake in research. This is primary due to the fact that both the researchers and their research participants value science, want to promote its cause, and feel that their contribution helps to further strengthen scientific knowledge (Bos, 2020). Thus, knowledge acquisition is the most important gain, and risks are understood in the immediate context of research health hazards. Also, Bos (2020) argued that if for only reasons of verification, and efficiency, ethics requires that data should be shared.

Although the researcher had worked in the Nanumba North Municipality as a Basic school teacher over 15 years, this only guaranteed the researcher to have fairly easy access to the participants through the gatekeepers. Thus, the researcher did not criticise or was being lenient to the schools that he had previously worked since the purpose of this study was not an evaluative studies or educational review studies. Moreover, the researcher did not use any previous position as a Basic school teacher to influence any decisions and findings in the study but was actually constructively brought to focus pertinent issues of retirement anxiety and psychological well-being of Basic school teachers who are key stakeholders in the implementation and assessment of the Basic school curriculum. It is worth noting that findings of this study were going to contribute enormously to addressing the anxiety needs and psychological well-being enhancement of these teachers for better policy formulation and direction.

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3.41.5 Cultural and Linguistic Barriers

According to Arifin (2018), it is quite important for researchers to be fully aware of the obstacles in their research and plan for preventative action, as this may affect the timing of the research. At the very beginning of this study, some of the women indicated that they needed permission from their husbands/partners to take part in this study. Therefore, the researcher allowed adequate time for the eligible participants to discuss the decision to participate with their husbands/partners. However, it is imperative to underscore that the women were allowed to contact the researcher, or the researcher only contacted the women with their permission. The researcher was equally aware that there are different cultures with different mother-tongue languages spoken in the selected Regions and Municipalities. Given the fact that English is the formal language in Ghana, the researcher assumed that most of the teachers were able to converse and express their experiences at the optimum level using the English language.

3.41.6 Data Analysis and Dissemination of the Findings

Arifin (2018) opined that it is important for researchers to ensure that their participants' identity is protected throughout recruitment and dissemination process. Written consent or any document which contained the participants' personal details were kept in a locked cabinet with no access to anyone other than the researcher. This personal information was destroyed in accordance with the University of Education, Winneba research practice. Participants were however, notified that their actual age would be used for the purpose of reporting the data from the questionnaire. The access of the thesis supervisors to the data was well explained to the participants and their consent regarding this matter was duly obtained. However, no participants' identifying information was included in reported or publications arising from this study.

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3.42 Limitations of the Study

In spite of the fact that mixed methods research has offered rich and comprehensive insights into complex phenomenon of retirement anxiety and psychological well-being of Basic school teachers in the Nanumba North, Jasikan and Effutu Municipalities in Ghana, the empirical results reported herein should be considered in the light of four limitations as presented below. First of all, in this study, the challenge of balancing rigour and relevance which differ in terms of sampling, measurement, analysis and interpretation cannot be overlooked. In addressing this challenge, data triangulation and methodological triangulation were ensured to guarantee data accuracy and completeness for such a large sample which necessitated meticulous planning and execution.

Furthermore, a long-self-administered questionnaire risks participants fatigue and consequent higher drop-out rate. This limits the study as some of the potential participants' views can result in faking of responses, thus limiting the authenticity of the results of the study. Additionally, the use of Likert scale on the questionnaire can be a limiting factor when asking behaviour or attitude of respondents about their views of retirement and psychological well-being. Many respondents may avoid selecting the extreme measures such as "Strongly Disagree" and "Strongly Agree" and prefer choosing middle measures like "Agree" and "Disagree". Invariably, this could lead to masking of the intensity of the respondents' real attitudes and behaviours towards retirement and psychological well-being.

Additionally, the study was limited to only a few municipalities, which could not be representative of all Basic School teachers nationwide. Therefore, cultural, economic, and contextual variations in other areas may produce different outcomes. To overcome this limitation, Basic school teachers in various Municipalities were chosen

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using stratified sampling to guarantee representation based on variables like geographical location, years of experience, and gender. More importantly, the study's context and boundaries were explicitly indicated, with a cautionary against over-generalisation.

Furthermore, several paradigms and philosophical stances made it difficult to meaningfully integrate quantitative and qualitative data in the study. The integration and interpretation of both datasets were guided by a theoretical framework in order to address these shortcomings. Additionally, quantitative data and qualitative themes were meticulously aligned through the use of joint display. Also, participants' expressions of retirement and psychological concepts may differ depending on their context, culture, and ethnicity. The instruments, for instance, were developed in foreign nations, which may have overlooked culturally particular issues and experiences, resulting in an underestimation or overestimation of the problems.

Moreover, not all of the variables influencing retirement and mental health, such as regional pension plans and social support networks, may have been included in standardized measures. The measurement instruments were thoroughly examined and verified with the Ghanaian populace in order to overcome this constraint. The study's conclusions hold up well in spite of the aforementioned drawbacks for a number of reasons. First and foremost, employing a strict technique of data collection, analysis and interpretation increases the outcomes' dependability. Second, the findings' validity is supported by their consistency with previous studies. Besides, the diversity and sample size improve generalisability. Finally, the conclusions reached are further supported by the application of suitable statistical techniques and the careful evaluation of possible outliers.

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3.43 Summary of the Chapter

This chapter provided an exhaustive introduction to the methodology of the study. This includes the philosophical and theoretical underpinnings of the study. The researcher went on to detail the full research process, including technique selection and rationale, as well as study direction. Besides, there is a brief overview of the various study methodologies and designs, as well as the reasons for selecting either of them. Furthermore, the researcher's positionality has been explicitly stated, and the setting of the study has been adequately described.

In addition, the researcher briefly described the sample size and sampling techniques, data collection methods, and data analytical processes, in relation to the two phases of the study, which were integrated into the instruments for data collection and pilot testing. Furthermore, assertions about the authenticity and reliability of the data acquired during the study have been severely discussed. Furthermore, the chapter concluded with claims concerning the validity, reliability, and trustworthiness of qualitative data. Finally, ethical considerations for the study had been thoroughly explored, and the limitations of the study had been addressed. In the following chapter, the outcomes and findings of the study are presented and discussed in detail.

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CHAPTER FOUR

RESULTS AND DISCUSSIONS

4.0 Introduction

This chapter summarises and discusses the findings of a study on retirement anxiety and psychological well-being among Basic school teachers. The objective of this chapter is to provide a thorough analysis of the data gathered during the research. It focuses on the level of retirement anxiety, the extent to which retirement anxiety predict the dimensions of psychological well-being, the relationship between retirement anxiety and psychological well-being, and gender differences in retirement anxiety. Moreover, it further explores the experiences and concerns about retirement and how pre-retirement counselling programmes can help mitigate the detrimental impact of retirement anxiety among Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipality.

Additionally, the chapter is structured to achieve the following objectives: The presentation of quantitative results includes a comprehensive examination of numerical data utilising means and standard deviations, multivariate analysis of variance, Pearson Product-Moment Correlation, and an independent sample t-test. Furthermore, the chapter includes qualitative findings on financial worries, accommodation challenges, estrangement from friends and co-workers, and professional identity shift as themes emerging from semi-structured interviews with Basic School teachers concerning retirement. Moreover, it explores financial planning, social planning, psychological planning, emotional and psychological support, career transition counselling, and health and wellness programmes as themes emerging from the semi-structured interview in relation to how pre-retirement counselling programmes can help mitigate

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the negative impact of retirement anxiety on the psychological well-being of primary school teachers.

Furthermore, the third section of the chapter integrates quantitative and qualitative data with existing literature by comparing and contrasting the findings to those of earlier studies, emphasising areas of agreement, inconsistencies, or originality. Also, it analyses the practical consequences of the findings for legislation, teacher support programmes, and retirement preparation efforts. The chapter includes the analyses of both phases of the study, including the first quantitative data from teachers and the qualitative insights from semi-structured interviews with participants. The mixed methods approach allows for a more comprehensive understanding of retirement anxiety and psychological well-being among Basic school teachers.

Finally, the chapter is organised as follows:

- Section 1: This section presents the statistical analyses of the closed-ended questionnaire, including means and standard deviations, multivariate analysis of variance, Pearson Product-Moment Correlation, and independent sample t-test.
- Section 2: This section explores the qualitative data gathered from semi-structured interviews, identifying key themes related to teachers' experiences and concerns about retirement and pre-retirement counselling programmes to help mitigate the negative impact of retirement anxiety on the psychological well-being of Basic school teachers. The qualitative findings are used to explain the quantitative results.
- Section 3: In this section, the quantitative and qualitative results are integrated and interpreted in the context of the existing literature. The discussion will also

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address how these findings contribute to the broader understanding of retirement anxiety and psychological well-being in the teaching profession.

4.1 Quantitative Data Presentation

4.1.1 Demographic Characteristics of Respondents

The closed-ended questionnaire was administered to 475 teachers from Nanumba North, Jasikan and Effutu Municipalities. Ninety-five percent (95%) of the participants comprising of 450 Basic school teachers returned their questionnaires which was used for the analysis. This section offers a comprehensive examination of the demographic characteristics of the participants that forms the backdrop of the study. By delving into key attributes of the participants demographic characteristics, the study aims to construct a nuanced profile that contextualises the subsequent findings. The demographic characteristics under examination include gender distribution, age distribution, educational qualification, Municipality distribution, marital status, and family size. The result is presented in Table 4.1 below.

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Table 4.1

Demographic Characteristics of Respondents

Variables	Nanumba North (%)		Jasikan (%)		Effutu (%)		Total (%)
Gender							
Male	103	57.2	60	52.2	85	54.8	248 **(55.1)**
Female	77	42.8	55	47.8	70	45.2	202 **(44.9)**
Age Group							
40-44	29	16.1	35	30.4	48	30.9	112 **(24.8)**
45-49	62	34.4	43	37.3	39	25.1	144 **(32.0)**
50-55	89	49.4	37	32.1	68	43.8	194 **(43.3)**
Educational Qualification							
Diploma	55	30.6	49	42.6	46	29.7	150 **(33.3)**
Degree	108	60.0	47	40.9	59	38.1	214 **(47.6)**
Masters	17	9.40	19	16.5	50	32.3	86 **(19.1)**
PhD	-	-	-	-	-	-	-
Marital Status							
Single	37	20.5	19	16.5	9	5.8	65 **(14.4)**
Married	138	76.7	93	80.7	139	89.7	370 **(82.2)**
Divorced	-	2.8	1	2.6	2	4.5	3 **(0.6)**
Family Size							
Below 5	28	15.5	17	14.7	22	14.1	67 (**14.8**)
5-9 People	103	57.2	62	53.9	31	20.0	196 (**43.5**)
10-14 People	23	12.8	28	24.3	59	38.0	24.4 (**5.4**)
15-19 People	15	8.3	5	4.3	25	16.1	45 (**10**)
20 and Above	11	6.1	3	2.6	15	11.6	29 (**6.4**)

Source: Field Data (2024)

Site 1 = 180, Site 2 = 115 and Site 3 = 155

Percentages may not add up to 100% because of missing data and non-response to certain items

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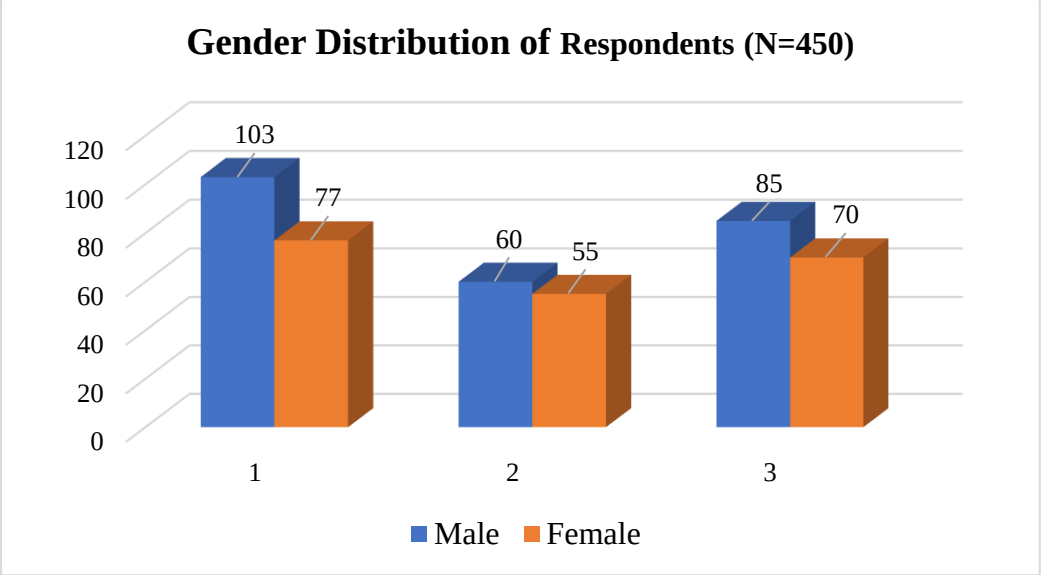


Figure 4.1

Gender Distribution of Respondents

As shown in Table 4.1, the gender of the teachers reveals that majority of the teachers constituting 55.1% who took part in the study were males while 44.9% were females. Specifically, 57.2% were from Nanumba North Municipality with 52.2% coming from Jasikan Municipality while 54.8% coming from Effutu Municipality. The analysis further reveals that females constitute the second majority representing 44.9%. Out of this number, most of the teachers making up 47.8% were from Jasikan Municipality, with 45.2% coming from Effutu Municipality and 42.8% were from Nanumba North Municipality. This demographic characteristic is relevant to ensure gender-balanced representation and avoidance of biases in the study's generalisation.

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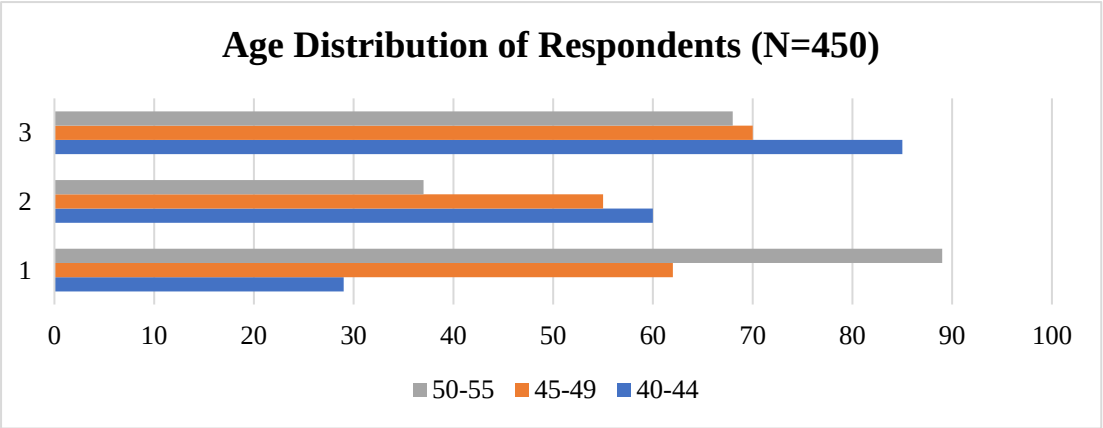


Figure 4.2

Age Distribution of Respondents

The results in Figure 4.2 above further suggests that in terms of age, the general picture from all the settings indicates that 43.3% of the teachers were aged between 50-55 years. Out of this number, 49.4% were from Nanumba North Municipality, 32.1% were from Jasikan Municipality and 43.8% were from Effutu Municipality. Also, 24.8% of the teachers were aged between 40-44 years while 32.0% were between the age range of 45-49 years. This demographic variable is relevant for capturing potential age-related variations in attitudes towards retirement.

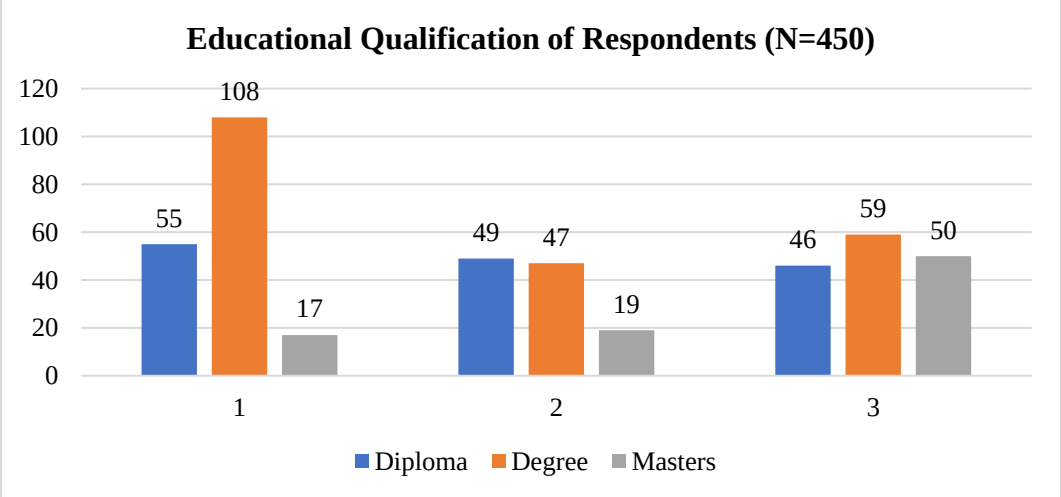


Figure 4.3

Educational Qualification of Respondents

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Additionally, the results in Figure 4.3 above reveals that with regards to educational qualification of the teachers, majority of them representing 47.6% had Degree. Of this number, 60% were from Nanumba North Municipality, with 40.9% coming from Jasikan Municipality and 38.1% from Effutu Municipality. However, none of the three Municipalities had teachers who were PhD holders as revealed by the data. It is worthy of note that almost all the teachers from the three Municipalities had the required minimum qualification to teach in the Basic schools. This characteristic is crucial for understanding the educational background of the sample.

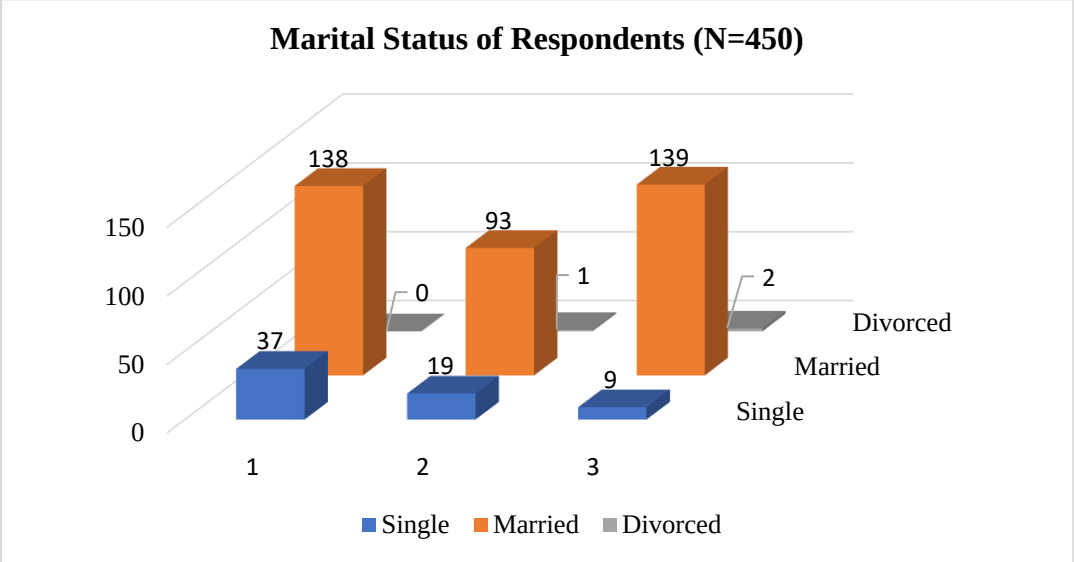


Figure 4.4

Marital Status of Respondents

From Figure 4.4 above, a significant number of the teachers representing 82.2% were married. With majority of the teachers constituting 89.7% were from Effutu Municipality, while 80.7% came from Jasikan Municipality and 76% of them were from Nanumba North Municipality. The data reveals that 14.4% of the teachers were single while a fraction representing 0.6% were divorced. However, the analysis from the data further suggests that none of the teachers from Nanumba North Municipality

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were divorced as the time of the data collection. The study further sought the family size of the teachers from the three Municipalities.

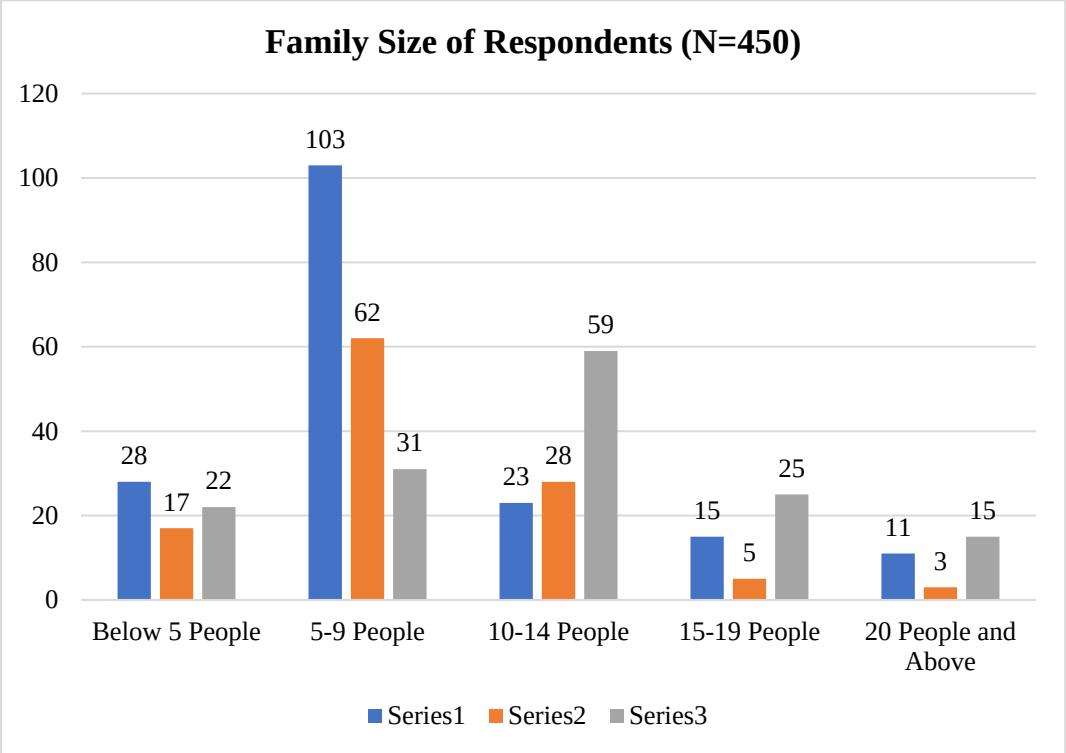


Figure 4.5

Family Size of Respondents

The study further sought the family size of the teachers from the three Municipalities. As illustrated in Table 4.5, a substantial number of the teachers had family sizes ranging from 5-9 people representing 43.5%. Of this number, majority of them (57.2%) hails from Nanumba North Municipality, 53.9% came from Jasikan Municipality while 20.0% were from Effutu Municipality. Besides, the data with regard to the family size of teachers indicate that 14.8% of them had family size below 5 people, while 10.0% had family size ranged between 15-19 people. Also, the data further reveals that while 6.4% of the teachers had family size of 20 people and above, 5.4% had their family size ranged between 10-14 people as shown in Table 4.6.

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Testing for Normality of the Quantitative Data

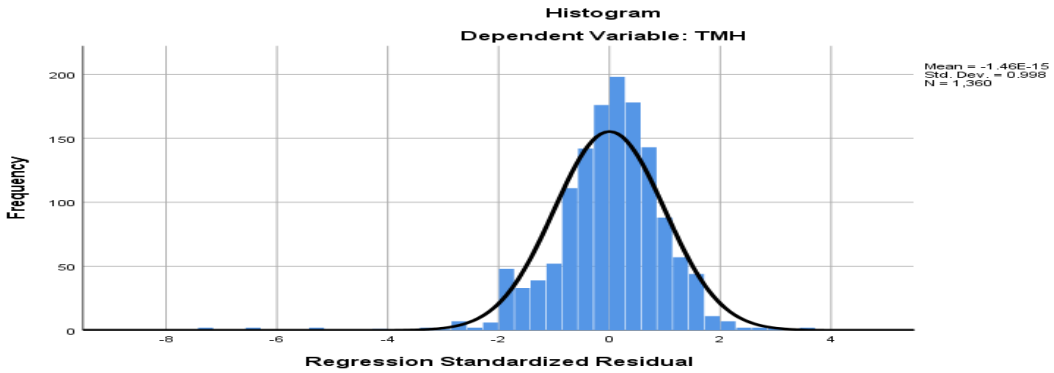


Figure 4.6

Normality Graph

As depicted in Figure 4.6, the normality graph shows the clustering of variables at the centre of the graph, indicating that the residuals are close to normally distributed. The concentration of variables in the central region of the graph suggests that the variables exhibit a high degree of similarity, or have comparable scores or values. This implies the existence of a central tendency or typical belief pattern commonly shared by respondents.

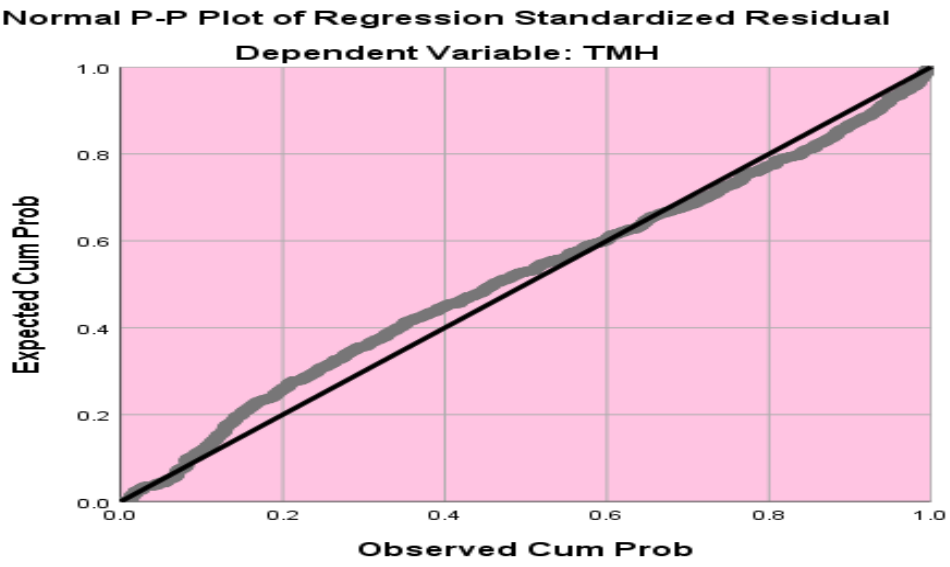


Figure 4.7

Q-Q Plot Normality Test

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The Q-Q plot in Figure 4.7 shows a fairly straight line for the variables, which shows that the residuals are close to normally distributed. This is a positive outcome for the regression analysis because it suggests that the statistical inferences made on the data (such as p-values and confidence intervals) are more likely to be valid.

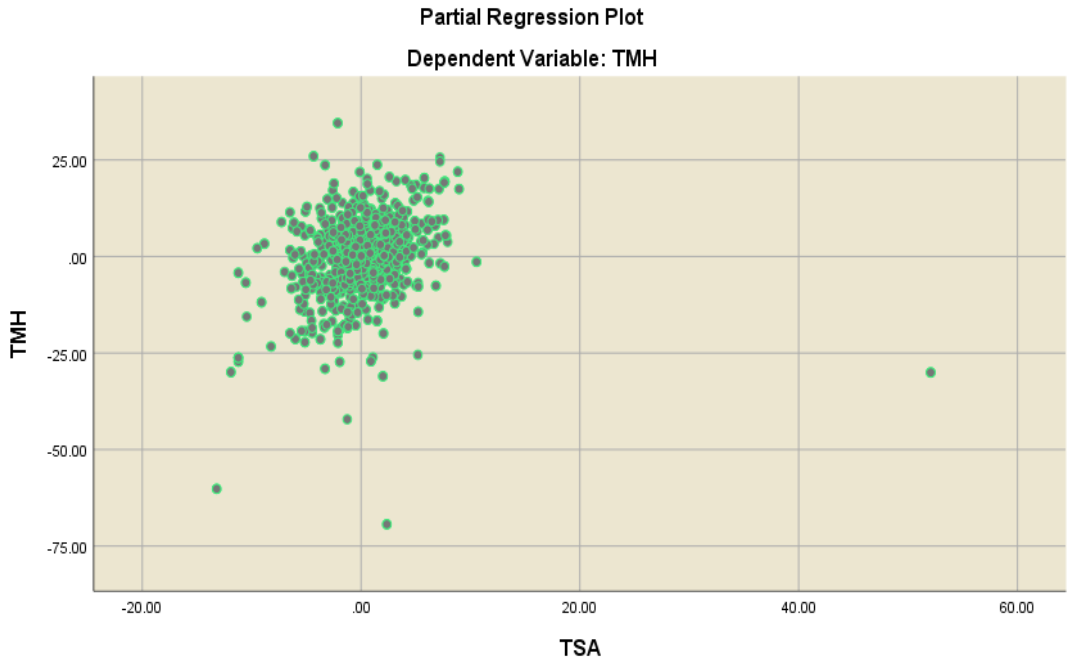


Figure 4.8

Scatter Plot

The normality graph, as illustrated in Figure 4.8, demonstrates that the variables cluster around the centre of the graph, indicating a distribution close to normal for the residuals. The concentration of variables in this central area suggests a high degree of similarity or comparable scores/values among the variables. This observation implies the presence of a central tendency or a typical belief pattern shared commonly by the respondents.

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Research Question One: *What is the level of retirement anxiety among Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities?*

The first research question delves into understanding the level of retirement anxiety experienced by Basic school teachers in these Municipalities. Retirement anxiety encompasses concerns about mental health, financial insecurity and reduced social network. By assessing the level of retirement anxiety, this study aims to provide insights into the emotional landscape of teachers as they approach retirement.

The items were rated on a 4-point Likert type as follows:

- 1= “Strongly Disagree”
- 2 = “Disagree”
- 3 = “Agree”
- 4 = “Strongly Agree”

For the purpose of interpretation, the scoring was based on agreed-upon and disagreed-upon dimensions on a 1-to-4 Likert-type scale. The threshold of 2.50 was determined using the formula 1+2+3+4=10/4=2.50. Based on the established threshold of 2.50, mean values of 2.50 or greater than 2.50 were found for the agreed-upon dimension and mean values less than 2.50 were for the disagreed-upon dimension. Low, moderate, and high retirement anxieties were determined by comparing frequency ranges to a mean criterion.

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Table 4.2

Descriptive Statistics on the Retirement Anxiety Levels of Basic School Teachers in Nanumba North, Jasikan and Effutu Municipalities

Statements	N	Mean Statistic	St. Dev. Std. Error	Skewness Statistic	Kurtosis Statistic	Decisions
Mental Health						
I have an underlining health condition that is making me worry.	450	3.75	.020	.433	-1.165	Agreed
My health is deteriorating day after day as I grow old.	450	3.26	.051	1.087	-1.112	Agreed
I am not sure my health will allow me to do extra work for income.	450	3.26	.051	1.088	-1.105	Agreed
I do not have insurance policy for my health.	450	3.13	.037	.775	-.223	Agreed
I am worried I cannot do rigorous exercise when I retire.	450	3.02	.052	1.113	-.561	Agreed
I easily get tired with the least work I do.	450	2.77	.056	1.197	-.417	Agreed
Financial Insecurity						
How to manage my finances is a great source of worry to me.	450	3.50	.501	-.018	-2.009	Agreed
My savings is not sufficient to take care of my family needs.	450	3.38	.485	.516	-1.742	Agreed
I am anxious about the possibility of outliving my retirement savings.	450	3.26	.827	-.521	-1.344	Agreed
I have not decided what to invest my savings in.	450	3.26	.827	-.521	-1.344	Agreed
I do not have any extra source of income apart from my salary.	450	3.12	.924	-1.193	.787	Agreed
I do not have people who can support me financially.	450	3.00	.988	-.761	-.430	Agreed
Reduced Social Network						
I do not have people to discuss issues that affects me in my old age.	450	3.71	1.519	-.845	-.945	Agreed
The joy of interacting with colleagues and friends will reduce when I retire.	450	3.62	.602	-.854	-.309	Agreed
I feel I will have little value when I retire.	450	3.52	1.319	-.845	-.945	Agreed
I cannot hang out with colleagues and friends in my old age.	450	3.42	1.465	-.845	-.945	Agreed
I will be lonely when I finally retire.	450	3.32	1.343	-.845	-.945	Agreed
There would not be strong relationship between me and my co-workers when I retire.	450	3.24	1.359	-.845	-.945	Agreed
Mean of Means		**3.31**				

Source: Field Data (2024)

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Table 4.2 presents result on descriptive statistics of retirement anxiety levels of Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities in terms of mental health, financial insecurity and reduced social network. Pertaining to mental health, the mean score of 3.75 indicates that on average, teachers in the study agree to some extent that they have underlying health conditions causing worry. The low standard deviation (0.20) suggests that responses are clustered around this mean. The positive skewness (0.433) indicates a slight right-leaning (right skewed) distribution, implying that more respondents are likely to agree with this statement than disagree. The negative kurtosis (-1.165) suggests a relatively flat distribution with less peakedness compared to a normal distribution.

In addition, the mean score of 3.26 suggests that teachers generally agree that their health is deteriorating as they age. The standard deviation of 0.051 indicates relatively consistent responses around this mean. The positive skewness (1.087) indicates a more pronounced right-leaning distribution, suggesting that a significant portion of respondents strongly agree with this statement. The negative kurtosis (-1.112) implies a flatter distribution compared to a normal curve. Furthermore, the mean score of 3.26 indicates uncertainty among teachers regarding their ability to engage in extra work for income due to health concerns. The standard deviation suggests consistency in responses around this mean. The positive skewness (1.088) indicates a right-skewed distribution, with more respondents leaning towards agreement with the statement. The negative kurtosis (-1.105) implies a flatter distribution compared to a normal curve.

Besides, the mean score of 3.13 suggests that a significant portion of teachers agree that they lack health insurance. The relatively low standard deviation indicates consistency in responses around this mean. The positive skewness (0.775) indicates a

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right-leaning distribution, with more respondents agreeing with this statement. The negative kurtosis (-0.223) suggests a slightly flatter distribution compared to a normal curve.

Additionally, the mean score of 3.02 suggests that teachers express some worry about their ability to engage in rigorous exercise after retirement. The standard deviation indicates consistent responses around this mean. The positive skewness (1.113) indicates a right-skewed distribution, with more respondents leaning towards agreement with this statement. The negative kurtosis (-0.561) suggests a flatter distribution compared to a normal curve.

Finally, the mean score of 2.77 indicates that teachers generally agree that they easily get tired even with minimal work. The standard deviation suggests consistent responses around this mean. The positive skewness (1.197) indicates a right-skewed distribution, with more respondents agreeing with this statement. The negative kurtosis (-0.417) suggests a slightly flatter distribution compared to a normal curve. Overall, these results suggest that Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities express concerns about their health, retirement, and ability to engage in physical activities, which can impact their psychological well-being and readiness for retirement.

In terms of financial insecurity, respondents, on average, expressed high concern (Mean of 3.50) about managing their finances. The standard deviation (0.501) suggests a consistent response around this mean. This concern showed a slightly right-skewed distribution (Skewness of -0.18), indicating that more respondents leaned towards being worried. The kurtosis (-2.009) suggested a flatter distribution, indicating a spread of responses across the worry spectrum. On average, respondents felt high concerned (Mean of 3.38) about their savings inadequacy for family needs. The

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distribution showed a slight right skew (Skewness of 0.485), indicating a tendency towards more concern. The kurtosis (-1.742) suggested a moderately flat distribution, indicating a spread of responses around the average concern level.

Again, respondents indicated a moderate level of concern (Mean of 3.26) about insufficient savings for medical expenses. The distribution was right-skewed (Skewness of 0.827), indicating a notable proportion of respondents sharing this concern. The kurtosis (-1.344) suggested a moderately flat distribution, similar to statement. Also, respondents showed a high level of indecision (Mean of 3.26) regarding investment choices for their savings.

The distribution was right-skewed (Skewness of 0.827), indicating a notable portion of respondents being undecided. The kurtosis (-1.344) suggested a moderately flat distribution, similar to statements 14 and 15. On average, respondents felt high concerned (Mean of 3.12) about lacking additional income sources beyond their salaries. The distribution showed a right skew (Skewness of 0.924), indicating a notable proportion sharing this concern. The kurtosis (0.787) suggested a slightly peaked distribution, indicating a concentration of responses around the average concern level.

Finally, respondents, on average, indicated a high level of concern (Mean of 3.00) about lacking financial support from others. The distribution was right-skewed (Skewness of 0.988), indicating a notable proportion sharing this concern. The kurtosis (-0.430) suggested a moderately flat distribution, similar to statement. In summary, respondents generally exhibited high levels of concern about various financial aspects, with some variability in the intensity of these worries and the distribution of responses around the average concern level.

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With regards to reduced social network, respondents, on average, strongly agreed (Mean of 3.71) that they lack individuals to discuss old age-related concerns with. There was considerable variability (Std. Dev. of 1.519) in responses, indicating differing levels of agreement among respondents. The distribution of responses skewed slightly to the left (Skewness of -0.845), suggesting a tendency towards stronger agreement with this statement. The kurtosis (-0.945) indicated a moderately flat distribution around the average agreement level.

Besides, on average, respondents highly agreed (Mean of 3.62) that their joy of interacting with colleagues and friends would diminish in retirement. There was relatively low variability (Std. Dev. of 0.602) in responses, indicating consistent agreement among respondents. The distribution skewed slightly to the left (Skewness of -0.854), suggesting a tendency towards agreement with this statement. The kurtosis (-0.309) indicated a slightly flatter distribution compared to a normal curve.

Moreover, respondents, on average, highly agreed (Mean of 3.52) that they would have reduced value in retirement. There was a moderate amount of variability (Std. Dev. of 1.319) in responses, indicating differing levels of agreement. The distribution showed a slight left skew (Skewness of -0.845), indicating a tendency towards agreement with this statement. The kurtosis (-0.945) suggested a moderately flat distribution around the average agreement level.

In addition, on average, respondents moderately agreed (Mean of 3.42) that they would not be able to socialize with colleagues and friends in old age. There was considerable variability (Std. Dev. of 1.465) in responses, indicating differing levels of agreement. The distribution also skewed slightly to the left (Skewness of -0.845), similar to other statements. The kurtosis (-0.945) indicated a moderately flat distribution around the average agreement level. Respondents, on average, moderately

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agreed (Mean of 3.32) that they would experience loneliness in retirement. There was a moderate amount of variability (Std. Dev. of 1.343) in responses, indicating differing levels of agreement. The distribution showed a slight left skew (Skewness of -0.845), similar to other statements. The kurtosis (-0.945) suggested a moderately flat distribution around the average agreement level.

Finally, on average, respondents moderately agreed (Mean of 3.24) that there would not be a strong relationship with co-workers' post-retirement. There was a moderate amount of variability (Std. Dev. of 1.359) in responses, indicating differing levels of agreement. The distribution also showed a slight left skew (Skewness of -0.845), similar to other statements. The kurtosis (-0.945) indicated a moderately flat distribution around the average agreement level. Overall, the respondents expressed concerns about various aspects of retirement including mental health issues, financial concerns, social interactions and relationships with colleagues, with differing levels of agreement and consistency in their responses.

In conclusion, teachers typically experience a considerable amount of retirement anxiety, as indicated by the average mean score of 3.31. This suggests that teachers in primary education are quite concerned about their retirement. Further evidence of high retirement anxiety highlights various uncertainties and fears related to post-retirement social connections, mental well-being, and financial preparedness. This may also require additional support or education regarding retirement preparation.

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Research Question Two: *To what extent does retirement anxiety predict the dimensions of psychological well-being of Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities?*

The second research question sought to find out the extent to which retirement anxiety predict the dimensions of psychological well-being of Basic school teachers in these Municipalities. Psychological well-being is multifaceted, encompassing dimensions such as Self-Acceptance (SA), Positive Relations with Others (PR) and Purposeful Life (PL). Investigating these factors is crucial for understanding the broader context in which retirement anxiety manifests and its potential impact on teachers' psychological well-being as prepare for retirement.

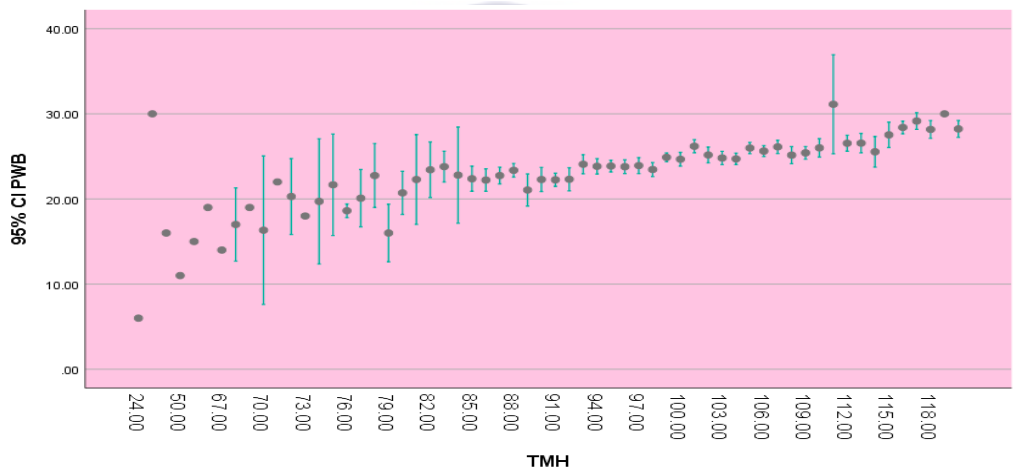


Figure 4.9

Error Bar Graph

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Table 4.3

Multivariate Tests for Overall Model Significance

Effect	Statistic	Value	Degree of Freedom (df)	Denominator Degree of Freedom (df)	F	Pr > F
Intercept	Wilks' Lambda	0.148	3	194	371.61	< 0.001
	Pillai's Trace	0.852	3	194	371.61	< 0.001
	Hotelling-Lawley Trace	5.746	3	194	371.61	< 0.001
	Roy's Greatest Root	5.746	3	194	371.61	< 0.001
Mental Health	Wilks' Lambda	0.501	3	194	64.36	< 0.001
	Pillai's Trace	0.499	3	194	64.36	< 0.001
	Hotelling-Lawley Trace	0.995	3	194	64.36	< 0.001
	Roy's Greatest Root	0.995	3	194	64.36	< 0.001
Financial Insecurity	Wilks' Lambda	0.779	3	194	18.32	< 0.001
	Pillai's Trace	0.221	3	194	18.32	< 0.001
	Hotelling-Lawley Trace	0.283	3	194	18.32	< 0.001
	Roy's Greatest Root	0.283	3	194	18.32	< 0.001
Reduced Social Network	Wilks' Lambda	0.494	3	194	66.13	< 0.001
	Pillai's Trace	0.506	3	194	66.13	< 0.001
	Hotelling-Lawley Trace	1.023	3	194	66.13	< 0.001
	Roy's Greatest Root	1.023	3	194	66.13	< 0.001

Source: Field Data (2024), N=450

The Multivariate Tests table assesses the overall significance of the predictors: Mental Health, Financial Insecurity, and Reduced Social Network on the three dimensions of Psychological Well-Being: Self-Acceptance, Positive Relations with Others, and Purposeful Life. Mental Health ($p < 0.001$) was found to be a strong predictor of psychological well-being, as indicated by the significant Wilks' Lambda (0.501). This suggests that variations in mental health are significantly related to variations in psychological well-being, implying that as mental health deteriorates,

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aspects like self-acceptance, positive relations with significant others, and purpose in life also worsen.

Financial Insecurity ($p < 0.001$) had a moderate effect with a Wilks' Lambda value of 0.779, indicating that financial concerns contribute to the overall prediction of psychological well-being dimensions. Teachers with greater financial insecurity are likely to experience diminished self-acceptance, reduced positive relations with others, and a lower sense of purpose. Reduced Social Network ($p < 0.001$) had the most robust prediction, with a Wilks' Lambda of 0.494, suggesting that social isolation, particularly during the transition to retirement, is a strong predictor of psychological well-being. Reduced social support is linked to poorer outcomes in self-acceptance, positive relations with others, and purpose in life. The consistent p-values (all less than 0.001) indicate that all three predictors significantly contribute to explaining the variation in psychological well-being dimensions, highlighting the importance of addressing these factors in teachers' transition to retirement.

Table 4.4

Univariate Results for Each Predictor across Dependent Variables

Predictor	Dependent Variable	F	Pr > F	Sig.
Mental Health	Self-Acceptance	64.36	< 0.001	0.000
	Positive Relations with Others	60.45	< 0.001	0.000
	Purposeful Life	58.32	< 0.001	0.000
Financial Insecurity	Self-Acceptance	18.32	< 0.001	0.000
	Positive Relations with Others	16.54	< 0.001	0.000
	Purposeful Life	14.80	< 0.001	0.000
Reduced Social Network	Self-Acceptance	66.13	< 0.001	0.000
	Positive Relations with Others	62.11	< 0.001	0.000
	Purposeful Life	59.22	< 0.001	0.000

Source: Field Data (2024)

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The Univariate Analysis in Table 4.4 breaks down the individual effects of each predictor on the dimensions of psychological well-being: Self-Acceptance, Positive Relations with Others, and Purposeful Life. Mental Health ($F = 64.36$, $p < 0.001$) strongly negatively affected Self-Acceptance. Teachers reporting poorer mental health were less likely to feel positively about themselves, likely due to concerns about their health deterioration and the ability to remain productive post-retirement. As mental health concerns increase, self-acceptance significantly decreases.

Mental Health also had a strong negative effect on Positive Relations with Others ($F = 60.45$, $p < 0.001$). Teachers with mental health concerns, such as stress or anxiety about aging, may withdraw socially, leading to fewer positive interactions and strained relationships. They are less likely to maintain strong social ties as retirement approaches, further impacting their psychological well-being. Mental Health showed a strong negative relationship with Purposeful Life ($F = 58.32$, $p < 0.001$). Teachers who experience deteriorating health may struggle to find meaningful post-retirement activities, diminishing their sense of purpose. These individuals may feel unprepared for the transition, leading to feelings of aimlessness.

Financial Insecurity also significantly impacted psychological well-being, though less strongly than mental health. For Self-Acceptance ($F = 18.32$, $p < 0.001$), financial insecurity contributed to lower levels of self-worth and anxiety about the future. Teachers facing financial challenges were more likely to feel inadequate or unprepared for retirement. Financial Insecurity affected Positive Relations with Others ($F = 16.54$, $p < 0.001$) as well. Financial stress can strain personal relationships, as teachers may become preoccupied with financial concerns, withdrawing from social activities or facing tensions in their social interactions due to financial worries. Financial Insecurity had a moderate relationship with Purposeful Life ($F = 14.80$, $p <$

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0.001). Teachers who are financially insecure may feel uncertain about their ability to engage in meaningful activities after retirement, affecting their motivation and sense of direction in life.

Reduced Social Network was the most significant factor influencing psychological well-being. Self-Acceptance ($F = 66.13$, $p < 0.001$) was heavily impacted by social isolation. Teachers anticipating a reduced social network in retirement are likely to experience lower self-worth and a diminished sense of belonging. Also, Reduced Social Network had a significant negative effect on Positive Relations with Others ($F = 62.11$, $p < 0.001$). Teachers who feel that their social connections will diminish post-retirement are less likely to maintain strong relationships, leading to feelings of loneliness and isolation. Reduced Social Network also significantly impacted Purpose in Life ($F = 59.22$, $p < 0.001$). Teachers who anticipate being socially isolated in retirement may struggle to find purpose in life, as their sense of fulfillment is often tied to their social interactions and engagement in meaningful activities.

Both the Multivariate Tests and Univariate Analysis provide compelling evidence that Mental Health and Reduced Social Network are the strongest predictors of psychological well-being dimensions in teachers transitioning to retirement. Financial Insecurity also plays a significant role, although its impact is somewhat less pronounced. The results highlight the need for interventions targeting mental health support, maintaining social networks, and addressing financial concerns to improve the psychological well-being of teachers approaching retirement.

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Research Hypotheses

The following research hypotheses were formulated from research objectives 3 and 4 of the study.

Research Hypothesis 1

1. **H_1:** *There is statistically significant positive relationship between retirement anxiety and psychological well-being of Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities.*

H_0: *There is no statistically significant positive relationship between retirement anxiety and psychological well-being of Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities.*

Retirement anxiety and its impact on psychological well-being have become significant areas of interest in understanding the experiences of Basic school teachers in various regions. This study focuses on examining the relationship among retirement anxiety and psychological well-being among Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities.

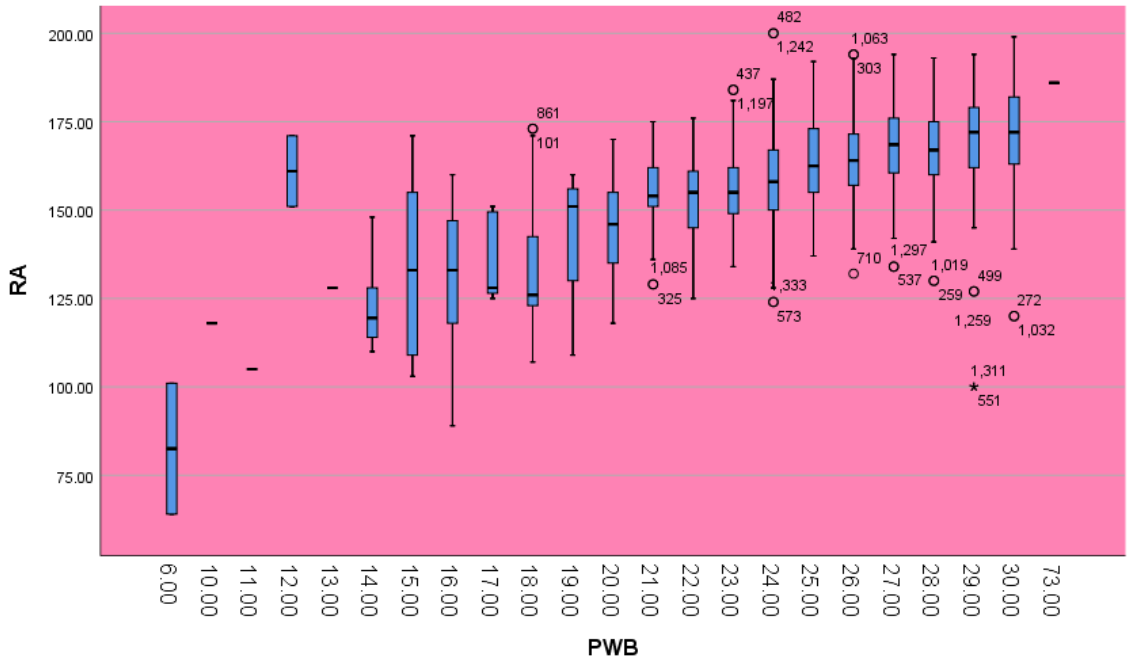


Figure 4.10

Error Bar Graph

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Table 4.7

Correlation Matrix between Retirement Anxiety and Psychological Well- Being

		RSN	FI	MH	PR	SA	PL
RSN	Pearson Correlation	1	.363**	.443**	.402**	.375**	.065*
	Sig. (2-tailed)		.000	.000	.000	.000	.016
	Covariance	19.303	9.043	23.555	7.633	7.161	1.886
FI	Pearson Correlation	.363**	1	.323**	.517**	.301**	.323**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	Covariance	9.043	32.161	22.146	12.652	7.408	12.047
MH	Pearson Correlation	.443**	.323**	1	.429**	.439**	-.096**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	Covariance	23.555	22.146	146.188	22.371	23.055	-7.606
PR	Pearson Correlation	.402**	.517**	.429**	1	.382**	.130**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	Covariance	7.633	12.652	22.371	18.640	7.169	3.689
SA	Pearson Correlation	.375**	.301**	.439**	.382**	1	-.075**
	Sig. (2-tailed)	.000	.000	.000	.000		.006
	Covariance	7.161	7.408	23.055	7.169	18.874	-2.147
PL	Pearson Correlation	.065*	.323**	-.096**	.130**	-.075**	1
	Sig. (2-tailed)	.016	.000	.000	.000	.006	
	Covariance	1.886	12.047	-7.606	3.689	-2.147	43.310

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Source: Field Data (2024), N=450

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The correlation matrix provides insights into the relationships between different variables in the study. Reduced Social Network (RSN) has moderate positive correlations with Financial Insecurity (FI), Mental Health (MH), Positive Relations with Others (PR), and Self-Acceptance (SA). This suggests that as the social network decreases, there are moderately increasing levels of financial insecurity, mental health concerns, positive relations with others, and self-acceptance among the respondents. The correlation between Reduced Social Network (RSN) and Purposeful Life (PL) is weak but statistically significant at the 0.05 level, indicating that a reduced social network is associated with a slight increase in respondents' sense of purposeful life. Financial Insecurity (FI) shows moderate positive correlations with Mental Health (MH), Positive Relations with Others (PR), and Self-Acceptance (SA). This implies that higher levels of financial insecurity are moderately associated with poorer mental health, less positive relations with others, and lower self-acceptance.

The correlation between Financial Insecurity (FI) and Purposeful Life (PL) is also moderate and statistically significant at the 0.01 level, indicating that greater financial insecurity is linked to a decreased sense of purposeful life among respondents. Mental Health (MH) exhibits strong positive correlations with Positive Relations with others (PR) and moderate positive correlations with Self-Acceptance (SA). This suggests that better mental health is strongly associated with positive relations and moderately associated with Self-Acceptance (SA). Mental Health (MH) also has moderate positive correlations with Reduced Social Network (RSN) and Financial Insecurity (FI), indicating that lower levels of mental health are moderately linked to reduced social networks and higher financial insecurity.

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Positive Relations with Others (PR) shows strong positive correlations with Mental Health (MH) and moderate positive correlations with Reduced Social Network (RSN) and Self-Acceptance (SA). This indicates that positive relations are strongly associated with better mental health and moderately associated with a larger social network and higher self-acceptance. The correlation between Positive Relations with Others (PR) and Purposeful Life (PL) is weak but statistically significant at the 0.01 level, suggesting that positive relations slightly contribute to a sense of purposeful life among respondents.

Self-Acceptance (SA) exhibits moderate positive correlations with Positive Relations with Others (PR), Mental Health (MH), and Reduced Social Network (RSN). This implies that higher levels of self-acceptance are moderately associated with positive relations, better mental health, and a larger social network. The correlation between Self-Acceptance (SA) and Purposeful Life (PL) is weak and negative, but statistically significant at the 0.05 level, indicating that higher self-acceptance is slightly associated with a decreased sense of purposeful life among respondents.

Purposeful Life (PL) has weak positive correlations with Reduced Social Network (RSN) and Mental Health (MH), both statistically significant at the 0.05 level. This suggests that a sense of purposeful life increases slightly with a larger social network and better mental health. The correlation between Purposeful Life (PL) and Self-Acceptance (SA) is weak and negative, but statistically significant at the 0.05 level, indicating that a higher sense of purposeful life is slightly associated with lower levels of Self-Acceptance among respondents. Overall, these correlations provide valuable insights into the interplay between Reduced Social Network (RSN), Financial Insecurity (FI), Mental Health (MH), Positive Relations with Others (PR), Self-

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Acceptance (SA), and Purposeful Life (PL) among the study respondents, highlighting potential areas of focus for interventions or further investigation.

Research Hypothesis 2

2. **H_1:** *There is statistically significant gender differences in retirement anxiety of Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities.*

H_0: *There is no statistically significant gender differences in retirement anxiety of Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities.*

Gender differences in retirement anxiety have gained attention due to the potential impact it has on individuals' well-being and career decisions. This hypothesis focused on investigating whether there are statistically significant gender differences in retirement anxiety among Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities in order to provide unique support tailored interventions to aid both male and female teachers in their retirement transition.

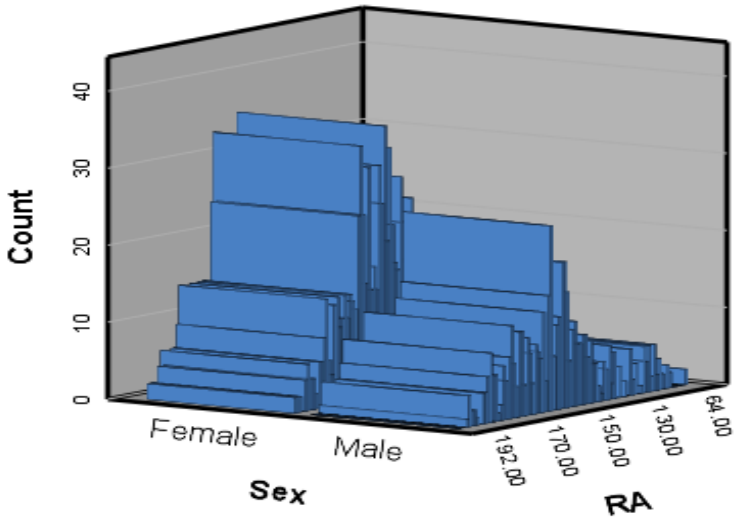


Figure 4.11

Bar Graph

Source: Field Data (2024)

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Table 4.5

Group Statistics

	Gender	N	Mean	Std. Dev.	Std. Error Mean
RA	Male	330	159.91	16.862	.56398
	Female	120	157.21	18.620	.86259

Dependent: Retirement Anxiety, RA

Source: Field Data (2024), N=450

On average, male Basic school teachers in the sample reported a slightly higher level of retirement anxiety (mean = 159.91) compared to female teachers (mean = 157.21). The standard deviation for retirement anxiety scores among male teachers (16.862) is lower than that of female teachers (18.620), suggesting that retirement anxiety scores for male teachers are more tightly clustered around the mean compared to female teachers. The standard error of the mean is a measure of the variability of sample means around the population mean. The standard error of the mean for male teachers (0.56398) is lower than that of female teachers (0.86259), indicating that the sample mean for retirement anxiety among male teachers is likely to be closer to the population mean than that of female teachers. An independent sample t-test was employed to analyse this research hypothesis and the results is presented in Table 4.6 below.

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Table 4.6

Independent Samples t-test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Retirement Anxiety	Equal variances assumed	2.740	.098	2.71	135	.007	2.7069	.99900	.74717	4.668
	Equal variances not assumed			2.62	448	.009	2.7069	1.0306	.68416	4.726

Source: Field Data (2024), N=450

Levene's test assesses whether the variances of retirement anxiety scores significantly differ between male and female teachers. With a p-value of 0.098 (greater than the typical significance level of 0.05), there is no strong evidence to reject the null hypothesis of equal variances. Therefore, the assumption of equal variances can be assumed for further analysis. The t-tests evaluate whether the mean retirement anxiety scores between male and female teachers are significantly different. Both tests yield statistically significant results ($p < 0.05$), indicating that there is a significant difference in retirement anxiety levels between male and female Basic school teachers. The mean difference of 2.7069 suggests that on average, male teachers have higher retirement anxiety scores than female teachers. The confidence intervals further support this conclusion, as they do not include zero, indicating a true difference between the groups.

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4.2 Qualitative Data Presentation

A review of the literature indicated that there are several approaches and frameworks for organising and analysing qualitative data. However, the choice and use of analytical framework to a great extent depends on a number of factors, including the issue of fit for purpose (Creswell, 2014). According to Creswell (2014), interpretation and analysis of data involves making 'sense' of responses compiled as data into sections or categories of information known as codes and analysed into themes of commonalities and consistencies in occurrence. In view of Creswell (2014) assertions, the analysis and interpretation of the data obtained was informed by the reviewed literature and theories underpinning this study.

4.2.1 Demographic Characteristics of Participants

In this phase of the study, 24 Basic school teachers comprising 12 males and 12 females were purposefully selected to participate in the study. In order to ensure gender and equity, 6 of the participants comprising of 3 males and 3 females were selected from Nanumba North Municipality, 6 consisting of 3 males and 3 females were drawn from Jasikan Municipality and the remaining 6 comprising of 3 males and 3 females were selected from Effutu Municipality. Their ages ranged between 40 to 55 years. Also, it was reported from the interview that 8 of them were between the age brackets of 40-44 years, 5 of them were within 45-50 years and the remaining 11 were within 51 to 55 years.

It was further revealed from the interview; respondents were found to have lived with varied teaching experiences. While 7 of them have taught for a period of 30 years, 9 of them have taught spanning to 20 years and 8 of them had 15 years of teaching experience. In terms of educational qualifications, 13 of them were first degree holders while 11 of them were diploma holders. With regards to ranking, 6 of them had risen

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to the rank of Deputy Director, 5 were Assistant Director I, 8 had attained Assistant Director II status and 5 had Principal Superintendent status. Furthermore, it was discovered from the interview that 16 of the participants were married with children, 5 of them were divorced and 3 had also lost their partners.

4.3 Experiences and Concerns of Basic School Teachers about Retirement

In this section, the study delves into the rich tapestry of qualitative data to unravel the nuanced and subjective experiences and concerns that Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities hold about their impending retirement. In answering this research question, the analysis began with transcribing and reading through the data gathered to obtain a general idea from the varied perspectives of the participants. The study employed a qualitative analysis, specifically thematic analysis, to illuminate the diverse and often personal perspectives that teachers bring to the contemplation of this pivotal life transition.

Thematic analysis offers a robust framework for identifying, analysing, and reporting recurring themes within qualitative data, allowing the study to extract meaning and depth from the narratives shared by these teachers. Through this analytical lens, the study aims to capture the essence of teachers' experiences and concerns, exploring their attitudes, concerns, aspirations, and reflections as they envision the prospect of retirement. In the ensuing section, the researcher presents the results of the experiences and concerns of Basic school teachers about their retirement under four main themes, which consist of several sub-themes. Figure 4.12 below is the diagrammatic display of the overview of the thematic results of the study.

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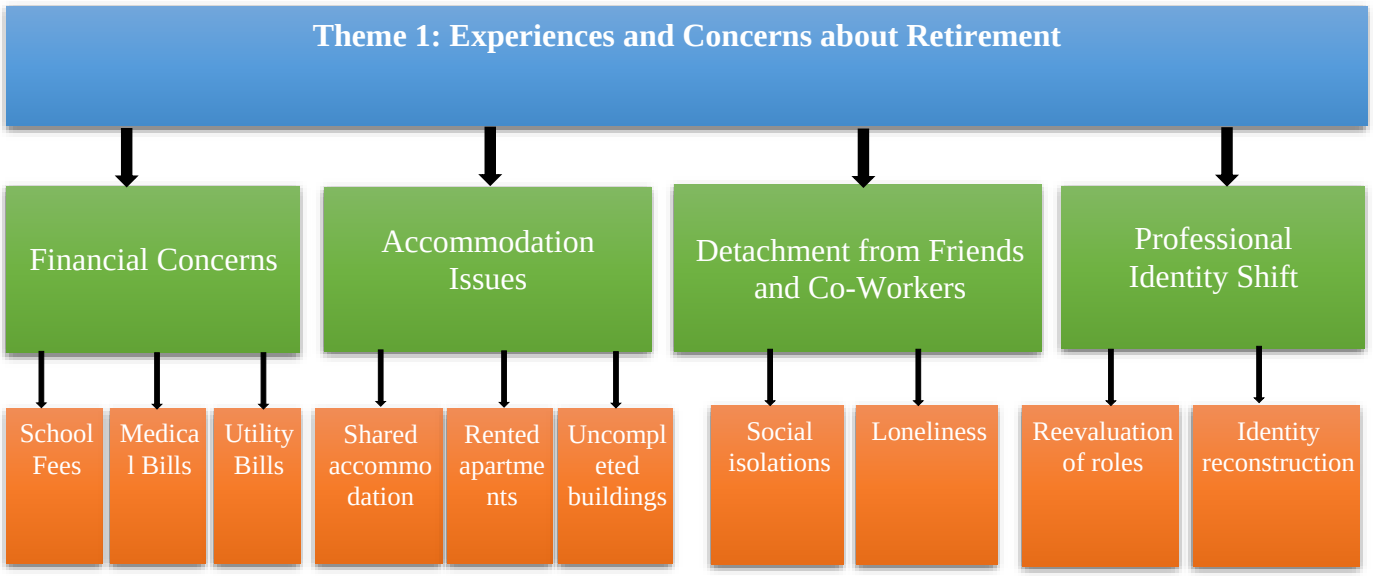


Figure 4.12

Overview of Thematic Results of Experiences and Concerns of Retirement

Source: Field Data (2024)

4.3.1 Financial Concerns

This relates to the different financial commitments of Basic school teachers, which might cause concern if they are unable to satisfy them. Sub-themes that evolved from the main issue were classified as payment of fees, payment of medical expenses, and payment of utility bills.

4.3.1.1 School Fees

With payment of fees, most of the participants admitted that they have their wards in school and they have to raise money all the time to be able to pay their fees. This emerged as a source of great worry to the participants because, at times, there are also equally important commitments that need to be catered for.

In relation to this theme, one of the participants from Nanumba North Municipality has this to say:

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> *"Hmm! My three children are in SHS, and one attends university. My wife is not working; thus, the entire load is on me. I don't have any other sources of money; therefore, I rely solely on my monthly pay, which is insufficient to cover all of the costs at once. I sometimes have to pay on a percentage basis since I have other equally essential family commitments. In fact, it is difficult for me and keeps me wondering where I will acquire the money to pay my ward's payments until they are completed."* (BST 24)

To buttress this point, another participant from Jasikan Municipality also stated:

> *"Retirement entails living off a fixed income. Already, the money is insufficient, and retiring will result in a low income. Two of my children attend college of education. I took out a loan to cover their expenses, and the monthly deductions total about half of my salary. I initially considered starting a business to supplement my income, but the expenses of my children prevent me from doing so."* (BST 17)

Another participant from Effutu Municipality added that:

> *"What happens if unexpected expenses arise? As I ponder retirement, I can't help but wonder about any unexpected financial issues that may come. The expense of living is really expensive these days. My pay has already been deducted in the middle of the month, forcing me to borrow money from other sources. There are many dependents on me, and some of them are still in school, so whether I like it or not, I have to pay their tuition, extra classes, and teacher encouragement."* (BST 8)

In contrarily to the above, a participant from Effutu Municipality had this so say:

> *"My children are all now working and I'll not have any worries of paying school fees. I' thought of retirement immediately I got employed by GES. I can confidently say that retirement will be a welcome call and I'll enjoy the fruits of my labour. Even if it is today, I'm supposed to retire, I'm ready for it"* (BST 6)

4.3.1.2 Medical Bills

Payment of medical bills has to do all the expenses on health ranging from minor to chronic health conditions. A good number of the participants admitted that they have underlying health conditions that needs medical attention every month which involves money.

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A participant from participant from Jasikan Municipality has this to say:

> *"What if there are unforeseen medical bills or other illnesses that necessitate a financial commitment? You cannot always predict your medical expenses before assessing it. Some medications are extremely expensive, and national health insurance does not cover them. The uncertainty of medical bills causes concern, sadness, and resentment."* (BST 5)

Similarly, this assertion is alluded to by a participant from Nanumba North Municipality who states:

> *"Each month, I spent around half of my earnings on my health. I was involved in an accident two years ago and have since struggled with my health. I can afford to miss my prescription because it's what keeps me going. The expenses are depleting me and putting me under undue pressure, causing me to constantly borrow money from colleagues and friends. I've finally realised that nothing can harm my health. For me, it is the top priority, and I have no choice but to endure."* (BST 23)

Another participant from Effutu Municipality also commented that:

> *"...Retirement may lead to deteriorating health. That is why, as I become older, I'm increasingly concerned about my healthcare bills. This is more common as people get older. The possibility of needing medical care and the related costs adds to the worry of approaching retirement. Planning for this stage of life feels like traversing unfamiliar territory, with the dread of unforeseen spending and the necessity for a safety net becoming important concerns."* (BST 13)

4.3.1.3 Utility Bills

Payment of utility bills simple refer to all the utility charges that the participants pay for monthly using some essential utility such as electricity, water and cell phones at home. These are basic requirement as far as life is concerned and it forms part of the monthly expenditure of the participants.

In relation to this, a participant from Jasikan Municipality narrated as:

> *"...Hmm! Each month, I spend a significant amount of money on water and electricity. Utility bills have recently become so high that it is causing additional hardship for some of us who have a large number of dependents. Life is meaningless without these basic necessities, but the level to which the bills are being charged at this time is of tremendous worry to all of us."* (BST 11)

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Furthermore, a participant from Nanumba North Municipality added his narration as:

> *"As for paying the bills, the less spoken about it the better. Electricity Company of Ghana disconnected me three days ago because I owed them money. They stated that unless I pay half of the debt, they will not reconnect me. This is absolutely mind-boggling and has seriously destabilised me. This scares me a lot. If next month's own arrives and adds, it won't be simple. This is what gets me thinking about retirement. If my paycheck is lowered, how will I pay my bills again?"* (BST 16)

A participant from Effutu Municipality submitted his view in support of what has already been said as:

> *"Anxiety coming from retirement thought is related to the payment of present high utility charges. If people who work are having difficulty paying their bills, I'm left wondering what will happen if I retire. This is concerning, and it causes me to have mixed thoughts about retiring because these electricity expenses will continue to rise from time to time."* (BST 24)

4.4 Accommodation Issues

As people contemplate on retirement, issues of accommodation cannot be underestimated. Shared accommodation, rented apartments and uncompleted buildings were seen as themes emerging from the main theme.

4.4.1 Shared Accommodation

Shared accommodation means that people live in the same property and share specific spaces such as toilet, kitchen and bathroom. This can with family members and other renters and is very common among most workers and even retirees. This is often characterised by lack of privacy, interferences misunderstandings and disagreements. A participant from Effutu Municipality recounted his experience as follows:

> *I live in a family residence built by my father. Although we have separate rooms, we share water and meter. The main worry is the sharing of water and light bills, rather than hygiene. Some tenants default on payments, which always causes uncertainty and misunderstanding."* (BST 1)

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4.4.2 Rented Apartments

It became evident that most of the participants are living in rented apartments where there is an agreement with the landlord or landlady to live in the space for an agreed-upon fee which is usually paid on monthly basis.

One of the participants from Nanumba North Municipality shared the view as follows:

> *"…I leave in a rented house where there is no privacy and at times, you need to ask permission for certain things like having guests who wish to stay for longtime due to utility bills and sharing of basic facilities".* (BST 10)

Relatedly, another participant from Jasikan Municipality corroborated this assertion by sharing her view as follows:

> *"Hygiene is an issue while sharing an apartment with others, especially when using shared facilities such as toilets, kitchens, and bathrooms. Some of the co-tenants are uncooperative, and when household tasks are split, some of them fail to carry them out when it is their turn. There is a task roster outlining what each renter is expected to accomplish, but it is not followed."* (BST 2)

4.4.3 Uncompleted Buildings

This refers to buildings where construction work has been started and has not yet been completed.

One of the participants from Nanumba North Municipality stated:

> *"…I've been working on my building for five years but have been unable to complete it owing to financial constraints. I was wondering about how I could get funds to continue the project since that I only have three years left on my pension. My objective was to finish this structure before I went on pension, but it appears impossible."* (BST 18)

Additionally, one other participant from Effutu Municipality submitted that:

> *"I only bought a plot of land and will begin work if I can raise some funds. I'll be eligible for retirement in the following two years. If I continue to live in a rented home, I anticipate that retirement will be unpleasant. There is so much noise, and even if you are exhausted, it is*

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tough to sleep. This worries me all the time when I think about retiring and yet living in a rented house." (BST 13)

4.5 Detachment from Friends and Co-workers

Human beings are nested to live in connection with others and meaning is derived from the interaction that exist between and among others. It is remarkable to note that as people prepare to transition into retirement, they are also thinking about the detachment that is characterised by retirement. Some of the emerging themes were seen as social isolation and loneliness.

4.5.1 Social Isolation

This explains the detachment from significant friends, co-workers and family members as a result of retirement. During the working phase of life, social bonds have been established and these bonds will be disconnected as a result of retirement.

A teacher from Effutu Municipality shared his view as follows:

"Will I miss the camaraderie in the staff common room?" I've taken the social part of work for granted. Retirement begs the question of where I will get that daily connection and banter. It's not simply quitting a job; it's also leaving a community." (BST 12)

This viewpoint is corroborated by another teacher from Nanumba North Municipality as he shares his views:

"Retirement could result in less contact. Will I feel isolated without frequent contact with students and colleagues? Teaching is more than just a job; it has provided a steady source of social connection. The prospect of possible isolation after retirement is daunting. "How will I replace my daily interactions with students and colleagues?" (BST 22)

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4.5.2 Loneliness

This is a state when the individual is in a solitude state of life. It is the feeling people have when their needs for social contact and relationship are not met. Also, it is a state of distress and discomfort that results when people perceive a gap between one's desires for social connection and actual experiences of it.

A participant from Jasikan Municipality narrated her views as:

> *"For me, retirement means withdrawing from the world." It's a lonely life in which no friends or coworkers will abandon you and leave you to your own faith. Redefining social connections cannot be like the working days, when energy, strength, and good health allowed for movement and engagement."* (BST 3)

Alluding to this, another participant from Nanumba North Municipality has this to say:

> *"When I think about how lonely I'll be after retirement, I feel terrible. I feel empty, and my thoughts are largely on how to reconnect with friends, co-workers, and family members. "I often experience self-doubt, low self-esteem, and social anxiety."* (BST 6)

4.6 Professional Identity Shift

This refers to the change in identity of being a teacher to a state of being a retiree. This theme delves into the perceptible transformation in the professional identity of teachers as they approach retirement. The sub-themes that emerged from this main theme include re-evaluation of roles and identity reconstruction.

4.6.1 Re-evaluation of Roles

This is where teachers reexamine their roles as teachers from the very time, they gained employment and how they intend to review this existing role and make recommendations into the future as they approach retirement.

In relation to the above theme, a teacher from Nanumba North Municipality expressed her views as:

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> *"Will my professional identity, which I've created over the years, matter after retirement? Reflecting on my path, I wonder how the knowledge and experiences I've received will be valued outside the classroom. Retirement presents the difficulty of rethinking the effect I make. I'm thinking about how I can continue to make a meaningful contribution to education even without a formal role."* (BST 21)

One of the participants from Effutu Municipality also added that:

> *"Retirement is really a transition in my identity. I'm wondering how I'll find purpose outside of the classroom. Teaching has been my compass, directing my daily life. Retirement is more than just a change in employment status; it represents a significant shift in how I contribute to society. The possibility of discovering a new sense of purpose is both intimidating and exciting."* (BST 14)

4.6.2 Identity Reconstruction

As retirement looms, teachers need to gradually shed old self as teachers and embrace an emergent new sense of self as retirees are characterised by a more stable and positive identity.

In view of this, one of the participants from Jasikan Municipality articulated her views as:

> "*Teaching is more than a job for me; it is a part of my identity. The concept of not becoming a teacher again is difficult to understand. The classroom is more than just a place to work; it's also my canvas, where I've shaped the future of many children. Retirement feels like the end of a life long journey of impact and progress. I've worn the teacher's badge with pride. Now, envisioning an alternative label or role feels like venturing into unknown terrain. Retirement is more than just the end of a job; it is a deep shift in how I define myself. Even leaving the teaching profession is the worst fear for me*" (BST 17)

Attesting to this, one participant from Nanumba North Municipality has this to say:

> *"I am concerned about how society will perceive me after retirement, though retirement itself is not a bad thing." This will rely on how I conduct myself in society after retirement. How will I continue to contribute to the progress of society as someone who is highly respected? It appears simple, but in reality, it is not.* (BST 9)

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4.7 Pre-Retirement Counselling Programmes in Mitigating the Negative Effects of Retirement Anxiety among Basic School Teachers

In this section, the study delves into the sixth research question of the study which sought to explore how pre-retirement counselling programmes can help alleviate the negative impact of retirement anxiety among Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities. Understanding the pre-retirement counselling programmes of Basic school teachers is imperative for designing targeted interventions that support their holistic well-being. Figure 4.13 below is a diagrammatic representation of the themes that emerged from the data.

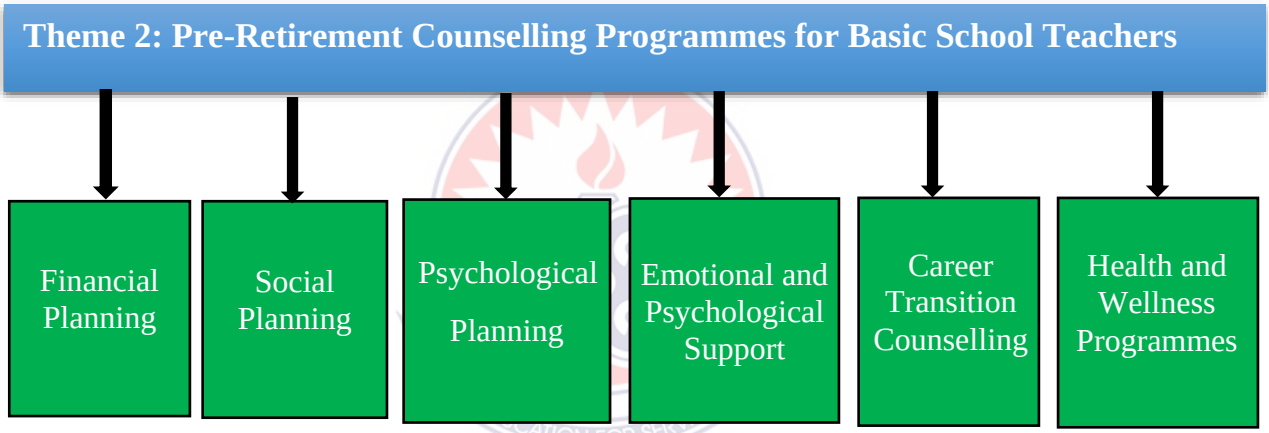


Figure 4.13

Overview of Thematic Results of Pre-retirement Counselling Programmes

Source: Field Data (2024)

Retirement anxiety can affect teachers differently based on cultural and contextual issues, and addressing these issues through counselling is crucial for a smooth transition into retirement. Some of the emerging themes of pre-retirement counselling programmes that emerged from the data include financial planning, social planning, psychological planning, emotional and psychological support, career transition counselling, and health and wellness programmes.

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4.7.1 Financial Planning for Retirement

Most of the teachers fear of losing financial control and stability in retirement due to reduced income and increased expenditure. In line with this theme, one of the participants from Jasikan Municipality commented that:

> *"…education on financial planning will go a long to ensure financial security and increase understanding on the benefits of saving to guarantee financial stability in retirement."* (BST 14)

Another male participant from Nanumba North Municipality also substantiated this claim with the following narrative:

> *"Retirement comes with lower income and unforeseen expenses. Financial planning courses and seminars will help you plan for retirement effectively."* (BST 11)

More importantly, a participant from Nanumba North Municipality also substantiated this claim with the following narrative:

> *"Financial planning workshops and seminars can alleviate retirement anxiety." It is not only about saving. It's about building a long-term financial plan that is personalized to our own circumstances."* (BST 9)

4.7.2 Social Planning for Retirement

The theme of social planning emerged as some of the concerns of Basic school teachers as they contemplate retirement. These views are shaped by an individual's personal experiences and values and they reflect the desire for inclusive and forward-thinking approaches.

In relation to this theme, a participant from Effutu Municipality has this to say:

> *"…There should be support systems to maintain a healthy lifestyle, especially after retirement." Social planning should prioritize reducing loneliness among retirees by fostering community participation and recreational activities for older individuals."* (BST 5)

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Also, a participant from Nanumba North Municipality shares similar views as:

> *"Retirees can stay engaged by participating in programmes such as continuing education, hobbies, or part-time work." "It's important that older and younger people learn and support each other."* (BST 12)

Another participant from Jasikan Municipality agreed that:

> *"As I approach retirement, I'm worry about having enough support for my daily living assistance, social interaction and social security systems that are sustainable and provide enough support".* (BST 18)

4.7.3 Psychological Planning for Retirement

Psychological planning was identified as one of the prominent themes that emerged from the data as Basic school teachers contemplate transitioning from employment into retirement.

In relation to the above theme, a male participant from Effutu Municipality expressed his views as follows:

> *"For me, being lonely after retirement is disturbing. Personally, I believe that finding new responsibilities or activities that provide significance in life will be really beneficial."* (BST 6)

More importantly, another participant from Nanumba North Municipality added that:

> *"Retirement isn't only about exiting your profession. It's about putting aside the daily encounters with pupils and colleagues. There is a need to establish and maintain social networks to offer ongoing support and companionship."* (BST 8)

Relatedly, a participant from Jasikan Municipality buttressed this claim as follows:

> *"The camaraderie in the staff room and everyday encounters with colleagues have been essential to my teaching experience. Strategies such as developing new skills or interests may help teachers mentally active."* (BST 7)

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4.7.4 Emotional and Psychological Support for Retirement

Emotional and psychological support emerged from the data as one of the recurring themes among Basic school teachers as they approach retirement. Offering emotional and psychological support during this period can help the yet to retire teachers to build new sense of purpose, manage anxiety related to aging, and maintain healthy social connections. In relation to the above theme, a participant from Effutu Municipality expressed her views as follows:

> *"…Emotional and psychological support programmes can mitigate boredom, frustration, or restlessness as a result of the sudden shift from a structured work scheduled to an open-ended lifestyle".* (BST 10)

In corroborating this assertion, another participant from Jasikan Municipality added that:

> *"…education on financial planning can enhance financial security and raise awareness of the importance of saving for retirement stability." I'm concerned about loneliness after retirement. Discovering new tasks or pursuits can bring meaning to life, which I believe is beneficial".* (BST 8)

Relatedly, another participant from Nanumba North Municipality buttressed this claim as follows:

> *"…Grief counselling can enable retirees in transitioning from active job to retirement. Again, addressing strengths and limitations can help people find peace and closure in their careers.* (BST 7)

4.7.5 Career Transition Counselling for Retirement

Counselling programmes were also expressed by participants who narrated in their discourse that programmes were seen to be sine qua to successful retirement transition and overall quality of life after retirement.

In relation to the above, a teacher from Nanumba North Municipality has this to say:

> *"Career guidance is essential for exploring alternate career opportunities, consulting roles, and new company ideas. Skills evaluation is required to assist retirees in leveraging their skills in novel ways."* (BST 1)

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Another participant from Effutu Municipality also said:

> *Guidance should focus on balancing work and leisure in a way that meets retirees' retirement goals. Counselling should assist individuals in identifying their values, skills, strengths, and interests as they enter a new work phase."* (BST 8)

In a related opinion, another participant from Jasikan Municipality shared her concerns as follows:

> *"…. Retiring teachers should be guided in exploring flexible work options such as part-time roles, discuss options for starting a small business or becoming a consultant in their field of expertise".* (BST 13)

4.7.6 Health and Wellness Programmes for Retirement

Health and wellness programmes also emerged from the participant discourse when they reported on maintaining physical, mental, and emotional well-being during the transition from active work life to retirement which are integral component of wellness and health programmes which could serve as buffer against retirement concerns.

In relation to the above, a teacher from Nanumba North Municipality has this to say:

> *"There should be ongoing education on good aging, such as food, exercise, and chronic condition management. Furthermore, teachers should be encouraged to participate in social group activities to prevent isolation and loneliness."* (BST 16)

Another participant from Effutu Municipality consented to this assertion by adding that:

> *"…Organise fitness clubs, wellness checks, and health management workshops to help retirees maintain their physical health.*
> *Establishing clubs where teachers may share their experiences and receive support from other members can assist them transition into retirement."* (BST 9)

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To buttress this assertion, another female participant from Jasikan Municipality concurred to this claim that:

> *"Regular health check-ups and preventive care will address any emerging health concerns and guarantee fulfilling and healthy retirement".* (BST 17)

4.8 Discussion of Results

4.8.1 Research Question 1: *What is the level of retirement anxiety among Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities?*

This question focused on examining retirement anxiety levels among Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities. Almost all the statements made the teachers indicates that on average, majority of them experience high level of retirement anxiety regarding their mental health, financial insecurity and reduced social network, leading to decreased in their psychological well-being as affirmed by the close-ended questionnaires in the first quantitative phase of the study.

This finding from the closed-ended questionnaire is consistent with the results obtained from the interview which reported that as teachers prepare to transition from employment to retirement, they hold different experiences and concerns about retirement regarding their mental health, financial security and social connections. Studies have highlighted the inherent challenges and stressors associated with retirement, and the current findings align with this broader understanding (Ogunsemi et al., 2023; Saligram & Murthy, 2020). The high levels of retirement anxiety observed among Basic school teachers could be attributed to several interconnected factors deeply rooted in the nature of the teaching profession and the socio-economic contexts in which these teachers operate.

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Geographical location of teachers can significantly influence level of retirement anxiety of teachers. For instance, factors such as access to healthcare, social support network, and availability of recreational activities can all impact how comfortable and secure teachers can feel about retiring in a particular area. Thus, retiring in an area with limited healthcare facilities such as teachers in the Nanumba North Municipality may increase anxiety, while retiring in a supportive environment like Jasikan and Effutu Municipalities with access to healthcare, access to financial services and enhanced social network support systems could alleviate some of those concerns.

Amorim et al. (2017) substantiated this claim that as individuals are approaching retirement, they are confronted with poor health, reduced income and lacks proper care from their loved ones. Thus, they become unhappy and this influences their life adjustment, triggering different levels of retirement anxiety (Amorim et al., 2017). The emotional investment teachers make in their profession is substantial. The association between identity and the role of being a teacher is often profound, and the thought of stepping away from this role can evoke complex emotions as a result of personal obligation, financial planning and social detachment (Ogunsemi et al., 2023). Moreover, the financial uncertainties associated with retirement, may contribute significantly to anxiety levels (Ugwu & Idemudia, 2023).

Transmitting these findings into actionable insights involves considering the transition plannings which has several implications for educators, policymakers, and stakeholders. The results underscore the importance of implementing comprehensive retirement preparedness programmes that addresses the multifaceted nature of retirement anxiety. Financial literacy initiatives, emotional well-being workshops, and mentorship programmes can be instrumental in equipping teachers with the necessary tools to navigate the challenges associated with retirement.

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Notably, the high levels of retirement anxiety observed among teachers is a multi-faceted phenomenon deeply intertwined with emotional, financial, and social dimensions. The discussion, rooted in existing literature, underscored the need for targeted interventions, support systems, and educational programmes to enhance teachers' preparedness for retirement, fostering a transition that is not only seamless but also conducive to their overall well-being.

In discussing the results within the perspective of Erikson's Psychosocial Theory, the high level of retirement anxiety observed among teachers is reflective of the psychosocial stage of generativity versus stagnation. According to Erikson, individuals in middle adulthood (roughly ages 40 to 65) grapple with the developmental task of generativity, which involves contributing to society and future generations through work, family, and community involvement. Retirement represents a significant life event within this stage, signalling a transition from active engagement in work-related roles to a period of potential stagnation if individuals fail to find meaningful ways to contribute and remain engaged.

From the perspective of Erikson's Psychosocial Theory, the retirement anxiety experienced by teachers would be understood as stemming from concerns related to generativity. Teachers often derive a strong sense of identity and purpose from their roles as educators, contributing to society through their work with students. The thoughts of retirement may evoke anxiety as individuals grapple with questions about their continued relevance, impact, and opportunities for contributing to their personal and societal development beyond their professional careers. This aligned with Erikson's notion that individuals in middle adulthood may experience existential anxiety if they perceive their contributions to be diminished or their sense of purpose to be threatened.

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According to the Continuity Theory, individuals who continue engaging in activities they enjoyed before retirement are likely to experience lower levels of anxiety. This continuity in activities provides a sense of normalcy and purpose, reducing the stress associated with transitioning from employment to retirement. Similarly, keeping in touch with friends, colleagues, and social networks helps maintain a support system. Thus, strong social ties can mitigate feelings of isolation and anxiety during retirement. Besides, financial continuity will guarantee financial stability and reduce anxiety about the future. Those who have clear financial plan and understand their resources tend to feel more secure and less anxious about retirement.

From the viewpoint of Psychological Well-Being Theory, the retirement anxiety experienced among Basic school teachers can be understood in terms of the dimensions of psychological well-being outlined by Ryff (2013). These dimensions include autonomy, environmental mastery, personal growth, positive relations with others, purposeful life, and self-acceptance. Retirement represents a significant life transition that would impact each of these dimensions.

More importantly retirement would challenge individuals' sense of autonomy and environmental mastery as they navigate changes in daily routines, roles, and responsibilities. It may also prompt reflections on personal growth and purposeful life, as individuals contemplate how to find meaning and fulfilment outside of their professional identities. Additionally, retirement would affect positive relations with others, as individuals adjust to changes in social networks and seek new opportunities for connection and engagement.

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4.8.2 Research Question 2: *To what extent does retirement anxiety predict the dimensions of psychological well-being of Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipality?*

In relation to research question 2, the results obtained from the multivariate analysis of variance, as presented in Table 4.3, shed light on the intricate web of the extent to which retirement anxiety predict the dimensions of psychological well-being of Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities. Each factor encapsulates distinct aspects that play a pivotal role in shaping teachers' overall psychological well-being. Multivariate Analysis of Variance (MANOVA) was employed to determine the extent to which retirement anxiety predict the dimensions of psychological well-being as presented in Table 4.4.

The study's findings demonstrated that all retirement anxiety components (mental health, financial instability, and diminished social network) predicted psychological well-being dimensions (self-acceptance, positive relationships with others, and a purposeful life). This sheds light on the complex interaction of retirement anxiety factors influencing the psychological well-being of Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities. For instance, the study discovered that mental health is a powerful predictor of psychological well-being. This finding is consistent with Wang and Shi (2014), who reported that increased retirement anxiety weakens self-acceptance, potentially leading to negative self-perceptions and regret, which can be harmful to psychological well-being.

This finding also supports Robbins (2021) argument that high levels of self-acceptance are associated with better adjustment and lower stress in the post-retirement period of life, as it allows individuals to enjoy their life journey and current status without excessive self-criticism. Individuals with heightened retirement anxiety may

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have lower levels of self-acceptance, leading to poor self-perceptions. This might lead to regret over decisions or career accomplishments, aggravating psychological suffering. Thus, retirees with excellent self-acceptance skills are less inclined to dwell on perceived losses and more able to find significance in new activities. Furthermore, gender roles and cultural expectations may influence how men and women view themselves and deal with retirement stress, which this study attempted to investigate.

Furthermore, the link between retirement anxiety and decreased self-acceptance can contribute to a decrease in overall well-being, increasing vulnerability to illnesses such as depression, low self-esteem, and a loss of sense of purpose. According to Erikson's Psychosocial Theory, ego integrity versus despair represents the stage of late adulthood in which individuals reflect on their entire lives during their active years in service. Ego integrity is reached when people have good appraisals of their accomplishments, but depression and remorse set in when people realise, they have not met their life goals.

Additionally, the study's findings revealed that a reduction in social networks had the greatest impact on psychological well-being. This finding is consistent with Schaefer et al. (2013), who stated that good connections provide emotional support, improving prospective retirees' sense of belonging and social integration, hence promoting psychological resilience. The finding of the study supports the assertion of Wang and Shi (2014), which argued that retirement worry can strain relationships, causing people to retreat socially or become irritated, impairing their positive interactions with others. It is crucial to note that retirement worry frequently causes emotional stress, which can impair personal and social connections. Besides, it is worth noting that teachers, for instance, may have stronger links to colleagues and communities, and their retirement could have a distinct impact. According to

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Continuity Theory, finding new activities that are similar to earlier hobbies aids in the preservation of identity and psychological well-being. Similarly, in order to cope with their fears, people may retreat from social connections, reducing opportunities for positive involvement and isolating themselves during a time when social support is critical.

Moreover, the findings of the studies revealed that financial uncertainty predicted psychological well-being. Financial pressure can strain relationships, causing disagreements or withdrawal from social networks. Individuals with limited financial resources may feel isolated owing to less engagement in social and recreational activities, resulting in a decline in psychological well-being. This conclusion is consistent with previous research indicating that financial hardship might diminish a sense of purpose because people may prioritise immediate survival above long-term objectives and aspirations (Wels & Hamarat, 2024).

Additionally, the findings of this study are consistent with Mamani-Benito et al. (2023), who found that individuals suffering financial insecurity frequently express lower levels of self-acceptance, struggle to maintain meaningful relationships, and feel less purposeful in life. Similarly, Morales-Rodriguez et al. (2020) found that the effects of financial instability are associated with financial pressures, which undermine one's capacity to engage in fulfilling social interactions and maintain a positive self-concept, limiting one’s ability to set and pursue meaningful life goals. Erikson’s Psychosocial Theory, Continuity Theory, and Psychological Well-Being Theory all described how financial instability impact identity, social integration, and life purpose, emphasising the complex relationship between financial health and well-being.

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Furthermore, the study's findings revealed that having a better sense of purpose in life is associated with reduced levels of retirement anxiety. This finding supports De Muijnck (2013) and Marc et al. (2021), who stated that experiencing life as meaningful is an important component of human well-being and a source of motivation for human action, which may lead to feelings of less fear regarding retirement. Butler and Kern (2016) stated that retiring at one's own pace and convenience can provide people a sense of success. Awards and recognition demonstrate objective success, but feelings of mastery and achievement are equally important.

In addition, a sense of purpose has a significant impact on people's emotional health. According to research, persons who suffer retirement anxiety may doubt the purpose of their life in the absence of the identity offered by their professions. However, engaging in meaningful activities, such as volunteering or pursuing hobbies, may help ease these feelings. Schaefer et al. (2013) found that retirees who have a strong sense of purpose experience superior overall well-being and emotional recovery from retirement stressors. It is in relation to this that Nisa' and Pranungsari (2021) discovered that optimism can help people enhance their cognitive motivation abilities and take the necessary steps to achieve their goals and overcome obstacles in an optimal manner, hence lowering anxiety.

Research has reported that meaning in life, which is essential for psychological well-being, frequently reduces when retirement fear produces a perceived loss of identity and purpose (Marc et al., 2021). According to a systematic review and meta-analysis conducted by Marc et al. (2021), people who suffer from retirement anxiety may experience a loss of purpose, which can have a negative influence on their overall life satisfaction and mental health. The authors further added that those who successfully navigate this transition, which usually includes proactive retirement

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preparation and social activity, report higher levels of psychological well-being and life satisfaction.

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4.9.1 Hypothesis One

1.**H_1:** *There is statistically significant positive relationship between retirement anxiety and psychological well-being of Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities.*

H_0: *There is no statistically significant positive relationship between retirement anxiety and psychological well-being of Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities.*

The result from the correlation matrix analysis shows that there was positive correlation between retirement anxiety and psychological well-being. For instance, reduced social network had a positive correlation with positive relations with others of .402 at significance value of .000. Moreover, financial insecurity had positive correlation with self-acceptance of .301 at significance value of.000. This result aligns with the findings of Reyes et al. (2021), who found that retirement anxiety is linked to psychological well-being.

Notably, positive psychological well-being can counter retirement anxiety allowing the person to carefully plan and make better life choices before and during retirement. Relatedly, similar findings by Asebedo and Seay (2014) indicated that reduced psychological well-being is associated with lower levels of retirement satisfaction, while positive psychological well-being enhance retirement satisfaction. More importantly, Reyes et al. (2021) avowed that anxiety that springs from societal expectations such as retirement can facilitate retiring persons to plan and prepare for

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life after retirement and leave a comfortable life which will eventually guarantee quality psychological well-being for both the individual and the family.

Furthermore, Nagaraj (2017) agreed with previous researchers that low psychological well-being is linked to high levels of anxiety. This is because late adulthood is accompanied by a variety of challenges, such as fragile health, a lack of proper care and concern by family members, negligence by caregivers, and a hectic daily schedule due to urbanisation, which causes the elderly to be neglected. In view of this, people are more susceptible to physical and mental illnesses that cause worry. Relatedly, Nagaraj (2017) study found a negative correlation between retirement anxiety and psychological well-being. This suggests that as anxiety increases, psychological well-being decreases, and as anxiety decreases, psychological well-being increases. Additionally, studies have established an association between retirement anxiety and psychological well-being where retirement anxiety can potentially affect staff's physical and mental well-being (Segel-Karpas & Bergman, 2020). This is associated with work-family spill over, thereby creating a hostile atmosphere for spouses, children, and relatives (Amstad & Semmer, 2011).

Besides, Agyeman (2021) reported that retirement experience positively predicted pensioners' psychological well-being. This view is substantiated by Moen (2001), who claimed that for most people, retirement transition is not simply an objective life-course transition, but is also a subjective developmental and social-psychological transformation that may be related to physical and psychological well-being. In contrast, the retirement experience may promote a sense of well-being, as workers move out of demanding and stressful career jobs. Invariably, retirement passage itself may lead to diminished well-being, as individuals lose their occupational attachments, their social network of co-workers, and a major anchor for their identities.

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Kim and Moen (2002) agreed with previous researchers that moving into retirement predicts changes in the psychological well-being of late-middle life adults, with the impact of the retirement transition contingent on gender and prior levels of psychological well-being.

In addition, from the standpoints of the Continuity Theory, men and women who anticipate retirement from their career jobs are vulnerable to feelings of role loss, which can lead to psychological distress (Kim & Moen, 2002). In most instances, men have traditionally been perceived as primary breadwinners. Male teachers may have built their identities strongly around their professional roles. Retirement might bring anxiety related to loss of purpose, status, and the structured routine of work. It is worth noting that if male teachers have fewer non-work-related activities or hobbies, retirement might lead to anxiety due to a sudden increase in unstructured time. However, men who have invested in hobbies or social activities may experience less anxiety as they continue these interests in post-retirement life.

In contrast, women often balance multiple roles, including professional, familial, and social. In view of that their identity might be less tied solely to their professional role, which could potentially buffer some anxiety. Relatedly, female teachers who have maintained various activities outside of work may find the retirement transition smoother due to continuity in social, familial, or community activities can reduce retirement anxiety. Also, it is remarkable to note that employment is central to one's identity and loss of critically important work role or the environmental loss accompanying retirement, can lead to a decline in morale and an increase in depressive symptoms. However, retirement from the demands of one's primary career job may be a major life-course role exit that serves to reduce role strain and overload, thereby enhancing psychological well-being (Kim & Moen, 2002).

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4.9.2 Hypothesis Two

2. **H_1:** *There is statistically significant gender differences in retirement anxiety of Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities.*

H_0: *There is no statistically significant gender differences in retirement anxiety of Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities.*

The results from the independent sample t-test revealed that there are statistically significant gender differences in retirement anxiety among Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities. Though both tests yielded statistically significant results ($p < 0.05$), indicating that there is a significant difference in retirement anxiety between male and female Basic school teachers. The mean difference of 2.7069 suggests that on average, male teachers have higher retirement anxiety scores than female teachers. This result is consistent with Noh et al. (2019) who found that as breadwinners, men for instance consider work to have a central role in their lives and have a much more continuous employment career.

From the perspective of the Continuity Theory, men as breadwinners, are expected to perform certain family responsibilities such as providing food, accommodation, paying of medical and utility bills as well as paying school fees of wards who are still schooling. These responsibilities involve a lot of financial burden on the men which result in thinking, sleepless nights, anxiety and worry, whereas women typically leave the workforce because of marriage or the birth of their children, hence they remain out of the labour force, and some even become full-time mothers, making them to think less about retirement.

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Additionally, Ugwu (2011) posited that gender shapes people's lives, the type of education they receive, the work they do, their views of issues and events, the authority and power they command, and their sentiments and actions in every society. Feminist theorists believe in the universal contradiction of production versus reproduction, in which women are socialised to care for their children and frail relatives while men are socialised to be monetarily productive (Ugwu, 2011). According to this role stratification, males have more retirement worries than females, owing to the lower financial income that comes with retirement. In view of that male workers may experience more retirement anxiety than female workers due to their inability to cope with their lost positions after retirement.

Furthermore, Ugwu (2011) argued that due to reduced income after retirement, men are prone to anxiety because they continue to shoulder their responsibilities as bread winners even after retirement. This assertion is reflective of the Continuity Theory which affirmed that men even in retirement, still shoulder the responsibilities of their families as head and breadwinners with reduced financial earnings, deteriorated health and reduced social network where they could have sought for financial assistance to take care of the needs of their families, hence, the reported levels of retirement anxiety in the retirement phase of life.

Ugwu (2011) agreed with previous researchers that male teachers may drive a significant portion of their identity and social standing from their careers. Retirement, therefore, presents not only a financial transition but also a loss of professional and social identity. It is in line with this argument that research indicated that men, particularly those in professions like teaching may feel more anxiety about losing their role and status when they retire (Beutell & Schneer, 2021). This assertion contrast with women, who may more easily transition into non-professional roles due to their greater

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involvement in caregiving and domestic tasks. This claim is further substantiated by Arcand et al. (2023) who argued that men often experience heightened anxiety about the adequacy of their retirement savings and whether they can maintain their standard of living.

This anxiety can further be exemplified if they perceive retirement as a failure to provide for themselves and their families. Studies have found that men are more likely to link their sense of accomplishment and security with their financial status, intensifying their retirement-related anxieties (Arcand et al., 2023). Relatedly, because there are gender variations in work commitment due to women's major role in the house, retired women are likely to have fewer adjustment problems, meaning less retirement anxiety for women. Besides, Ogunbameru and Bamiwuye (2004) agreed with previous researchers that males begin thinking about retirement earlier than females, implying that males experience more retirement anxiety than females. The findings of the study resonate with previous study that posited that men experience more emotional difficulties in adjusting to retirement, with feelings of loneliness and purposelessness being common. In contrast, female teachers, who often balance professional and caregiving roles, may adjust more easily by focusing on family responsibilities (Beutell & Schneer, 2021).

Moreover, Jefferson (2009) and Loretto and Vickerstaff (2015) also shared similar view that one might expect women to be less eager to retire than men and also engage less in preparing for post-work roles and activities, because they have had more punctuated careers and are still making up for lost time when they reach the stage of the life course when men start thinking about retirement. This claim is supported by Loretto and Vickerstaff (2015), who argued that since women typically have balanced

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different roles over the life course, they probably have more relationships and identities to fall back on once they leave employment.

Interestingly, this result contradicts the findings of Lee and Smith (2009) and Vo et al. (2015), who argued that men were seen to be substantially stronger than women in the association between retirement and psychological distress. This claim is further substantiated by Djidonou et al. (2016), who contended that the female retirees experienced more anxiety than their male counterparts. According to the authors, when stressed with an issue such as leaving work, females also show inability to cope when confronted with other related mental difficulties. Also, it is at this time that women are experiencing menopause which may aggravate their emotions.

Moreover, the result also aligned with other researchers who shares similar views that male retirees feel contented with the work exit than women who have been found to be unhappy as a result (Van de Velde et al., 2010). This could be due to the fact that since men in their working years have consistently carried out their responsibilities, they have built some resilience making them to be much stronger than women even in their transition to retirement. This result is supported by the Continuity Theory, where even after retirement, men and women continue to engage in similar roles they were involved before retirement.

Similarly, studies have also shown that women have more unfavourable attitudes towards retirement than males, and retirement is more disruptive and likely to be associated with greater despair and loneliness for women than for men (Kim & Moen, 2002). Relatedly Sherry et al. (2017) reported that women unlike men, often approach retirement with trepidation. Vickerstaff and Cox (2005) conducted a study on gender differences in retirement anxiety and found that men dominated among the informants who did not want to retire and avoided thinking about it, while women

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dominated among those who have been overtaken by events, such as changes in domestic circumstances, financial problems or organisational policy.

In addition, Padreiro et al. (2021) concurred with earlier researchers that gender inequalities between men and women, due to the unbalanced division of domestic work, which continues to be borne mainly by women, disadvantaging them throughout their professional lives, such as lower wages, segregation, reconciliation difficulties, interruptions and fewer opportunities for career advancement, resulting in higher poverty rates, especially after retirement and old age. This assertion is in line with Kim and Moen (2002), whose findings revealed that retirement was gender-related and it is characterised with "looking forward to retirement with excitement" as the modal response from men while "looking forward to retirement with mixed feelings" as the modal responses of women.

Nevertheless, there is a different school of thought that hold contradictory view that retirement anxiety has no gender differences (Gierl et al., 2005). Anibueze (2013) corroborated the above assertion that there are no gender differences retirement preparation. This means that males and females can react to retirement anxiety in the same way as they prepare for it. It is also possible that in countries with a high degree of gender equality, there will be no significant gender differences, as men and women increasingly live similar lives, they will also approach retirement in similar ways. From these studies, it is evident that professional identity and job satisfaction strongly influence feelings about retirement for both women and men, and that women and men with similar positions in the labour market are likely to have similar feelings about retirement as well.

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Deducing from the analysis it can be concluded that while women face significant financial challenges in retirement, men's retirement anxiety stems from emotional and psychological factors tied to their professional identity and societal expectations. Thus, for male teachers, addressing these anxieties requires preparing for not just the financial, but also the emotional transition into retirement. Furthermore, this differences in retirement anxiety can be attributed to various factors rooted in traditional gender roles and the nature of teaching as a profession.

4.10 Qualitative Results

4.10.1 *How do Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities describe their experiences and concerns about retirement?*

It emerged from the study that teachers' experiences and concerns about their retirement provides valuable insights into the multifaceted nature of their experiences and expectations. The identified themes shed light on the financial concerns, accommodation issues, detachment from friends and co-workers and professional identity shift, offering a nuanced understanding of how Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities navigate this significant life transition. The study found that teachers' experiences and concerns about their finances after retirement cannot be overemphasised. Most teachers see their finance as woefully inadequate and there are concerns as to whether their finances will be sufficient to take care of their expenses during post-retirement phase of life. The encapsuled views expressed by the participants highlights their concerns as:

> *"Retirement means living on a fixed income. Already the money is not enough and going on retirement will mean that receiving meagre income. For me, two of my children are in the college of education. I've taken a loan to pay their fees and monthly deductions is almost half of my salary. I initially, I thought of establishing a business to compliment my income but the fees of my children are not allowing me"*. (BST 17)

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The above findings aligned with existing literature that espouse financial preparedness and financial security as some of the predictors influencing retirees' well-being (Vordzorgbe et al., 2018; Wang & Shultz, 2010). In a related view, this is consistent with the findings of Karim et al. (2023) who found that there is the fear of unexpected expenses and the need for a financial safety net align with studies emphasising the importance of financial planning for retirement. This further concurs with Olumeri and Bala (2018) study whose findings reported that in most cases retired public and civil servant after retirement suffered for number of years before they could enjoy their gratuity, some of them even die as a result of hardship due to neglect and insensitivity of the government to the plight of retiree.

Additionally, retirement is characterised by mixed emotions, including excitement, anxiety, and nostalgia. This lends credence to the findings of Fasbender et al. (2014), which provided valuable insights into psychological complexities of retirement transitions. The bittersweet feelings of leaving a beloved profession and the anticipation of new opportunities underscore the emotional intricacies that accompany retirement decisions. Uchechukwu and Nweze (2014) buttressed this assertion that teachers who planned their retirement will experience positive feelings, sensations, and thoughts whereas the opposite to this premise evoked a sense of despair, and retirement would become frustrating resulting in anxious feelings. The views of the participants in affirmative of their concerns are expressed as:

> *"The professional identity I've built over the years – will it still matter after retirement? Reflecting on my journey, I question how the expertise and experiences I've gained will be valued beyond the classroom. Retirement poses a challenge of redefining the impact I make. I find myself contemplating how to continue contributing meaningfully to education even without a formal role".* (BST 21)

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The identified shift in how teachers perceive themselves professionally and the anticipation of changes in societal perceptions aligned with literature emphasising the importance of work identity in retirees' lives (Bordia et al., 2020). This is in agreement with Smith et al. (2015), whose findings revealed that the greater the worries about retirement the lower the satisfaction with the retirement system and career commitment. It is in relation to this that Oladunjoye and Omemu (2015) recounted that the individual is likely to develop a feeling of guilt especially when the individual ponders on issues which should have been resolved while in active service and suddenly expresses fear of the unknown, loss of identity, loss of power, fear of financial need and fear of aging. More importantly, social connection and isolation emphasise the value of social networks of teachers in their workplace. This explains the fear of missing camaraderie, daily connections, and the potential for isolation during post-retirement as attested by the participants in their narratives as:

> *"When I think of how lonely I'll be after retirement, then I feel very bad. I feel empty and I mostly think of how to make connections again to friends, co-workers and family members. I most at times feel self-doubt, low self-esteem and social anxiety".* (BST 6)

> *"Retirement is more or less like a shift in my identity. I wonder how I'll find purpose outside the classroom. Teaching has been my compass, guiding my daily life. Now, contemplating a life without lesson plans and students is both exciting and unsettling. Retirement isn't just a change in employment status; it's a profound alteration in how I contribute to society. The prospect of finding a new sense of purpose is both daunting and intriguing".* (BST 14)

This aligned with existing literature that underscore the role of social relationships in retirees' well-being (Beehr & Bennett, 2015). The concern about the societal value attributed to teachers' role after retirement reflects broader discussions on the social dimensions of retirement transitions as noted by Calvo and Sarkisian (2014). Also, the recognition of the workplace as a community and the need for

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intentional efforts to maintain social connections concurs with previous studies emphasising the social aspects of retirement (Ayalon, 2018; Fasbender et al., 2014).

Furthermore, literature has reported the experiences and concerns of teachers regarding their post-retirement plans and hobbies. This mirrors the multiplicity of teachers' aspirations and the importance of nurturing interests beyond their professional commitments. Thus, expression of desire for travel, exploration, and engaging in hobbies aligned with literature emphasising the significance of leisure and purposeful activities in retirement (Sabbath et al., 2015). The anticipation of turning dreams into reality and the emphasis on hobbies for a balanced and happy retirement resonate with discussions on the positive impact of leisure activities on retirees' well-being. Nimrod (2005) confirmed that in order to preserve psychological well-being at old age, it is important to maintain a high level of involvement in activities.

The assertion of Nimrod and Shrira (2016) corroborated with previous researchers whose findings reported that participants sought a balance of time for themselves to relax and enjoy simply being and time allocated for what they deemed as productive activities. Also, the authors added that the participants valued the flexibility that retirement afforded them the opportunity to engage in leisure spontaneously while also seeking out some routine. While research suggest that retirees often face uncertainty about how to structure their time, redefine their roles, and establish new routines, guidance in these areas can contribute to a smoother adjustment (Zhan et al., 2023).

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4.10.2 *How can pre-retirement counselling programmes help mitigate the negative effects of retirement anxiety among Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities based on their differences in retirement anxiety?*

Retirement marks a profound life transition, often accompanied by various emotional, psychological, social, and financial challenges, especially for individuals in high impact professions such as teaching. Basic school teachers, who invest much of their time, energy, and identity into nurturing the next generation, may face heightened levels of retirement anxiety. This anxiety can arise from concerns about financial insecurity, mental health, loss of social networks, and how to fill the void left by their teaching careers. If unaddressed, retirement anxiety can negatively affect their psychological well-being, leading to stress, depression, and a diminished sense of purpose.

However, pre-retirement counselling programmes offer a structured and comprehensive approach to mitigating the adverse effects of retirement anxiety. Qualitative data on these programmes reveal several major themes that contribute to a smoother and more positive transition into retirement into retirement for Basic school teachers. These themes include financial planning, social planning, psychological planning, emotional and psychological support, career transition counselling, and health and wellness programmes. Financial preparedness is one of the most critical aspects of retirement planning. It emerged from the data that teachers who feel insecure about their post-retirement income are more likely to experience heightened anxiety. The participants view on how pre-retirement planning can address their financial concerns about retirement are summarised as:

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> "…*education on financial planning can enhance financial security and raise awareness of the importance of saving for retirement stability. "I am concerned about the possibility of loneliness after retirement. Personally, I believe that discovering new responsibilities or activities that give significance to life will be quite good."* (BST 14).
>
> *"Retirement comes with reduced income and unexpected expenditure. Financial planning workshops and seminars will lead to effective retirement planning."* (BST 11)

The finding is in line with the Sterns and Spokus (2020) who identified financial planning as the most crucial component, and without expert advice, resources may be insufficient or unavailable at a vital moment in their life. Similarly, Topa et al. (2014) asserted that it is proper for persons to seek financial advice before retiring because suitable retirement income is determined by a number of factors, including an individual's income, projected demands, the age at which retirement planning begins, and the status of the economy.

Contrary, Ren and Lim (2023) reported that women face unique challenges in retirement planning, such as lower lifetime earnings and longer life expectancy, making women are more vulnerable to poverty in retirement due to factors like lower financial literacy and societal roles. Nevertheless, the researcher is of the view that this due to cultural values and societal roles expected to be performed uniquely by males and females, their financial planning for retirement may vary markedly. For instance, in many African societies, traditional and customary laws restrict women's right to own or inherit land and property. Since land and property can serve as long-term financial security and sources of income, women without ownership rights are left with fewer asserts to sell or rely on for their retirement. This lack of assert ownership limits their capacity to accumulate wealth for their post-retirement life.

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In addition, due to cultural norms, low financial literacy, and geographical location, many African women, particularly in rural areas, are often denied investment opportunities or credit facilities, and this financial exclusion hinders their ability to save for their retirement. Additionally, many African cultures emphasise family and community-based support systems over formal retirement savings, Women often rely on their children or extended families for care in old age, which reduces their incentive or need to save independently for retirement. However, as modernisation changes family structures and urban migration disrupts traditional support networks, this reliance on family is becoming less reliable, leaving women financially vulnerable.

Furthermore, the social networks that teachers develop over their careers play a pivotal role in their sense of belonging and emotional support. The study revealed that as teachers approach retirement, maintaining or reshaping these social relationships becomes essential. The finding is consistent with Roberts and Green (2023) whose study found that retirees who engaged in community activities and social groups reported higher life satisfaction and reduced loneliness.

This assertion is further corroborated by Singh et al. (2024) who affirmed that fostering mutual support and learning not only improve the social well-being of retirees, but also create a stronger sense of community across generations. The researcher shares similar view that social planning offers a framework for discovering new opportunities for social engagement. This might include joining community groups, volunteering in educational or civic activities, participating in social clubs, or attaining workshops that promote lifelong learning.

Moreover, the data revealed that beyond finances and social connections, retirement can evoke complex emotional responses tied to identity and purpose. This finding aligns with Smith and Johnson (2023) who suggested that individuals who

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perceive a threat to their professional identity are more susceptible to depression and anxiety. Psychological planning therefore provides teachers with the strategies to redefine their sense of self, establish new goals, and embrace the transition as an opportunity for personal growth and fulfilment.

Relatedly, teachers may require dedicated emotional and psychological support to cope with the stress and uncertainties that accompany retirement. It can further be inferred from the above analysis that counselling that offer one-on-one sessions, support groups, or peer mentoring can help teachers manage anxiety, build resilience, and develop positive coping mechanisms. Besides, the finding reported that career transition counselling helps teachers explore new opportunities, whether it be volunteer work, part-time employment, or personal projects, allowing them to stay engaged and productive during post-retirement.

> *"…Carrer coaching is necessary to explore alternative job opportunities, consulting roles, or new business ideas. Skills assessment is needed to help retirees leverage their expertise in new ways".* (BST 1)

> *"Guidance should focus on balancing work with leisure in a way that fits retirees' retirement goals. Counselling should help individuals to identify their values, skills, strengths, interests as they transition into a new career phase".* (BST 8)

This finding agrees with Nguyen and Patel (2023) who outlined that counselling offers a space for teachers to express their fears and anxieties, facilitating emotional processing and coping strategies. The finding is further supported by the findings of Brown and Davis (2023) who affirmed that facilitated group discussions allows teachers to share experiences and strategies, fostering a sense of community and mutual support. The finding of this study is in line with Chen et al. (2024) who avowed that integrating financial planning services within counselling can help alleviate monetary concerns, ensuring teachers feel more secure about their financial futures.

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Additionally, the study found that physical and mental well-being is fundamental to a healthy retirement. Thus, health and wellness programmes can encourage teachers to adopt healthy lifestyles, focusing on fitness, nutrition, mental health, and preventive care. This holistic approach ensures that teachers maintain a high quality of life before, during and after retirement. The participant encapsuled view highlights the need for continuous education on healthy aging.

> *"There should be continuous education on healthy aging, including diet, exercise, and managing chronic conditions. Also, teachers should be encouraged to participate in social community activities to help combat isolation and loneliness*" (BST 16)

> *"…Create fitness clubs, wellness checks, and health management workshops to help prospective retirees maintain their physical health. Establishing groups where teachers can share their experiences and receive support from other members can help in their retirement transition*" (BST 9)

The finding aligned with the argument advanced by Nguyen et al. (2024) who opined that a multi-component wellness programme which included mindfulness training, financial literacy courses and peer support groups yielded a significant reduction in retirement-related anxiety and an improvement in overall life satisfaction among participants. In a related opinion, this finding is in agreement with Patel and Singh (2023) who posited that a tailored wellness intervention that focused on cognitive behavioural techniques in necessary to manage anxiety and depression.

4.11 Integration and Interpretation of Quantitative and Qualitative Results

The quantitative results revealed that majority of Basic school teachers experience a high level of retirement anxiety about various aspects of retirement including mental health issues, financial concerns, social interactions and relationships with colleagues, with differing levels of agreement and consistency in their responses. After identifying the levels of retirement anxiety in the quantitative phase, the

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qualitative phase helped explained why these teachers experienced such anxieties. Through interviews, their lived experiences, personal fears about retirement, concerns about financial security, health, loss of professional identity were explored.

From the quantitative data, males, older adults and those with fewer retirement savings experience higher anxiety. The qualitative data revealed that this anxiety was occasioned by financial insecurity, mental health concerns, and social isolations. Financial concerns, detachment from friends and co-workers and professional shift are themes that support the argument that high retirement anxiety is a prevalent concern among Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities. In the quantitative phase, teachers expressed high levels of retirement anxiety and qualitative phase revealed that these high anxieties were due to concerns about payment of utility and medical bills, and inadequate savings towards retirement.

Additionally, in terms of reduced social network which influenced retirement anxiety in the quantitative phase, teachers expressed their personal concerns through the interviews that they are afraid of social isolation as a result of professional identity shift. In the quantitative phase, while majority of the teachers reported high level of retirement anxiety, the qualitative phase confirmed that many teachers fear financial instability after retirement, stemming from a lack of inadequate savings. This is substantiated by Amorim et al. (2017) who affirmed that as individuals are approaching retirement, they are confronted with poor health, reduced income and lacks proper care from their loved ones. Thus, they become unhappy and this influences their life adjustment, triggering different levels of retirement anxiety (Amorim et al., 2017).

From the Erikson Psychosocial Theory, individuals in middle adulthood may experience existential anxiety if they perceive their contributions to be diminished or their sense of purpose to be threatened. Similarly, viewing the interpretation in the

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Psychological Well-Being Theory, retirement anxiety may emanate from teachers not finding meaning and fulfilment outside of their professional identities. Additionally, retirement would affect positive relations with others, thereby resulting in retirement anxiety.

Combining numerical data about the prevalence of retirement anxiety with qualitative insights from the interview narrative on what account for this anxiety, provided a nuanced view of the challenges teachers face as they prepare for retirement and how this can translate into their psychological well-being. Relatedly, the qualitative narratives provided context for high anxiety levels observed in quantitative data as rural teachers may have low cost of living, but may have limited access to healthcare which can result in high retirement worries. However, teachers in the urban settings though may have access to quality healthcare, but may be faced with high cost of living, which might result in retirement concerns.

4.12 Summary of the Chapter

This study examined the retirement anxiety and psychological well-being of Basic school teachers. Using a mixed methods approach underpinned by explanatory sequential mixed methods design, the research provided both quantitative data from a close-ended questionnaire and qualitative insights from in-depth interviews. A significant portion of Basic school teachers experienced high levels of retirement anxiety. Also, the quantitative results showed a positive correlation between retirement anxiety and psychological well-being, and gender differences in retirement anxiety.

The qualitative findings revealed several key factors that contribute to retirement anxiety, including financial concerns, accommodations issues, detachment from friends and co-workers, professional identity shift. Similarly, the qualitative findings found that financial planning, social planning, psychological planning,

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emotional and psychological support, career transition counselling, and health and wellness programmes can help alleviate the negative effects of retirement anxiety among Basic school teachers. The findings of this study highlight the need for comprehensive support systems that addresses both the financial, psychological, and emotional aspects of retirement.

By offering targeted pre-retirement counselling programmes, Ghana Education Service can help Basic school teachers transition smoothly into retirement, enhancing their overall well-being during and after teaching careers. The next chapter presents the discussion of the findings of this study. It will specifically detail how the research questions formulated in in chapter 1 have been addressed, and how the objectives of the study have been achieved.

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CHAPTER FIVE

SUMMARY, FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

The final chapter of this study presents an assessment of the research conducted on retirement anxiety and psychological well-being among Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities. The study looked at the level of retirement anxiety, the extent to which self-acceptance, positive relations with others, and a purposeful life affect psychological well-being, as well as the relationship between retirement anxiety and psychological relationships and gender differences in retirement anxiety. Furthermore, the study looked into Basic school teachers' experiences and concerns about retirement and how pre-retirement counselling programmes might help offset the detrimental impacts of retirement anxiety among Basic school teachers.

In order to provide a comprehensive understanding of retirement anxiety and psychological well-being, both quantitative and qualitative data were analysed using a mixed methods approach underpinned by an explanatory sequential design. This chapter summarises the important findings, develops implications based on these findings, and makes recommendations targeted at reducing retirement anxiety and enhancing the psychological well-being of Basic school teachers.

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5.1 Key Findings

The following key findings emerged from both the quantitative and qualitative analyses:

1. The first research question examined retirement anxiety levels among Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities. Basic school teachers reported experiencing high levels of retirement anxiety. These anxieties resulted from concerns about mental health issues, financial insecurity, and reduced social network. Although all the three constructs revealed that Basic school teachers experienced high retirement anxiety levels, mental health has the highest level of 3.75, indicating that teachers have health issues that is making them worry. This is followed by reduced social network of 3.71, which suggest that teachers are deeply worried that they may not have people to discuss issues that affect them in their old age. Last but the least, financial insecurity of 3.50 suggest that how teachers would manage their finances in old age is a great concern to them.
2. The second research question sought to find out the extent to retirement anxiety predict the dimensions of psychological well-being of Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities. The study found that all the three constructs of retirement significantly predicted the dimensions of psychological well-being of Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities. However, reduced social network had the most robust predictive influence (0.494), indicating that social isolation, especially during the transition to retirement significantly influence teachers' psychological well-being. Mental health (0.501) suggest that as mental health of teachers deteriorate, dimensions of psychological well-being such as self-acceptance, positive relations with significant others and having a goal-directed life also reduces. Finally,

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financial insecurity (0.779) suggests that teachers with greater financial concerns are more likely to experience diminished self-acceptance, reduced cycle of relations with others, and a lower sense of purpose

3. The first research hypothesis established the relationship between retirement anxiety and psychological well-being of Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities. The study showed that there was positive correlation between retirement anxiety and psychological well-being. For instance, Reduced Social Network had moderate positive correlation with Financial Insecurity, Mental Health and, Positive Relations with Others. This suggests that as social network decreases, there are moderately increasing levels of financial insecurity (.363), mental health (.443), and positive relations with others (.402).
4. The second research hypothesis ascertained the gender differences in retirement anxiety among Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities. The study discovered gender differences in retirement anxiety among male and female Basic School teachers, with male teachers expressing higher levels of anxiety of mean score of 159.9, and female teachers having a mean score of 157.2.
5. The fifth research question explored the experiences and concerns of Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities about retirement. The findings revealed that Basic school teachers' experiences and concerns about retirement were strongly related to financial concerns, housing issues, estrangement from colleagues and co-workers, and a shift in professional identity. Many Basic school teachers were concerned about the loss of their social and professional networks. This was consistent with the encapsuled statements of the participants, which were corroborated as.

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> *"What if there are unforeseen medical bills or other illnesses that necessitate a financial commitment? You cannot always predict your medical expenses before assessing it. Some medications are extremely expensive, and national health insurance does not cover them. The uncertainty of medical bills causes concern, sadness, and resentment."* (BST 5) *""Retirement could result in less contact. Will I feel isolated without frequent contact with students and colleagues? Teaching is more than just a job; it has provided a steady source of social connection. The prospect of possible isolation after retirement is daunting. "How will I replace my daily interactions with students and colleagues?"* (BST 22)

6. The sixth research question explored how pre-retirement counselling programmes can help mitigate the negative effects of retirement anxiety on the psychological well-being needs of Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities. It emerged from the study that Basic school teachers emphasised the importance of pre-retirement planning and counselling programmes in areas such as financial planning, social planning, psychological planning, emotional and psychological support, career transition counselling, and health and wellness programmes. These interventions were viewed as critical for minimising the harmful impact of retirement anxiety on psychological well-being, as evidenced by the encapsulated statements of the participants:

> *"…education on financial planning can enhance financial security and raise awareness of the importance of saving for retirement stability. "I am concerned about the possibility of loneliness after retirement. Personally, I believe that discovering new responsibilities or activities that give significance to life will be quite good.*" (BST 14)*. "Retirement comes with reduced income and unexpected expenditure. Financial planning workshops and seminars will lead to effective retirement planning."* (BST 11)

5.2 Conclusions

Based on the findings, the following conclusions were drawn:

1. The findings indicated that retirement anxiety is a prevalent concern among most Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities, which can have a negative impact on their psychological well-

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being. It can be inferred that addressing mental health issues, financial insecurity and reduced social network concerns are crucial in achieving a smooth transition into retirement.

2. The study discovered that retirement anxiety significantly predicted all the dimensions of psychological well-being of Basic school teachers in the Nanumba North, Jasikan, and Effutu municipalities. It can therefore be concluded that strengthening retirement preparation programmes such as self-development and resilience programmes, social connections and community building, and instituting sense of purpose workshops are prerequisites for improving psychological well-being as Basic school teachers approach retirement.
3. The study shows that there is a statistically significant association between retirement anxiety and psychological well-being among Basic school teachers in the Nanumba North, Jasikan, and Effutu municipalities. It can be deduced that if teachers experience retirement anxiety which has a negative impact on their psychological well-being, then they should engage in psychologically related processes such as seeking social support, reflecting on their life achievements, and seeking career transition counselling to improve their psychological well-being.
4. The study found that retirement anxiety varied significantly between genders in the Nanumba North, Jasikan, and Effutu municipalities, with male Basic teachers experiencing more retirement anxiety than female Basic school teachers. This shows that male Basic school teachers retirement anxieties may be associated with traditional gender roles in which men are often considered as the primary breadwinners, making their financial uncertainties of retirement

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more stressful for them. It can therefore be inferred that providing gender-sensitive retirement planning programmes, managing mental health, offering financial literacy training, increasing social engagement, and providing retirement counselling tailored to men will reduce their retirement anxiety and help them transition into retirement more smoothly.

5. The findings suggest that retirement preparation for Basic school teachers in the Nanumba North, Jasikan, and Effutu municipalities should go beyond financial planning and include comprehensive retirement programmes that provide financial education, affordable housing schemes, social support systems, and identity adjustment in order to reduce retirement-related anxieties and ensure quality of life after retirement. The study concludes that comprehensive retirement preparation is required, including financial readiness, psychological preparation, obtaining loans from teachers' mutual fund to handle housing concerns, and providing social assistance to manage identity transformations.
6. The findings suggest that including financial, social, psychological, emotional, and health-related factors in pre-retirement counselling programmes forms a comprehensive strategy for assisting Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities in their retirement transition. It can be inferred that retirement constitute a multifaceted transition, requiring a holistic approach that addresses not only financial concerns, but also social, emotional, psychological, and health needs. This comprehensive support can help Basic school teachers prepare for and adjust to retirement more smoothly.

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5.3 Counselling Implications

The findings from pre-retirement counselling programmes are needed to mitigate the negative impact of retirement anxiety among Basic school teachers in the Nanumba North, Jasikan, and Effutu Municipalities. The study's major findings revealed numerous significant implications for counselling aimed at promoting a smooth retirement transition and ensuring the psychological well-being of Basic school teachers. The implications are discussed in the context of policy, practice, and theory.

5.3.1 Policy Implications of the Study

The study's findings can inform policies directing schools and Ghana Education Service to institute retirement counselling programmes, workshops, and seminars to help teachers prepare emotionally and financially for retirement. Furthermore, education policies can implement mental health support programmes in schools to address retirement anxiety in the teaching profession. Moreover, this study emphasises gender differences in retirement anxiety, which can lead to the development of policies designed to address specific issues experienced by male and female teachers, such as role conflict and societal expectations. In addition, this study provides evidence on psychological well-being challenges that may be used to support policies that promote a healthier work-life balance with the goal of enhancing overall psychological health.

5.3.2 Practical Implications of the Study

Counsellors might use the findings of this study to develop tailored interventions such as mindfulness, cognitive behavioural methods, and financial planning aids to reduce retirement anxiety. Furthermore, gender-specific counselling approaches can address a variety of experiences and anxieties, including identity loss, financial reliance concerns, and mental health issues. Counsellors can also help teachers

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nearing retirement explore post-retirement career options, hobbies, and social engagement opportunities. Additionally, regular psychological well-being assessments and counselling during their teaching careers might prevent burnout and enhance resilience, allowing for smoother transitions to retirement. Moreover, counsellors might organise support groups for teachers nearing retirement to discuss and learn from the experiences of retired teachers, fostering social connections, reducing loneliness, and improving general well-being.

5.3.3 Theoretical Implications of the Study

This study can refine or challenge theories such as Erikson's Psychosocial Development Stages (integrity versus despair), Continuity Theory, which aligns with teachers' skills, interests, and values, and Psychological Well-Being Theory, which states that teachers will be able to maintain meaningful social connections outside of the school environment by taking into account their unique experiences. Similarly, a study on gender disparities can contribute to theories about gender roles by shedding light on how cultural norms influence retirement-related anxieties and coping strategies. Also, the findings of this study can inform theories by combining cultural, occupational, and institutional factors that influence retirement perspectives.

5.4 Recommendations

Based on the findings and conclusions, the following recommendations have been proposed:

1. Ghana National Association of Teachers (GNAT) and National Association of Graduate Teachers (NAGRAT) and Collation of Concern Teachers (CCT-GH) as teacher associations in should liaise with school counsellors to organise regular individual and group counselling sessions for teachers on financial and health

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management, as well as regular social gatherings and online forums where teachers can share experiences, stay connected, and support one another. These initiatives can help reduce retirement anxiety by addressing the specific financial, mental, and social issues that teachers may experience, resulting in a more fulfilled transition into retirement.

2. School counsellors in their practices should include mindfulness-based stress reduction programmes such as yoga and journaling, Cognitive Behavioural Therapy group sessions, peer support programmes, and life goals planning. This can assist teachers in developing self-esteem, staying connected with others, and discovering their passions, interests, abilities, and values.
3. Ghana National Association of Teachers (GNAT), National Association of Graduate Teachers (NAGRAT), and Collation of Concern Teachers (CCT-GH) should organise workshops where teachers can meet and share their stories, accomplishments, and lessons learned, establish avenues for teachers to engage in part-time teaching, set personal goals, and assist them in exploring post-retirement activities based on their interests. These avenues not only alleviate retirement worry but also improve psychological well-being, allowing teachers to retire with a sense of purpose, fulfillment, and good mental health.
4. Ghana National Association of Teachers (GNAT), National Association of Graduate Teachers (NAGRAT), and Collation of Concern Teachers (CCT-GH) in collaboration with the Ghana Education Service should provide financial workshops for men on wealth management, investment strategies, financial controls, and health needs, as well as create opportunities for them to participate in group activities to foster social networks and alleviate their anxiety. For women, Ghana Education Service (GES) should organise monthly health screening

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programmes as well as workshops on budgeting, caregiving, stress, pensions, and management of post-retirement financial insecurity.

5. The Ghana Education Service (GES) should work with financial institutions to help teachers create retirement budgets and provide information on affordable housing options. They should also establish peer support groups that allow teachers to connect with one another and share experiences, maintain social bonds, and guide teachers in exploring new interests, hobbies, and part-time work opportunities that align with their skills, interests, and passions. These programmes will assist teachers to transition into retirement with more confidence, leading to an improved psychological well-being.
6. Ghana National Association of Teachers (GNAT), National Association of Graduate Teachers (NAGRAT), Collation of Concern Teachers (CCT-GH) and school counsellors should collaborate with Social Security and National Insurance Trust (SSNIT) to provide psychoeducation on pension plans and investment options, form peer mentoring groups where teachers nearing retirement can support one another, and organise mindfulness workshops, teacher fitness clubs, and open discussions where retiring teachers can ask questions and learn from the experiences of their peers. Teachers who participate in these team-building activities can discuss their concerns, goals, and plans, which will help reduce their retirement anxiety and ensure improved their psychological well-being.

5.5 Contributions to Knowledge

In this study, the researcher's contribution to knowledge is in five-fold. These include new insights into career transition challenges, a focus on Basic school teachers, the psychological impact of long-term service, gender differences in retirement fear, and finally, cultural and context-specific insights.

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5.5.1 New Insights into Retirement

The study advances our understanding by refuting the widely held belief that teachers experience worries after they retire. This study does, however, highlight the diversity of retirement experiences. Some teachers eagerly anticipate it, maybe as a result of exhaustion, financial readiness, or a desire for autonomy. Future research and policy may be influenced by this nuance findings. Additionally, the study recommends a more focused approach to pre-retirement planning and counselling by recognising that different teachers require different types of emotional or practical assistance for retirement. Furthermore, by demonstrating that anticipation and anxiety are not mutually exclusive, it may improve on current psychological theories on work identity and life transitions. Lastly, knowing that some teachers have a favourable outlook on retirement should assist policy formulators and teacher associations in creating more flexible retirement pathways.

5.5.2 Prevalence of Retirement Anxiety among Teachers

The high levels of retirement anxiety among Basic school teachers indicate that this profession has unique challenges in transitioning from full-time to retirement. Participants expressed much worry about to retire to after retirement as most of them in their narration indicated that they shared accommodation, while other lived in rented apartments, and still others have initiated building projects which are at different levels of completion. Besides, re-evaluation of their roles while in active and how to redefine their professional identity after retirement was seen as major perception held by Basic school teachers in relation to their retirement perceptions. Unlike many other professions where retirement planning is more integrated into their career, teaching frequently lacks formal transition counselling. This conclusion emphasises the

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importance of more extensive support networks for teachers to help them transition into their new careers more smoothly.

5.5.3 Psychological Impact of Long-Term Service

Many Basic school teachers work for many years, creating significant social and psychological connections to their workplace. This study adds to the literature by showing that the long-term nature of teaching can worsen retirement anxiety since teachers frequently struggle with the psychological and emotional components of leaving a vocation that has been fundamental to their identity for so long. This research highlights the need for psychological planning and support for teachers.

5.5.4 Gender-Specific Insights in a Professional Context

The study's finding that male teachers experience greater retirement anxiety than their female counterparts enhance our understanding of gender dynamics in psychological experiences related to retirement, particularly within the teaching profession. While previous studies have examined retirement anxiety in broad populations, this study offers occupation-specific evidence that highlights gender differences in retirement anxiety among teachers. This research helps to address a gap in the literature on retirement psychology and occupational stress.

The findings significantly challenge the prevalent assumption that women experience higher anxiety due to financial insecurity or caregiving burdens. In contrast, the study indicates that men in teaching roles actually experience greater anxiety, potentially stemming from factors such as identity loss, role attachment, or feeling unprepared for life after retirement. The study suggests the necessity for gender-sensitive retirement planning programs in educational institutions. This practical

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implication represents a novel contribution by aligning psychological insights with actionable strategies.

5.5.5 Cultural and Context-Specific Insights

The study was conducted using Basic school teachers in distinct cultural contexts, resulting in context-specific insights that are underrepresented in worldwide retirement research. In light of this, the findings of the study provided new insights into how cultural views on aging, work, and retirement affect teachers, which may subsequently be used to inform cross-cultural comparisons and adaptations of retirement planning programmes. Based on its distinctive contributions, this study provides both theoretical insights and practical implications for policy formulation and implementation.

5.6 Suggestions for Further Research

Based on the limitations of the study, the following are possible suggestions that further research could focus:

To improve the generalisability of the results, future studies should first broaden the geographic scope to include a variety of municipalities, both urban and rural. Future research should also compare different locations to see if retirement anxiety levels differ according to resources, location, or policy variances, and how this affects teachers' mental health. Moreover, future research might also follow teachers over time to see how psychological health and retirement anxiety change, particularly in response to policy and individual circumstances. Also, counsellors and family members should be included in future studies to learn more about the larger support networks affecting retirement anxiety and how it relates to teachers' mental health.

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Furthermore, in order to gain a greater understanding of teachers' emotional and psychological experiences with retirement and psychological well-being, future study should only use qualitative methods. Besides, in order to gain a greater understanding of teachers' emotional and psychological experiences with retirement and psychological well-being, future study should only use qualitative methods. Additionally, by monitoring changes in retirement anxiety and psychological well-being over time, a longitudinal mixed methods design ought to yield deeper insights. To evaluate the causative factors influencing retirement anxiety and psychological well-being, future studies should also include experimental or quasi-experimental designs.

Moreover, future research should examine the ways in which teachers' perceptions and experiences of retirement and well-being are influenced by their cultural and ethnic backgrounds. More importantly, future studies should also look at how retirement experiences and their impact on psychological well-being are shaped by intersecting characteristics like culture, ethnicity, gender, and socio-economic status. Finally, to increase the inclusivity and generalisability of the results, future research should involve people from a variety of ethnic, linguistic, and cultural backgrounds.

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APPENDICES

APPENDIX A

Introductory Letter from Department of Counselling Psychology

UNIVERSITY OF EDUCATION, WINNEBA
FACULTY OF APPLIED BEHAVIOURAL SCIENCES IN EDUCATION
DEPARTMENT OF COUNSELLING PSYCHOLOGY
P. O. Box 25, Winneba, Ghana

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

LETTER OF INTRODUCTION

I write to introduce to you **JOHN N-YELBI**, the bearer of this letter, who is pursuing a Doctor of Philosophy Degree Programme, in the Department of Counselling Psychology of the University of Education, Winneba.

As part of the programme, he is conducting a research on the topic: **"RETIREMENT ANXIETY AND PSYCHOLOGICAL WELL-BEING OF BASIC SCHOOL TEACHERS IN GHANA"**

He needs to administer questionnaire to enable him gather information for his data analysis and he has chosen to conduct this exercise in your outfit.

I would be grateful if he is given the needed assistance. Thank you.

Yours faithfully,

Nyuiemedi Agordzo Edoh-Torgah, PHD
Ag. Head of Department

University of Education,Winneba http://ir.uew.edu.gh

APPENDIX B

Introductory Letter from Nanumba North Municipality

GHANA EDUCATION SERVICE

In case of reply the number and date of this Letter should be quoted.

Our Ref: No: GES/NR/BL/MC.
Your Ref: No
Email:deobimbilla@gmail.com

REPUBLIC OF GHANA

Municipal Education Office
Post Office Box 3
Nanumba North
Bimbilla N/R

4th January, 2024

LETTER OF INTRODUCTION

The bearer of this letter is by name John N-yelbi who is perusing a Doctor of Philosophy Degree Programme in Counseling Psychology at the University of Education, Winneba.

He is conducting a research as part of his programme requirement on the topic-"Retirement Anxiety and Psychological well-being of Basic School Teachers in Ghana".

He is to administer a questionnaire to enable him gather information for his data analysis in the nanumba North Municipality.

Kindly assist him with the needed support to enable him achieve his goal.

D D SUPERVISION
GHANA EDUCATION SERVICE
NANUMBA NORTH MUNICIPAL
BIMBILLA

Abubakari Iddi Sadick
D/D-Supervision)
for: Municipal Director

TO WHOM IT MAY CONCERN

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APPENDIX C

Introductory Letter from Jasikan Municipality

GHANA EDUCATION SERVICE

In case of reply
the number and
the date of this letter
should be quoted

REPUBLIC OF GHANA

Jasikan Municipal Office
P. O. BOX 15
Jasikan, Oti Region
E-mail: jasikan@ges.gov.gh
Tel.: 0509491585/0248917435

3rd January, 2024

Your Ref. No.:

GES/OR/JMEO.106/VOL.6/69

TO WHOM IT MAY CONCERN

LETTER OF INTRODUCTION

The bearer of this letter is by name **John N-Yelbi** who is pursuing a Doctor of Philosophy Degree Programme in Counselling Psychology at the University of Education, Winneba.

He is conducting a research as part of his programme requirement on the topic: **"Retirement Anxiety and Psychological Well-Being of Basic School Teachers in Ghana"**.

He is to administer a questionnaire to enable him gather information for his data analysis in Jasikan Municipality.

Kindly assist him with the needed support to enable him achieve his goal.

Thank you.

SETH YAW GYAMFI (HR)
For: MUNICIPAL DIRECTOR (AG)
JASIKAN
HUMAN RESOURCE
MANAGEMENT DEVELOPMENT
GHANA EDUCATION SERVICE
P. O. BOX 15
JASIKAN, OTI REGION

University of Education,Winneba http://ir.uew.edu.gh

APPENDIX D

Introductory Letter from Effutu Municipality

GHANA EDUCATION SERVICE

In case of reply the number and
Date of this letter should be quoted

REPUBLIC OF GHANA

MUNICIPAL EDUCATION OFFICE
POST OFFICE BOX 54.
WINNEBA
TEL: 03323 22075
Email.geseffutu@gmail.com

My Ref. NO:GES/CR/EMEOW/LC.80/VOL.7/60
Your Ref. No:.....

DATE: 16TH JANUARY, 2024

THE HEAD OF DEPARTMENT
DEPARTMENT OF COUNSELLING PSYCHOLGY
UNIVERSITY OF EDUCATION
WINNEBA

MR. JOHN N-YELBI
DEPARTMENT OF COUNSELLING PSYCHOLOGY
UNIVERSITY OF EDUCATION
WINNEBA

HEADTEACHERS
CONCERNED SCHOOLS
WINNEBA

LETTER OF INTRODUCTION

We acknowledge receipt of your undated letter dated received on 9th January, 2024 seeking permission for a student to conduct a research in the municipality.

Permission has therefore been granted to Mr. John N-Yelbi, a student of the Department of Counselling Psychology, University of Education, Winneba to conduct a research in the Effutu Municipality from January to March 2024.

Mr. John N-Yelbi is conducting a research on the topic: **"RETIREMENT ANXIETY AND PSYCHOLOGICAL WELL-BEING OF BASIC SCHOOL TEACHERS IN GHANA".**

You are to ensure that your research does not disrupt teaching and learning in the schools.

Headteachers are to assist the student gather relevant information for his research work while ensuring that he abides by the ethics of the teaching profession.

.....
DINAH ANDERSON (MS)
MUNICIPAL DIRECTOR OF EDUCATION
EFFUTU-WINNEBA

THE MUNICIPAL DIRECTOR
EFFUTU MUNICIPAL EDUCATION OFFICE
WINNEBA

cc: All SISOs
Effutu Municipal
Winneba

GCMRS

University of Education,Winneba http://ir.uew.edu.gh

APPENDIX E

Informed Consent Form

UNIVERSITY OF EDUCATION, WINNEBA

FACULTY OF APPLIED BEHAVIOURAL SCIENCES IN EDUCATION

DEPARTMENT OF COUNSELLING PSYCHOLOGY

RETIREMENT ANXIETY AND PSYCHOLOGICAL WELL-BEING OF BASIC SCHOOL TEACHERS IN SELECTED MUNICIPALTIES IN GHANA

Dear Participant,

This is a PhD studies and this questionnaire is not a school test or examination but a research exercise. You are kindly invited to participate in this research which is voluntary and you can choose to take part or not. All I want from you is that, please be **truthful** with your answers.

Principal Investigator: John N-yelbi

Supervisors: Prof. Dandy George Dampson

Prof. Matthew Namale

Purpose of the Study: The purpose of this study was to investigate retirement anxiety and psychological well-being of Basic school teachers in the Nanumba North Municipality, Jasikan Municipality, and Effutu Municipality of Ghana using questionnaires. Then, based on these findings, the second phase was to explore and generate themes on retirement anxiety and psychological well-being of Basic school teachers in these Municipalities. The rationale for using both quantitative and qualitative data was that an in-depth exploration of Basic school teachers' retirement anxiety and psychological well-being could best be understood after preliminary investigation.

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What is Expected of You in this Study: You will be asked to complete a set of questionnaires that assess your retirement anxiety, emotional intelligence, motivation and psychological well-being. There should be no discomforts in answering any of the questions. Please note that the information obtained in this research is solely for academic purpose. Kindly note that there will be no incentives for you for taking part in this study.

Time Required: It is expected that; you will take 10-15 minutes to respond to the questionnaire.

Study Contacts for Questions about the Study or to Report a Problem: In case you have questions, concerns, or complain, or think the research has impacted you negatively in any way, kindly communicate with John N-yelbi via jnyelbi@uew.edu.gh or his supervisor, Prof. Dandy George Dampson via dgdampson@gmail.com and Prof. Matthew Namale via mknamale @uew.edu.gh

Name: ……

Signed: ……

Date: ……..

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APPENDIX F

Participant Information Sheet

Research Title: Retirement Anxiety and Psychological Well-Being of Basic School Teachers in Selected Municipalities in Ghana.

Purpose of the Study: The purpose of this mixed methods sequential explanatory study was to identify factors contributing to retirement anxiety of Basic school teachers by obtaining quantitative results from a survey of 450 and following up with 24 purposefully selected individuals to explore those results in more depth through a qualitative narrative study analysis. In the quantitative phase of the study, the research questions focused on how mental health, financial insecurity and reduced social network serve as predictors of retirement anxiety. In the qualitative phase, narrative lived experiences and concerns from distinct participants explored in-depth the results from the statistical tests. In this phase, the research questions addressed five factors contributing to retirement anxiety, and six pre-retirement planning and counselling programmes found to have mitigated the negative effects of retirement anxiety on psychological well-being.

What the study involves? The study will gather data from Basic school teachers.

What kind of participation is expected? Participants will be required to be interviewed. The interview will last between 30-35 minutes. Topics to be discussed will range from participants views about retirement and the counselling needs of male and female Basic school teachers as they transition into retirement.

What will happen to the information? All audio recorded will be kept securely in a locked storage area and will be accessed only by the researcher, the supervisors and the participants concerned. The identity of each participant will remain anonymous throughout the interview process and in the report.

Each participant will be assigned an identification code and any information provided will be identified only by this code. Once the research is completed, the data collected will be destroyed. The information you give about you, will be for research purposes only. It will not be shared with anyone else for any other purpose. However, in the event of any harmful practice being mentioned, the researcher and one of the supervisors are counsellors and can provide immediate intervention to the participants.

Consent and Withdrawal: Written consent will be obtained before the commencement of the interview. Each participant will be given access to all the details regarding the purpose and extent of the research and every participant

Name: …….

Signed: …….

Date: ……..

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APPENDIX G

Retirement Anxiety Scale (Ras)

Anxiety Items	Agree	Disagree	Undecided	Total	Cronbach Alpha
Retirement thought make me feel comfortable and easy.	80.4	12.3	7.4	204	0.856
Retirement thought make me look forward to my retirement with happiness.	85.8	6.9	7.4	204	0.855
I feel that retirement will be most pleasant period for me.	91.7	2.9	5.4	204	0.856
I feel calm when I think about the approaching retirement.	70.6	17.2	12.3	204	0.860
My mind goes blank when I am asked how well I have prepared for my retirement.	32.8	53.9	13.2	204	0.860
I find reading materials on how to prepare for retirement interesting to me.	78.9	13.2	7.8	204	0.865
I find it enjoyable asking retirees how to prepare for retirement.	85.8	6.9	7.4	204	0.865
I experience pleasantness when I feel my retirement could come forward by some years than expected.	58.3	27.9	13.7	204	0.864
Seeing a retiree that I know gives me fear about my approaching retirement.	34.8	58.8	6.4	204	0.855
I feel relaxed when I am about doing something positive in preparation for my retirement.	84.3	11.8	3.9	204	0.861
I find collating my records of service an interesting activity for me.	71.6	13.2	15.2	204	0.861
I am scared about discussing the preparation of my retirement with members of my family.	17.6	74.5	7.8	204	0.853
Retirement thoughts make me feel uncomfortable and uneasy.	15.2	78.9	5.9	204	0.852
Retirement thought make me look forward to my retirement with sadness.	6.4	85.3	8.3	204	0.851
I feel that retirement will be most dreaded period for me.	6.9	82.4	10.8	204	0.853
I feel nervous when I think about the approaching retirement.	14.7	78.4	6.9	204	0.850
My mind is filled with answers when I am asked how well I have prepared for my retirement.	68.6	20.1	11.3	204	0.866
Reading materials on how to prepare for retirement gives me headache.	12.3	79.9	7.8	204	0.853
I am afraid to ask questions from retirees on how to prepare for retirement.	9.3	85.3	5.4	204	0.856
I become nervous when I feel my retirement could come forward by some years than expected.	25.5	65.2	9.3		0.853
Seeing a retiree that I know make me look forward to my retirement with happiness.	75.0	15.7	9.3		0.857
I feel nervous when I am about doing something positive in preparation for my retirement.	20.1	71.6	8.3		0.856
I find collating my records of service an uninteresting activity for me.	19.6	68.1	12.3		0.860
Total Cronbach Reliability Test					**0.863**

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APPENDIX H

Questionnaire for Teachers

SECTION A: DEMOGRAPHIC DATA

1. Sex: Male ☐ Female ☐
2. Age: Below 30 years ☐ 30-39 years ☐ 40-49 years ☐ ☐ears
3. Educational Qualification: Diploma ☐ Degree ☐ Masters ☐ ☐PhD
4. District: Nanumba North ☐ Jasikan ☐ Effutu ☐

SECTION B: RETIREMENT ANXIETY

Retirement anxiety describes personal beliefs and feelings of concern or worry experienced by teachers who are yet to retire about their perception of life after retirement.

I. MENTAL HEALTH

Instructions: Please, tick (√) against the option that best describes your health. There are no right or wrong answers. 1= "Strongly Disagree", 2 = "Disagree", 3 = "Agree", 4 = "Strongly Agree".

S/N	Statements	Strongly Disagree	Disagree	Agree	Strongly Agree
5.	I am anxious about the impact of retirement on my mental health.				
6.	I am concerned about the potential decline in my physical health after retirement.				
7.	I have an underlining health condition that is making me worry about retirement.				
8.	I easily get tired with the least work I do.				
9.	I am not sure my health will allow me to do extra work for income.				
10.	I do not have insurance policy for my health.				

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II. FINANCIAL INSECURITY

Instructions: Please, tick (√) against the option that best describes your financial situation. There are no right or wrong answers. 1= "Strongly Disagree", 2 = "Disagree", 3 = "Agree", 4 = "Strongly Agree".

S/N	Statements	Strongly Disagree	Disagree	Agree	Strongly Agree
11.	I have not saved enough money for my medical expenses.				
12.	My savings is not sufficient to take care of my family needs.				
13.	I am anxious about the possibility of outliving my retirement savings.				
14.	I do not have any extra source of income apart from my salary.				
15.	I do not have people who can support me financially.				
16.	How to manage my finances is a great source of worry to me.				

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III. REDUCED SOCIAL NETWORK

Instructions: Please, tick (√) against the option that best describes your social network. There are no right or wrong answers. There are no right or wrong answers. There are four possible responses to each statement ranging from: 1= "Fairly Acceptable", 2 = "Acceptable", 3 = "Moderately Acceptable", 4 = "Highly Acceptable".

S/N	Statements	Fairly Acceptable	Acceptable	Moderately Acceptable	Highly Acceptable
17.	I am anxious about the impact of retirement on my relationships with friends and family.				
18.	I am worried about the potential loss of social connections after retirement.				
19.	I feel I will have little value when I retire.				
20.	I do not have people to discuss issues that affects me in my old age.				
21.	I cannot hang out with colleagues and friends in my old age.				
22.	There will not be strong relationship between me and my co-workers when I retire.				

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APPENDIX I

SECTION C: PSYCHOLOGICAL WELL-BEING SCALE

Psychological well-being of teachers refers to the absence of negative conditions such as stress, exhaustion, fatigue, demotivation and burn out.

S/N	Statement	Strongly Disagree	Disagree	Agree	Strongly Agree
1.	I lead a purposeful and meaningful life.				
2.	My social relationships are supportive and rewarding.				
3.	I am engaged and interested in my daily activities				
4.	I actively contribute to the happiness and well-being of others.				
5.	I am competent and capable in the activities that are important to me.				
6.	I am a good person and live a good life.				
7.	I am optimistic about my future.				
8.	People respect me.				

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I. SELF-ACCEPTANCE

Instructions: Please, tick (√) against the option that best describes how you accept yourself. There are no right or wrong answers. There are no right or wrong answers. There are four possible responses to each statement ranging from: 1= "Rarely", 2 = "Occasionally", 3 = "Very Frequently", 4 = "Always".

S/N	Statements	Rarely	Occasionally	Very Frequently	Always
23.	How well do you acknowledge your limitations?				
24.	To what extent do you acknowledge and love your abilities?				
25.	How often do you forgive yourself?				
26.	How connected are you to those who appreciate you?				
27.	To what extent does disappointment in life affects you?				
28.	In which way are you good and caring and deserves to be treated the same?				
29.	To what extent does trust and open communication exist between you and others?				

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II. POSTIVE RELATIONS WITH OTHERS

Instructions: Please, tick (√) against the option that best describes how you relate positively with others. There are no right or wrong answers. There are no right or wrong answers. There are four possible responses to each statement ranging from: 1= "Rarely", 2 = "Occasionally", 3 = "Very Frequently", 4 = "Always".

S/N	Statements	Rarely	Occasionally	Very Frequently	Always
30.	How well do you relate positively with colleague teachers at school?				
31.	How often do you let people around you know what you appreciate?				
32.	In which way do you possess skills needed to maintain healthy relationships?				
33.	To what extent do you set and respect boundaries in relating with others?				
34.	In which way will you say you understand yourself and others?				
35.	How well will you say you are opened to new ideas and willing to learn?				

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III. PURPOSEFUL LIFE

Instructions: Please, tick (√) against the option that best describes how you evaluate yourself. There are no right or wrong answers. There are no right or wrong answers. There are four possible responses to each statement ranging from: 1= "Rarely", 2 = "Sometimes", 3 = "Very Often", 4 = "Always".

S/N	Statements	Rarely	Sometimes	Very Often	Always
36.	How often do you engage in activities that brings you joy and fulfilment?				
37.	In which way do you work to achieve your objectives set in life?				
38.	To what extent do you think you have control over your life?				
39.	In which way does your potentials help you to work towards a worthy course?				
40.	To what extent do you live in accordance with your core values of life?				

Thank you very much for your time

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APPENDIX J

Interview Guide for Teachers

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FACULTY OF APPLIED BEHAVIOURAL SCIENCES IN EDUCATION

DEPARTMENT OF COUNSELLING PSYCHOLOGY

RETIREMENT ANXIETY AND PSYCHOLOGICAL WELL-BEING OF BASIC SCHOOL TEACHERS IN SELECTED MUNICIPALTIES IN GHANA

1. Profile of teachers

i. Name of school

ii. Location of school

iii. Age

iv. Number of years of teaching

v. Rank in service

vi. Marital status

vii. Number of children

2. In which ways do think mental health, financial insecurity and reduced social network contributes to retirement anxiety experienced by teachers?

3. What, in your opinion, are your experiences and concerns about your own retirement?

4. What are your thoughts about your own finances after retirement?

5. How sustainable do you foreseen your pension after retirement?

6. In retirement, how prepared are you able to meet unforeseen circumstances when they set in?

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7. In what ways do you think your emotional challenges would affect you when you eventually retire?
8. What prospects and challenges do you foreseen after retirement?
9. To what extent would retirement affect your professional identity as a teacher?
10. In which ways would your relationship with friends and colleagues be affected when you exit the teaching profession?
11. What retirement plans and aspirations do you have after retirement?
12. How would counselling be useful in adjusting to retirement?
13. What retirement transition support would be helpful during retirement?
14. In which ways will financial planning and pension guidance contribute to your retirement?
15. In which way do you think counselling contribute to retirement preparation?
16. To what extent would counselling help redefine your professional identity as a teacher even after retirement?
17. In which ways would counselling contribute to enhancement of relationships with friends and co-workers?
18. In your own view, how would counselling help promote health and well-being after retirement?

Thank you very much for your time

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APPENDIX K

Construct One: Mental Health

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	Number of Items
.831	.833	6

Supporting Result

Hotelling's T-Squared Test				
Hotelling's T-Squared	F	df1	df2	Sig
13.046	2.586	5	445	.025

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
My health is deteriorating day after day as I grow old.	22.4733	7.167	.522	.317	.821
I am worried I cannot do rigorous exercise when I retire.	22.3556	7.366	.606	.432	.805
I have an underlining health condition that is making me worry.	22.3933	7.005	.647	.460	.795
I easily get tired with the least work I do.	22.3800	6.989	.631	.441	.798
I am not sure my health will allow me to do extra work for income.	22.3844	6.736	.611	.453	.803
I do not have insurance policy for my health.	22.4022	6.891	.615	.403	.802

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APPENDIX L

Construct Two: Financial Insecurity

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	Number of Items
.765	.781	6

Supporting Result

Hotelling's T-Squared Test				
Hotelling's T-Squared	F	df1	df2	Sig
79.444	15.747	5	445	.000

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
I have not saved enough money for my medical expenses.	21.5422	6.213	.632	.469	.703
My savings is not sufficient to take care of my family. needs.	21.5556	6.279	.583	.460	.713
I have not decided what to invest my savings in.	21.6889	6.308	.484	.310	.737
I do not have any extra source of income apart from my salary.	21.4267	6.254	.585	.354	.713
I do not have people who can support me financially.	21.5422	6.324	.335	.174	.791
How to manage my finances is a great source of worry to me.	21.3778	6.360	.519	.291	.728

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APPENDIX M

Construct Three: Reduced Social Network

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	Number of Items
.834	.840	6

Supporting Result

Hotelling's T-Squared Test				
Hotelling's T-Squared	F	df1	df2	Sig
107.072	21.224	5	445	.000

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
The joy of interacting with colleagues and friends will reduce when I retire.	21.8644	7.418	.684	.533	.791
I will be lonely when I finally retire.	21.8222	7.719	.716	.583	.786
I feel I will have little value when I retire.	21.7089	8.510	.579	.442	.814
I do not have people to discuss issues that affects me in my old age.	21.9044	8.416	.531	.334	.822
I cannot hang out with colleagues and friends in my old age.	21.8111	8.350	.595	.374	.811
There will not be strong relationship between me and my co-workers when I retire.	22.1444	7.148	.590	.397	.819

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APPENDIX N

Construct Four: Self-Acceptance

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	Number of Items
.825	.820	7

Supporting Result

Hotelling's T-Squared Test				
Hotelling's T-Squared	F	df1	df2	Sig
365.184	60.186	6	444	.000

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
How well do you acknowledge your limitations?	21.5756	26.597	.395	.231	.826
To what extent do you acknowledge and love your abilities?	21.5644	26.478	.389	.258	.826
How often do you forgive yourself?	22.2111	21.744	.649	.439	.787
How connected are you to those who appreciate you?	22.5200	20.188	.734	.566	.770

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To what extent does disappointment in life affects you?	22.5000	21.199	.661	.493	.785
In which way are you good and caring and deserves to be treated the same?	22.5822	20.484	.623	.444	.794
To what extent does trust and open communication exist between you and others?	22.0867	23.732	.532	.290	.807

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APPENDIX O

Construct Five: Positive Relations with Others

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	Number of Items
.688	.703	6

Supporting Result

Hotelling's T-Squared Test				
Hotelling's T-Squared	F	df1	df2	Sig
640.526	126.964	5	445	.000

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
How well do you relate positively with colleague teachers at school?	16.4200	14.583	.360	.159	.665
How often do you let people around you know what you appreciate?	16.1733	15.199	.362	.223	.665
In which way do you possess skills needed to maintain healthy relationships?	16.1822	14.132	.469	.405	.633
To what extent do you set and respect boundaries in relating with others?	16.0889	14.901	.469	.412	.640
In which way will you say you understand yourself and others?	17.7467	12.274	.469	.458	.631
How well will you say you are opened to new ideas and willing to learn?	17.7556	12.328	.435	.452	.647

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APPENDIX P

Construct Six: Purposeful Life

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	Number of Items
.778	.782	5

Supporting Result

Hotelling's T-Squared Test				
Hotelling's T-Squared	F	df1	df2	Sig
140.768	34.957	4	446	.000

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
How often do you engage in activities that brings you joy and fulfilment?	13.3267	13.281	.574	.350	.731
In which way do you work to achieve your objectives set in life?	12.7178	14.283	.576	.398	.730
To what extent do you think you have control over your life?	12.6978	14.185	.590	.410	.725

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In which way does your potentials help you to work towards a worthy course?	12.7933	15.394	.523	.288	.748
To what extent do you live in accordance with your core values of life?	13.3178	13.678	.517	.312	.752

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APPENDIX Q

Confirmatory Factor Analysis

Rotated Component Matrix[a]							
	Component						
	1	2	3	4	5	6	7
I will be lonely when I finally retire.	.697						
The joy of interacting with colleagues and friends will reduce when I retire.	.693						
I cannot hang out with colleagues and friends in my old age.	.669						
There wouldn't be strong relationship between me and my co-workers when I retire.	.664						
To what extent do you acknowledge and love your abilities?	.629						
I feel I will have little value when I retire.	.553						
I don't have people to discuss issues that affects me in my old age.	.507						
How well do you acknowledge your limitations?							
How well will you say you are opened to new ideas and willing to learn?		.771					
In which way will you say you understand yourself and others?		.758					
How often do you engage in activities that brings you joy and fulfilment?		.735					
To what extent do you live in accordance with your core values of life?		.724					
In which way do you work to achieve your objectives set in life?		.655					
To what extent do you think you have control over your life?		.604					
In which way does your potentials help you to work towards a worthy course?		.550					
To what extent does disappointment in life affects you?			.772				
How connected are you to those who appreciate you?			.759				
In which way are you good and caring and deserves to be treated the same?			.750				
To what extent does trust and open communication exist between you and others?			.636				

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How well do you relate positively with colleague teachers at school?			.604				
How often do you forgive yourself?			.594				
I am worried I cannot do rigorous exercise when I retire.				.774			
My health is deteriorating day after day as I grow old.				.727			
I have an underlining health condition that is making me worry.				.719			
I easily get tired with the least work I do.				.622			
I am not sure my health will allow me to do extra work for income.				.532			
I do not have insurance policy for my health.				.514			
My savings is not sufficient to take care of my family. needs.					.766		
I have not saved enough money for my medical expenses.					.667		
I have not decided what to invest my savings in.					.641		
I do not have any extra source of income apart from my salary.					.615		
In which way do you possess skills needed to maintain healthy relationships?						.725	
To what extent do you set and respect boundaries in relating with others?						.691	
How often do you let people around you know what you appreciate?						.602	
I do not have people who can support me financially.							.709
How to manage my finances is a great source of worry to me.							
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.							
a. Rotation converged in 8 iterations.							

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APPENDIX R

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	9.532	26.477	26.477	9.532	26.477	26.477	4.080	11.334	11.334
2	4.516	12.544	39.021	4.516	12.544	39.021	3.663	10.176	21.510
3	2.247	6.241	45.262	2.247	6.241	45.262	3.623	10.064	31.574
4	1.617	4.493	49.755	1.617	4.493	49.755	3.407	9.463	41.036
5	1.343	3.730	53.486	1.343	3.730	53.486	3.214	8.929	49.965
6	1.191	3.307	56.793	1.191	3.307	56.793	2.128	5.912	55.877
7	1.010	2.806	59.599	1.010	2.806	59.599	1.340	3.722	59.599
8	.913	2.537	62.137						
9	.852	2.366	64.502						
10	.828	2.300	66.802						
11	.779	2.163	68.966						
12	.745	2.069	71.035						
13	.732	2.033	73.068						
14	.658	1.826	74.895						
15	.627	1.743	76.637						
16	.609	1.693	78.330						
17	.582	1.616	79.946						
18	.553	1.537	81.483						
19	.511	1.421	82.903						
20	.498	1.383	84.286						
21	.489	1.360	85.645						
22	.464	1.288	86.933						
23	.459	1.274	88.207						
24	.436	1.211	89.418						
25	.429	1.191	90.609						
26	.401	1.114	91.724						
27	.394	1.093	92.817						
28	.358	.993	93.810						
29	.351	.976	94.786						
30	.334	.929	95.715						
31	.312	.867	96.582						
32	.279	.776	97.358						
33	.269	.746	98.104						

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34	.250	.695	98.799						
35	.229	.636	99.435						
36	.203	.565	100.000						

Extraction Method: Principal Component Analysis

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APPENDIX S

