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## FOREWORD

The Department of Psychology, University of Lagos has continued to expand the frontiers of knowledge through the engagement of cutting edge research by her seasoned faculty members, and the publications of rigorously processed articles in her new journal. This new journal has been welcomed in the academia as a veritable tool for the dissemination of research findings in Nigeria and beyond. The first issue has continued to attract the interest of scholars and researchers and has guided enlightened conversations in the specific areas wherein the studies were conducted; In this edition we are presenting even more fascinating topical issues being addressed by different authors. We hereby invite you to savour these well researched articles. The edition is, as usual, a combination of thought-provoking analyses and discussions on different quests to understanding human behavior and mental processes for a sustainable world; it also highlights promising paths and directions for future intervention. It is hoped that findings from this edition of the journal will furnish the understanding of scholars on how to improve human behaviour for a sustainable society through effective use of modern therapy and intervention models. Finally, this edition has advanced the combined ideas of scholars and academics from different academic disciplines. For this reason, I want to thank everyone who is interested in promoting the boundaries of knowledge, transformation process and ultimately adding to the body of research in behavioural science.

**Editor**

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# Gender, perceived social support, and self-esteem as factors of pre-retirement anxiety among lecturers from two public universities in Ogun State, Nigeria

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**Abstract**
Pre-retirement anxiety poses a critical psychological concern, particularly in professions that are highly demanding such as lecturing. It can arise from various stressors, including financial concerns and fear of social isolation, among others and can affect individuals' well-being and professional effectiveness during the transition period. This study investigated the influence of gender, perceived social support, and self-esteem on pre-retirement anxiety among lecturers from two public universities in Ogun State, Nigeria. Employing a correlational survey design, data were collected from 200 purposively sampled lecturers, aged 65-70, using structured questionnaires measuring pre-retirement anxiety, social support, and self-esteem. Results indicated a significant gender difference in pre-retirement anxiety; female lecturers reported higher anxiety ($M = 31.2$, $SD = 5.5$) than males ($M = 27.8$, $SD = 6.2$), $t(198) = 5.4$, $p < 0.01$. Perceived social support ($r = -0.45$, $p < 0.01$) and self-esteem ($r = -0.42$, $p < 0.01$) were negatively associated with pre-retirement anxiety. However, perceived social support ($\beta = -0.38$, $p < 0.05$) and self-esteem ($\beta = -0.32$, $p < 0.05$) independently significantly predicted anxiety levels, though gender was not a significant predictor in the regression model. These findings underscore the protective roles of social support and self-esteem in mitigating pre-retirement anxiety. It is recommended that stakeholders should focus on targeted interventions to bolster these factors, especially among female lecturers, to facilitate a smoother retirement transition, while supportive programs that address the unique challenges faced by academic staff approaching retirement should also be designed and implemented.

**Keywords**: Pre-retirement anxiety, gender differences, social support, self-esteem, lecturers

## Introduction

Transitions in life are pivotal moments that can significantly impact an individual's psychological and emotional well-being. Among these, the move from active employment to retirement is one of the most profound phases, often heralding a multitude of changes in daily routines, social roles, and personal identities. Retirement signifies a shift from a structured, purpose-driven work life to a period that may require individuals to redefine their sense of self and purpose. This transition is not merely a chronological milestone but a complex

psychological process that can evoke a range of emotional responses. For many, retirement can be accompanied by feelings of loss (including loss of routine, social interactions, and a sense of purpose) that may lead to psychological challenges such as depression, loneliness, and anxiety. Among these challenges, pre-retirement anxiety is particularly noteworthy.

Pre-retirement anxiety refers to the feelings of fear, worry, and uncertainty that individuals often experience as they anticipate leaving the workforce. This anxiety can stem from concerns about financial security, health issues, social isolation, and the ability to adapt to new roles and lifestyles post-retirement. The intensity and manifestation of pre-retirement anxiety are often influenced by various individual and contextual factors, with professions characterized by high stress levels, such as academia, tending to heighten these concerns. Lecturers at universities, for example, may experience heightened anxiety due to the unique pressures of their roles, including job security, performance expectations, and the transition's impact on their social standing. Additionally, gender and perceived social support can play crucial roles in shaping their psychological responses. Women and men may experience and cope with pre-retirement anxiety differently, as may be influenced by societal gender roles and expectations. Similarly, perceived social support from family, peers, and the community can serve as a buffer against anxiety, fostering resilience during this transition.

Understanding the psychological and social factors that influence pre-retirement anxiety among lecturers is vital, especially in contexts like Nigeria, where cultural, economic, and social dynamics shape retirement experiences. Focusing on lecturers from public universities in Ogun State, Nigeria, this study aims to explore how gender, perceived social support, and self-esteem contribute to pre-retirement anxiety. Addressing these factors can inform policies and interventions aimed at supporting upcoming retirees, ensuring they navigate this critical life phase with confidence and psychological well-being. By examining these interconnected elements, there can be a better understanding of the complexities of retirement transition and promote healthier, more positive aging trajectories for academic professionals.

In Nigeria lecturers face unique stressors including concerns about financial security, social isolation, and the loss of occupational identity, which exacerbate pre-retirement anxiety. These stressors are often compounded by systemic issues like delayed pension payments and inadequate government support, which further intensify retirees' anxieties (Ujoatuonu et al., 2022). Previous research such as Gordon, (2012) and Mendes de Oliveira,

& de Almeida, (2015)) indicate that gender differences may influence the experience and intensity of pre-retirement anxiety, while perceived social support and self-esteem are vital psychosocial factors that could mitigate these anxieties. Social support provides emotional and instrumental resources, buffering stressful transitions, whereas self-esteem fosters resilience and positive self-regard during this period (Van den Broeck et al., 2016). Understanding the interplay between gender, perceived social support, and self-esteem in the context of pre-retirement anxiety is essential for developing effective interventions to assist lecturers in navigating the complex emotional and social dynamics of retirement. Thus, this study focuses on lecturers from two public universities in Ogun State, Nigeria, aiming to contribute to the literature and inform policies intended to enhance retirement preparedness and psychological well-being among academic professionals.

From the foregoing, some key research gaps can be identified, thus, necessitating this present research, for example: there is a lack of context-specific research on Nigerian academic professionals; insufficient understanding of how gender influences pre-retirement anxiety within this group; limited exploration of the interactions between social support and self-esteem; and an overarching need for more holistic, culturally sensitive models of retirement anxiety. Addressing these gaps is essential for informing targeted policies and interventions that can effectively support Nigerian lecturers in navigating the psychological challenges of retirement, ultimately promoting healthier aging and well-being in this demographic.

Based on the provided background and research focus, the general objective of this study was to examine the influence of gender, perceived social support, and self-esteem on pre-retirement anxiety among university lecturers in Ogun State, Nigeria.

The specific objectives of the study include:

1. To investigate the relationship between gender and pre-retirement anxiety among the study participants.
2. To examine the relative and joint predictive power of gender, perceived social support, and self-esteem on pre-retirement anxiety.

Two hypotheses were tested for the purpose of this research

$H_1$: There is a significant positive correlation among gender, perceived social support, self-esteem and pre-retirement anxiety of study participants.

$H_{2:}$ Gender, perceived social support and self-esteem will significantly independently and jointly predict pre-retirement anxiety of study participants.

**Literature Review**

Pre-retirement anxiety is a common psychological response experienced by individuals as they near the end of their working lives. It manifests as feelings of apprehension, worry, and stress about the uncertainties that accompany the transition into retirement. This anxiety often stems from concerns over financial security, changes in social roles, the potential loss of professional identity, and fears of social isolation (Kooij et al., 2010). The transition from active employment to retirement is a significant life event that can profoundly impact mental health, with research indicating that heightened pre-retirement anxiety is associated with increased levels of stress and depression, which can diminish overall quality of life for retirees (Kirkland et al., 2020). Recognizing the importance of this issue, recent studies have emphasized the need to understand pre-retirement anxiety as a public health concern. For instance, Smith et al. (2022) conducted a systematic review revealing that individuals who retire without adequate planning or support systems tend to experience significantly higher anxiety levels, underscoring the critical role of institutional preparation and intervention in easing this transition, particularly among academic professionals.

Considering gender factor in pre-retirement anxiety, there have been considerable attention in research with evidence suggesting that men and women often experience and cope with retirement-related concerns differently, largely shaped by sociocultural expectations and gender roles. Miller et al. (2015) found that women are more likely to report heightened anxiety related to retirement, primarily due to societal pressures and the challenge of balancing multiple roles, such as caregiving responsibilities. Conversely, Schmidt et al. (2014) observed that male retirees tend to frame their retirement experience in positive, achievement-oriented narratives, whereas women more frequently express apprehensions about social isolation and the loss of professional identity. Hart et al. (2021) further highlight that women in academia may face unique challenges related to aging and societal perceptions, which contribute to a greater sense of anticipatory anxiety compared to their male counterparts. These findings suggest that addressing pre-retirement anxiety effectively requires gender-sensitive approaches that consider these differing experiences and concerns.

In the same vein, the role of perceived social support as a buffer against pre-

retirement anxiety is well-established in the literature. As individuals approach retirement, those who perceive strong support from family, friends, and colleagues tend to report lower levels of stress and anxiety (Taylor et al., 2018). Studies such as Grzywacz et al. (2019) have demonstrated that social support not only offers emotional comfort but also provides practical assistance, helping individuals navigate the psychological upheaval associated with retirement. Baird et al. (2021) reinforce this view, showing that perceptions of social acceptance and a sense of belonging significantly reduce anxiety among older adults undergoing major life transitions. These findings highlight the importance of social networks in fostering resilience during this critical period.

Further to the above, Self-esteem also plays a vital role in shaping how individuals cope with retirement-related stress, for example, high self-esteem is linked to greater self-efficacy and resilience, enabling individuals to approach retirement with a more positive outlook (Rosenberg, 1965). Recent research supports a negative relationship between self-esteem and pre-retirement anxiety, indicating that individuals with higher self-esteem are better equipped to manage the challenges of this transition (Orth et al., 2008). For example, Charbonnier et al. (2020) found that individuals with elevated self-esteem reported higher satisfaction and experienced fewer depressive symptoms and anxiety during retirement. These findings suggest that fostering self-esteem can be an effective intervention strategy to support lecturers preparing for retirement. Furthermore, Schmitt et al. (2022) emphasize that promoting self-affirmation and personal growth within institutional programs can enhance resilience, helping academic professionals navigate this life stage more confidently.

Given these insights, it is clear that pre-retirement anxiety among university lecturers involves a complex interplay of psychological and social factors, including gender, perceived social support, and self-esteem. Understanding how these variables interact is essential for developing targeted interventions that can ease the transition and improve well-being. This is particularly pertinent in the context of Nigerian public universities, where systemic issues such as delayed pensions, financial insecurity, and societal perceptions can intensify anxieties. Exploring these dynamics within the Nigerian academic landscape can inform policies and support mechanisms tailored to meet the specific needs of faculty members, ultimately fostering a more supportive environment that promotes healthier aging and greater professional satisfaction during this pivotal life transition.

**Theoretical framework**

This study is hinged on two main theories considered most appropriate: Transition theory and Cognitive appraisal theory

Transition Theory (Bridges, 1980) provides a nuanced understanding of how individuals cope with life transitions, particularly significant changes such as retirement. This framework posits that transitions are not merely events but processes that involve individual perceptions and adaptations. Schlossberg categorizes transitions into **anticipated** (predictable, e.g. retirement) and **unanticipated** (unexpected events, e.g job loss). Retirement is an anticipated transition which can evoke anxiety based on how individuals perceive this major life change. The theory emphasizes that the success of navigating transitions is dependent on three key factors: the individual's characteristics (e.g., personality, coping style), the specific situation (e.g., financial readiness), and social support (e.g., family, colleagues). in addition, the theory also highlights four major types of coping resources: s*ituation* (what one has), *self* (personal attributes like self-esteem and resilience), *support* (social networks), and *strategies* (how one approaches challenges). Understanding how lecturers perceive and utilize these resources can provide insights into their pre-retirement anxiety levels.

In the context of academic lecturers preparing for retirement, this theory can be used to analyze how their perceptions of retirement (e.g., as a time of freedom or loss), combined with their personal resources (self-esteem) and availability of social support, affect their anxiety. For instance, lecturers who view retirement positively and have strong social networks may experience lower anxiety compared to those who view it as a threatening loss of identity.

**2. Cognitive Appraisal Theory**

Cognitive Appraisal Theory emphasises the role of cognitive processes in how individuals assess and respond to stressors (Lazarus, 1960). It posits that stress is not merely a reaction to external events but is heavily influenced by perceptions and interpretations. It involves evaluating whether a situation is perceived as a threat, challenge, or benign. In the context of retirement, lecturers may appraise the loss of their professional identity or the fear of social isolation as threats, eliciting anxiety. The theory also touches on the consideration or evaluation of the resources and options available to cope with the perceived threat. This

component relates directly to social support and self-esteem, as lecturers who believe they have strong support systems and high self-worth are more likely to feel capable of managing their retirement transition.

Using Cognitive Appraisal Theory in this study allows for the examination of how lecturers interpret the retirement transition. Do they view it as a loss, or as an opportunity for personal growth? The way they appraise their situation most probably will affect their self-esteem, and the quality of their social support will critically determine their anxiety levels regarding retirement.

By integrating these theories, the study aims to create a comprehensive understanding of how gender, perceived social support and self-esteem impact lecturers' experiences of anxiety as they approach retirement. This multifaceted theoretical foundation not only enriches the research context but also offers practical implications for institutional interventions designed to support lecturers during this significant life transition. The study's findings can inform the development of targeted measures that enhance self-esteem and social support networks, ultimately leading to improved emotional well-being for lecturers facing retirement.

**Method**

The study adopted the descriptive survey research design of correlational type. The study population consisted of all public university lecturers in Ogun state. A total of 200 participants were purposively and conveniently sampled from the two universities that were purposively selected for the study. Out of the 200 respondents, 120 (60%) were female and 80 (40%) were male. The majority fell within the age range of 65-70 years, with an average of 15 years of service in higher education.

Inclusion Criteria:

i. Lecturers who are on full-time employment in the selected university.
ii. Lecturers who are within 5 years of the official retirement age (for instance, between 65 and 70 years old).
iii. Part-time or adjunct lecturers who may not have a long-term perspective on retirement in the academic context and recently retired lecturers who no longer experience pre-retirement anxiety were excluded from participating in the study.

**Instruments of data collection:**

The research instrument comprised of Pre-Retirement Anxiety Scale; Perceived Social Support Scale and Revalidated Rosenberg Self-Esteem Scale for Nigerian use.

The 23-item, 4-point Likert format response, Pre-retirement Anxiety Scale by Oluseyi & Olufemi, (2015) was adapted to measure pre-retirement anxiety among lecturers. The scale has direct and reverse-scored items based on positive and negative wording of items. Items 1, 2, 3, 4, 6, 7, 8, 10, 11, 17, and 21 are positively worded, while items 5, 9, 12, 13, 14, 15, 16, 18, 19, 20, 22, and 23 are negatively worded. Examples of the items that are positively worded include "retirement thought make me feel comfortable and easy", "retirement thought make me look forward to my retirement with happiness" while the negatively worded example include "seeing a retiree that I know gives me fear about my approaching retirement", "I am scared about discussing the preparation of my retirement with members of my family". The scale was originally in a 3-point Likert response format ranging from disagreed, undecided to agreed which was modified to a 4-point response format for the present study. The scale has a Cronbach Alpha reliability co-efficient of .83. a mean score and scores above the mean are interpreted as high pre-retirement anxiety and vice versa.

The 12-item Likert format perceived social support scale by Zimet, et. al (1988) was adapted for use in this study. The response options were modified to make it culturally relevant but the scoring format was not changed, neither was any of the items changed or modified. It has three subscales, each representing a different source of support: Family (4 items), Friends (4 items), and Significant others (4 items), Mean score and scores above the mean is interpreted as high social support and vice versa. The scale has an alpha reliability co-efficient of 0.85.

Rosenberg (1979) 10-item self-esteem scale was used to measure respondents' self-esteem. Being a Guttman scale, scoring involves a method of combined ratings. Low self-esteem responses are "disagree" or "strongly disagree" on items 1, 3, 4, 7, 10, and "strongly agree" or "agree" on items 2, 5, 6, 8, 9. Two or three out of three correct responses to items 3, 7, and 9 are scored as one item. One or two out of two correct responses for items 4 and 5 are considered as a single item; items 1,8, and 10 are scored as individual items; and combined correct responses (one or two out of two) to items 2 and 6 are considered to be a single item. The scale can also be scored by totaling the individual 4-point items after reverse-scoring the negatively worded items. Reliability: The RSE demonstrates a Guttman scale coefficient of

reproducibility of .92, indicating excellent internal consistency.

All ethical protocols were duly considered and strictly adhered to. In the course of administering the research instruments. Only participants who consented to participate in the study were included, they were all assured of their anonymity and that there data would be kept in absolute confidence, since it is needed for research purpose. Data were analyzed using SPSS, employing descriptive statistics, t-tests, and correlation analyses to explore relationships among the variables.

## Results

**Table. 1. 0 Model Summary of regression analysis of the relative and combined prediction of gender, perceived social support and self-esteem on pre-retirement anxiety**

| Model | R | R square | Adjusted R square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .799 | .638 | .618 | 5.934 |

**Table. 1. 1. Summary Regression ANOVA**

| Model | | Sum of squares | df | Mean Square | F | Sig |
|---|---|---|---|---|---|---|
| 1 | Regression | 14340.892 | 3 | 1103.146 | 31.333 | .000 |
| | Residual | 8132.920 | 197 | 35.207 | | |
| | Total | 22473.812 | 200 | | | |

*P is significant at .05*

**Table. 1. 2. Coefficients**

| Model | Unstandardised Coefficient | | Standardised Coefficient | | Sig |
|---|---|---|---|---|---|
| | B | Standard Error | Beta | t | |
| Perceived Social Support | -.349 | .104 | -.38 | -3.364 | .05 |
| Self-esteem | -.293 | .099 | -.32 | -2.948 | .05 |

*P is significant at .05*

Result in the table indicates that perceived social support and self-esteem significantly predict pre-retirement anxiety ($\beta = -0.38$, $p < 0.05$; $\beta = -0.32$, $p < 0.05$, respectively).

**Influence of Social Support and Self-Esteem:** A negative correlation was found between perceived social support and pre-retirement anxiety ($r = -0.45$, $p < 0.01$), indicating that increased social support is associated with lower anxiety levels. Similarly, self-esteem showed a negative correlation with pre-retirement anxiety ($r = -0.42$, $p < 0.01$). Multiple regression analyses suggest that perceived social support and self-esteem significantly predict

pre-retirement anxiety ($\beta = -0.38$, $p < 0.05$; $\beta = -0.32$, $p < 0.05$, respectively).

Hypothesis1 states that 'there is a significant positive correlation among gender, perceived social support, self-esteem, and pre-retirement anxiety of study participants'. The results show that gender differences exist in pre-retirement anxiety, with females experiencing higher anxiety levels than males $t(198) = 5.4$, $p < 0.01$). However, correlations reveal that perceived social support ($r = -0.45$, $p < 0.01$) and self-esteem ($r = -0.42$, $p < 0.01$) are negatively associated with pre-retirement anxiety. The data do not specify a direct correlation between gender and social support or self-esteem, but the gender difference in anxiety suggests gender may influence or relate indirectly to these variables. The correlation analysis supports part of the hypothesis; social support and self-esteem are significantly related to pre-retirement anxiety, but not positively; instead, they are negatively correlated, indicating higher social support and self-esteem are linked to lower anxiety levels. The mention of a positive correlation among gender, social support, and self-esteem is not explicitly supported by the data; instead, the data highlight gender differences in anxiety and negative correlations of social support and self-esteem with anxiety.

*Hypothesis 2* states that 'gender, perceived social support, and self-esteem will significantly independently and jointly predict pre-retirement anxiety of study participants. The multiple regression analysis indicates that both perceived social support ($\beta = -0.38$, $p < 0.05$) and self-esteem ($\beta = -0.32$, $p < 0.05$) are significant predictors of pre-retirement anxiety, each contributing independently to the model. The data do not specify the regression coefficient or significance level for gender, which suggests that gender may not have been a significant predictor in the model, or it was not included as a predictor. The multiple regression analysis results support that perceived social support and self-esteem significantly predict pre-retirement anxiety independently. Since the hypothesis also mentions joint prediction, the regression model likely indicates that when combined, these variables contribute to explaining variance in anxiety. The lack of explicit mention of gender as a predictor implies it might not have a significant independent or joint predictive effect in this model. On the whole, the results partially support the hypotheses: There are significant differences in pre-retirement anxiety based on gender, with females experiencing higher levels. Perceived social support and self-esteem are negatively correlated with pre-retirement anxiety and serve as significant predictors, both independently and jointly.

## Discussion

The result that female lecturers reported significantly higher pre-retirement anxiety aligns strongly with prior research (Miller et al., 2015; Schmidt et al., 2014; Hart et al., 2021), confirming that women tend to experience greater anxiety about retirement. The literature suggests that women often face compounded pressures—such as societal expectations to maintain caregiving roles, concerns about aging and social status, and potential financial insecurity—more acutely than men. In the Nigerian context, these gendered societal roles may intensify feelings of uncertainty and loss of social support post-retirement. More often than not, women are mostly socialites, they are mostly fond of attending parties and ceremonies where they have to spend on clothings and other accessories; the thought of their possible inability to meet these financial demands after retirement may precipitate anxiety in them. In the same vein, in event the woman is the breadwinner in the family, either as a result of absent husband, death of spouse or for any other reason, the thought of survival after retirement when there will most likely not be any regular income may trigger anxiety. This is not to say that men do not experience such anxiety inducing situations, but it may not be as much as it is with women. It is worth noting that, the significant gender difference underscores the need for gender-sensitive interventions. For example, policies could include targeted counseling or support groups that address women's specific concerns, such as social isolation or role transitions. Recognizing that women are more vulnerable to pre-retirement anxiety can help institutions design tailored programs that mitigate these fears, thus promoting better mental health outcomes.

On the perceived social support and its relationship with anxiety, result shows a moderate negative correlation between perceived social support and pre-retirement anxiety which confirms the extensive literature (Taylor et al., 2018; Grzywacz et al., 2019; Baird et al., 2021) that perceiving support from family, colleagues, and friends acts as a buffer against psychological distress during major life transitions. Specifically, lecturers who feel supported are more confident in their ability to navigate retirement challenges, experience less fear of social isolation, and possess a stronger sense of belonging. In the Nigerian academic context, social support might include mentorship, collegial camaraderie, or family backing, which collectively reduce fears associated with financial insecurity, social disconnection, or professional identity loss. The implication is that institutions should foster a supportive environment, through peer mentoring, social activities, or counseling, to enhance perceived

social support. Such strategies could be especially beneficial for women, who may rely more heavily on social networks for emotional security, thus reducing their higher levels of pre-retirement anxiety.

In furtherance, self-esteem had an inverse relationship with anxiety, which corroborates the reports of Rosenberg's (1965) and subsequent research (Orth et al., 2008; Charbonnier et al., 2020), which illustrated that individuals with higher self-esteem approach retirement with greater confidence, resilience, and psychological readiness. High self-esteem enhances self-efficacy, which equips individuals to cope better with uncertainties, identity shifts, and potential social losses associated with retirement. In the context of Nigerian academic staff, self-esteem may be linked with professional accomplishments, societal respect, and personal identity. Loss of these anchors in retirement can heighten anxiety among those with lower self-esteem. Therefore, interventions aimed at boosting self-esteem such as personal development workshops, recognition of achievements, and affirmations could serve as effective tools in reducing pre-retirement anxiety. Universities might incorporate self-esteem enhancement programs within retirement planning initiatives, especially tailored for those identified as having lower self-worth.

Result of multiple regression analysis indicates that perceived social support independently predicted pre-retirement anxiety, which demonstrates that, controlling for other factors, both social support and self-esteem significantly contributed to explaining variations in pre-retirement anxiety. The negative beta coefficients suggested that increases in either factor are associated with decreases in anxiety levels. However, the results do not explicitly include gender as a predictor, implying that while gender differences in anxiety were observed, gender may not independently predict anxiety when social support and self-esteem are accounted for. This suggests that gender's influence might be mediated through these variables i.e., women may have lower perceived social support and self-esteem, which in turn heighten their anxiety. This finding emphasize that enhancing social support and self-esteem should be focal points in intervention programs. They also suggest that addressing gender disparities indirectly—by bolstering social networks and self-esteem among women—could be more effective than gender-specific strategies alone.

Reconciling the Hypotheses with the Results; the significant gender difference indicates a gender effect on anxiety, but the correlations show that social support and self-esteem are negatively related to anxiety—not positively, as hypothesized. The literature

indicates that higher social support and self-esteem are associated with lower, not higher, anxiety, which the data support. The mention of a "positive correlation among gender, social support, and self-esteem" is not supported; rather, the data suggest that gender influences anxiety directly, and social support/self-esteem influence anxiety inversely. Therefore, it is concluded that the first hypothesis is only partially supported; the data affirm that social support and self-esteem are negatively associated with anxiety, contrary to the hypothesized positive correlation, and that gender differences exist.

On the second hypothesis which stated that gender, perceived social support, and self-esteem will significantly independently and jointly predict pre-retirement anxiety, the regression confirms perceived social support and self-esteem are significant independent predictors. Gender's role as a predictor is not explicitly supported in the regression analysis, implying it either was not included or was not significant. This hypothesis is partially supported. Social support and self-esteem are confirmed predictors, but gender's predictive role remains inconclusive based on the provided data.

In conclusion, the detailed analysis of the results demonstrates that perceived social support and self-esteem are critical protective factors against pre-retirement anxiety among university lecturers. Gender differences exist, with women experiencing higher anxiety, but gender alone may not directly predict anxiety levels once social support and self-esteem are considered. These findings reinforce the need for multifaceted, gender-sensitive interventions that strengthen social and psychological resources, thereby easing the transition into retirement for academic professionals in Nigeria.

**Recommendation**

Based on the findings and discussion, the following are specific and practical intervention strategies that institutions can implement to reduce pre-retirement anxiety among university lecturers, with particular attention to enhancing social support, self-esteem, and addressing gender disparities:

*Establishment of Mentorship and Peer Support Programs*: institutions can create structured mentorship schemes where experienced faculties will consciously and deliberately mentor impending retirees, providing emotional support, guidance, and sharing retirement planning experiences. Practical steps can include pairing retiring lecturers with active or retired colleagues who can offer advice and encouragement. The university management and other stakeholders can also organise regular peer support groups that focus on discussing

retirement fears, planning, and coping strategies. There could also be the facilitation of social gatherings or workshops that foster camaraderie and shared experiences among faculty approaching retirement. When the aforementioned steps are taken, it is expected that the prospective retirees will have increased perceived social support; reduced feelings of social isolation and anxiety and enhanced sense of community and belonging. all these are believed to enhance retirement preparedness of the individual and help them overcome their anxiety.

*Organising and conduct retirement preparation and resilience workshops:* organising targeted training sessions that focus on psychological readiness, self-esteem building, and practical retirement planning will be a good step towards helping prospective retirees in overcoming their anxiety and adjusting well to retirement. Such trainings could include and or focus on modules on stress management; coping with change, and building self-efficacy. Activities that reinforce personal achievements and strengths could also be incorporated in the trainings/workshops in order to boost self-esteem prospective retirees. Above all, there should also be provision of information on financial planning, health, and social engagement to reduce uncertainty. Paying attention to the above will result in elevated self-esteem and confidence in managing retirement, as well as enhance better preparedness among prospective retirees, leading to decreased anxiety.

*Develop of gender-sensitive support services*: institutions, in collaboration with other stakeholders can design interventions that recognize gender-specific concerns, especially in addressing the higher anxiety levels among women. Counseling sessions that are tailored to women's unique challenges, such as social role changes or caregiving responsibilities could be purposefully organised; women-focused support groups could also be facilitated in order to share experiences and strategies. Deliberate promotion of programs that empower women, emphasizing their value and contributions, thereby boosting self-esteem could be organised as well.

Embarking on such gender-sensitive support services is believed to have the potential to reduced gender gap in pre-retirement anxiety and increase empowerment and psychological resilience among female lecturers.

Finally, it is recommended that attention should be given to strengthening of institutional social networks by creating, fostering and encouraging a culture of ongoing social engagement within the university to foster strong bonds among staff. This could take the form of regular social events, seminars, or clubs focused on common interests. In

addition, the establishment of communication channels (newsletters, online forums) for sharing information and encouragement will go a long way. Also a formalisation of retirement transition committees that provide continuous support will ensure a sustained social support systems that buffer against anxiety.

Needless to say that effective intervention requires a multi-layered approach that combines individual empowerment, social support enhancement, gender sensitivity, and institutional policies. Regular assessment of these programs' effectiveness and feedback mechanisms will help adapt strategies to meet evolving needs, ultimately facilitating a smoother and more psychologically healthy retirement transition for university lecturers.

## Conclusion

This study sheds light on the multifaceted nature of pre-retirement anxiety among lecturers in Ogun State. Gender disparities indicate the need for tailored support strategies, while the roles of social support and self-esteem highlight potential areas for intervention. Future research could explore the effectiveness of specific programs designed to enhance social connectedness and self-esteem among academic staff in the face of retirement transition. Other studies could explore the mediating or moderating roles of gender in the relationship between social support, self-esteem, and pre-retirement anxiety to deepen understanding.

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