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Organizational Identity and Career Transition as Predictors of Pre-Retirement Anxiety among Nigerian Military Personnel.

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Abstract

Nigerian Military personnel's continuous transition from governmental to non-governmental work is likely to result in some psychological reactions and increasing every day. Our study examined organizational identity and career transition as predictors of pre-retirement anxiety among Nigeria military personnel. A total of 285 soldiers (202 males and 83 females) participated in the study. Their ages range between 50-60 years with mean age of 55.01 (S.D= 11.30). Three instruments were used which include: Pre-retirement Anxiety Scale (RAS), Organizational Identification Scale (OIDS), and Career Transition Inventory (CTI). Two hypotheses were tested and cross-sectional survey design was adopted, while correlation and multiple regression analysis were used for data analysis. The results of the analysis showed that organizational identity is not a predictor of pre-retirement anxiety. Career transition negatively predicted pre-retirement anxiety. This showed that the more Nigerian military personnel transit to retirement, the less anxious they feel. This is attributed the eagerness to leave their profession as a result of sabotage, stereotype, ethnocentrisms and political economy involved in the recent administration of Nigerian military. This paper makes an original contribution to research in the area of organizational identity and career transition in pre-retirement anxiety among Nigeria military personnel. It was suggested that there may be moderator variables (e.g., psychological detachment, person-job-fit, organizational ethical climate, work/non-work interference and enhancement, combat experiences with exposure and psychological work ability) which could possibly increase and/or decrease the effect organizational identity and career transition among Nigerian military personnel preretirement anxiety.

Keywords: *career transition, organizational identity, pre-retirement anxiety*

Introduction

Military personnel go through many transitions at several points during their lifetime (e.g., transition to a fresh task, amendment in hierarchical order or an operation in a foreign country), but the transition from work role to none-work role or civilian career is the most demanding for soldiers (Spiegel & Shultz, 2003). This is traceable to inadequate preparation of workers (in paid employment) for this final phase of occupational life cycle (Atchley & Barusch, 2004) and military organizational structure, environment and culture trigger poor preparation. As retirement from military to civilian vocation involves impatient anticipation, opportunity to experience freedom from work pressures, responsibilities, life threatening work situations and time constraints (Kypraiou, Sarafis, Tsounis, Bitsi, Andreanides, Constantinidis, Kotrotsiou, & Malliarou, 2017) that is always accompanied with depression (for soldiers fitted in the job) and anxiety for non-fitted soldiers. On the other side of the continuum, transiting to retirement from highly identified organization like the military as a result of health, age, accident and having served the required number of years is always associated with worries and apprehension of what the next stage after retirement of life will bring (Spiegel & Shultz, 2003). This factor is a major issue in the Nigerian Army.

Kalokerinos, von Hippel and Henry (2015) defined retirement as the departure event that transits an employees' life course from a phase of occupational to non-occupational life cycle. Ugwu, Enwereuzor, Mefoh, Ugwu and Onyishi (2019) defined retirement as a cost-effective disentanglement of an employee from the workforce due to the attainment of retirement age or reduction in his production output. Perceiving and managing non-combatant status as a military personnel and trying to maintain social and personal connection with the vocation (organizational identity) plus career transition to retirement could create pre-retirement anxiety (Spiegel & Shultz, 2003). Few years that comes before retirement is known as pre-retirement and is always accompanied with anxiety and depression (Ujoatuonu, Ahmed, Kanu, Amazue, & Anene, 2018). Pre-retirement anxiety by its nature, involves fears and worries about unknown future of the prospective retiree as a result of the cessation of active work life (Topa, Moriano, Depolo, Alcover & Morales, 2009). However, Ujoatuonu, Kanu and Apeh (2017) stated that a highly organizationally identified vocation like the military might

create anxiety and depression, while transiting to retirement from such a reputable profession. Also, proposition for further studies from He and Brown (2020); Prodanciuc (2018) suggested that organizational identity could possibly serve as a possible predictor of pre-retirement anxiety, hence, this study.

He and Brown (2020) defined organizational identification as a psychological linkage between employees' deep feelings, self-defining affective attachment plus cognitive bond with their organization as a social entity with a sense of continuity and fluidity. However, without organizational identification in such a strategic organization like military, there will be no useful organizational communication, heedful interrelating, meaningful planning and leadership. Retirement therefore brings about a disruption in the personal, role, status, organizational and work identity of a soldier which deals with psycho-mathematical theory of belonging (Prodanciuc, 2018). As these thoughts of transiting and proximity to retirement from a highly identified organization like military workforce can lead to pre-retirement anxiety (Spiegel & Shultz, 2003) as the status and roles attached to it would be lost. Since military personnel seek to establish a career in retirement which needs narrative identity reconstruction and work role detachment to adjust and adapt to their new stage of life. This is an existential quest for Nigerian military personnel as they seek to answer questions like who I am, where I am going and want to be, what is now my place in the society (Gould, Rideaux, Spira, & Beaudreau, 2015). All these needs to be answered by these personnel's in their new stage of life as work do not standstill because is an individual's identity. Work-role identity crisis in retirement radically disrupts military personnel life which requires major changes (Beech & Johnson, 2005) and psychological work detachment for self-definition after retirement (Damman & Henkens, 2017).

Another understudied factor that may affect pre-retirement anxiety is career transition (Alper, 2011). This could be attributed to the conflicts in resolving and managing election uprising with crisis, kidnapping, armed banditry and challenges of Boko Haram resurgencies as Nigerian military personnel now prefer to transit to other careers for safety from life threatening work situations. Career transition is a process of disengagement from one situation and re-engagement in a new work circumstances (Fernandez, Fouquereau, & Heppner, 2008). Career transition is at its highest level in

Nigeria since 2015 as military personnel workplace support, work life balance policies and vocational flourishing have been affected (Ujoatuonu, Kanu, Ugwuibe, & Mbah, 2019). This study has been put up because in recent times, Nigerian military personnel's career transition in pre-retirement gave rise to career work disengagement, psychological detachment, turnover intentions and other negative work attitudes (e.g., low psychological work ability, mindfulness, thriving at work, motivation, core self-evaluation, work interference and enhancement plus career adaptation; Ujoatuonu, Kanu, & Apeh, 2017; Vigoda-Gadot, Baruch, & Grimland, 2010).

Our study employed different theories (e.g., work-role, continuity, work-social identity and rational choice theory) to show the gaps in the roles and relationships of pre-retirement anxiety as predicted by organizational identity and career transition. These theories have shown that every Nigerian military personnel work-role, advocates for continuity with their job when satisfied, fitted, linked and adapted in their professional careers. However, role theory as the anchor theory by (Linton, 1936; 1947), proposes that individuals' roles and status are associated with behavioural expectations of their social environment and impact their self-image, hence organizational identity and career transition. Linton (1936) linked roles with status and other social affiliations such as age, race, religion, sex, and socioeconomic status as variables that could create nervousness and apprehension in pre-retirement and retirement. Although Linton (1936) did not directly discuss the negative consequences of discrimination and prejudice on roles, rather he explained how these societal limitations (i.e., oppression, ethnocentrism, stereotype and bigotry) could possibly influence relationship between organizational identity, career transition and pre-retirement anxiety. Indeed, Linton (1936; 1947) was one of the first theorists to address how roles and status applies to the specific transitions pre-retirees go through based on age plus sex, and suggested that culture, organizations, profession/vocation with personality also plays a role in these adjustments or transitions to retirement. This theory also narrated how turbulent civilian career will be for military personnel transiting to retirement (Vigoda-Gadot, Baruch, & Grimland, 2010). From the theories and literatures, we hypothesized as follows for this study:

H1. Organizational identity will significantly predict pre-retirement of Nigerian military personnel.

H2. Career transition will significantly predict pre-retirement anxiety of Nigerian military personnel.

Method and Materials

Participants and procedure

Two hundred and eighty five (285) soldiers (15 females & 270 males) whose age ranged from 50-60 years with (M=55.01; S.D= 11.30 years) participated in this study. Out of the two hundred and eighty five soldiers, (87=30.5%) were Hausa, (43=15.1%) were Yoruba, (33=11.6%) were Igbo and (122=42.8%) for others. Additionally, 148 of the participants had (148= 0-1) number of children, (70= 2-4) children, (44= 4-5) children, (22= 5 and above) number of children and (1) did not indicate. Also, for the ages of Nigerian military personnel's children, (144= 1-10) years, (85=11-20) years, (46= 20-30) years, 9= 30 years and above and (1) did not indicate. As regards Nigerian military personnel's family size, (108= 1-2) family size, (57= 3-4) family size, (50= 4-5) family size, (38= 5-6) family size, (29= 7 and above) and (3) did not indicate. Among the participants, 89 people do not have dependents, 16 people had (1) dependent, 43 people had (2) dependents, 32 people had (3) dependents, 101 people had (4) and above dependents, and (4) did not indicate.

Participants were approached in the barracks by the researcher after receiving permission from the General Officer Commanders (GOC) of the Nigerian Army 82 Division, Enugu, 81 Division, Lagos and 3 Division, Jos and were asked to participate in the study. Those who gave consent were given copies the questionnaires to fill. The researchers explained the nature of the study to the participants and what they were required to do. Participants were informed that they were free to withdraw at any stage of the study, without any prejudice, and that their personal information would remain confidential. They were also encouraged to answer the questions as honestly as possible. It was observed that the length of questionnaire items was not a problem to

the respondents in the current research as there were no such complaints during the study.

Measures

A total of three scales were used in this present study: Organizational Identity Scale (OIDS), Career Transition Inventory (CTI) and the Retirement Anxiety Scale (RAS).

Organizational Identification Questionnaire (OIQ)

Our study assessed organizational identification by means of Mael and Ashforth's (1992) six-item Organizational Identification Questionnaire and was measured on a five-point Likert-scale format (1 = Strongly agree to 5 = Strongly disagree). OIQ is used to assess the sensitivity of oneness with or belongingness to an organization, where employees define themselves in terms of the organization(s) in which they are members. Riketta (2005) observed that the Mael and Ashforth questionnaire is the most regularly used instrument for organizational identification, in piece, as the items do not have common characteristics with items from Porter, Steers, Mowday and Boulian (1974) Organizational Commitment Questionnaire. Besides, van Dick (2004) distinguished the Mael and Ashforth questionnaire as it embodies the nucleus of Social Identification Theory. Sample item includes; 'When someone criticizes [company name (e.g., Nigerian military)], it feels like a personal insult.' The internal consistency estimate was 0.76. We conducted a pilot study to validate the Organizational Identity Questionnaire for the present study with a sample of 72 Nigerian military personnel drawn from the Nigerian Army 103 Division, Gariki, Enugu. The items yielded internal consistency reliability, Cronbach's alpha (α) of .83, which was considered to be acceptable.

Career Transition Inventory (CTI)

The 11-item measure of Career Transitions Inventory (CTI) was an adapted Subscale from the original Career Confidence Scale which has 40-items and developed by Heppner (1991) designed to weigh up an employee's inner process variables that may dole out as strengths or barriers when making a career transition to retirement. This was adapted because of the suggestion from the developer to use the confidence subscale when there is need to access professionals' career transition and all the

adapted items from the CTI are considered states, rather than traits, and thus are malleable to intervention (Happner, 1998). The inventory was created to aid in the retirement transition process by helping employees recognize the skills they bring to retirement transition as well as possible internal barriers that may serve as obstacles to the retirement transition process (Happner, 1991). CTI is measured on a six-point Likert format ranging from 6= strongly agree to 1= strongly disagree. Sample item include; "the retirement transition process may be too complex for me to work through." We conducted a pilot study to validate the Career Transition Inventory for the present study with a sample of 72 Nigerian military personnel's drawn from the Nigerian Army 103 Division, Gariki, Enugu. The items yielded internal consistency reliability, Cronbach's alpha (α) of .72, which was considered to be acceptable.

General Pre-Retirement Anxiety Scale (GPS)

General Pre-retirement Anxiety Scale (GPS). The 15-item general pre-retirement anxiety scale developed by Ugwu, Enwereuzor, Mefoh, Ugwu, & Onyishi (2019) and was used to assess pre-retirement anxiety of Nigerian military personnel's. It is a five-point Likert scale with response options ranging from 5= strongly agree to 1= strongly disagree. Sample item include; "I will not want to retire because I will not be able to offset my health related bills." Respondents were asked to indicate the extent to which they agreed with the listed statements regarding their present level of pre-retirement anxiety. Items, 7, 8, 9, 10 and 11 were reversed scored. High scores indicate high pre-retirement anxiety and low scores indicate low pre-retirement anxiety level. The GPS has three dimensions: moral obligations (6 items of moral obligations which deal with basic duties expected from employees as a result of their status e.g. providing shelter, food and security as a father/mother), financial preparedness (5 items; financial savings and investments) and social alienation (4 items; fear of being neglected and irrelevance in the family or society). We conducted a pilot study to validate the Pre-retirement Anxiety Scale for the present study with a sample of 72 Nigerian military personnel drawn from the Nigerian Army 103 Division, Gariki, Enugu. The items yielded internal consistency reliability, Cronbach's alpha (α) of .77, which was considered to be acceptable. Ugwu, Enwereuzor, Mefoh, Ugwu, & Onyishi (2019), had a total reliability coefficient (component score) of .73.

Design/statistics `

The study adopted a cross-sectional design with correlation and hierarchical multiple regression analysis used for data analysis.

Result

Table 1: Correlations of demographic variables, career transition, organizational identity and pre-retirement anxiety.

	Variables	1	2	3	4	5	6	7	8	9	10	11
1	Age	-										
2	Gender	.14*	-									
3	Number of Children	.79***	.19**	-								
4	Family size	.79***	.14*	.85***	-							
5	Number of dependent	.69***	.17**	.67***	.75***	-						
6	Type of employment	.04	.05	.08	.06	.08	-					
7	Years of service	.81***	.15*	.77***	.73***	.66***	.16**	-				
8	Educational qualification	.39***	-.17**	.25***	.34***	.41***	.04	.30***	-			
9	Monthly salary	.32***	-.03	.32***	.33***	.30***	-.07	.34***	.39***	-		
10	Career transition	-.09	-.26***	-.17**	-.15*	-.12	-.06	-.20**	.18**	-.11	-	
11	Organization identity	.22***	-.19**	.11	.14*	.17**	-.08	.14*	.18**	.03	.28***	-
12	Preretirement anxiety	.32***	.34***	.37***	.32***	.24***	.11	.29***	.01	.11	-.49***	-.05

*Note*** $p< .001$; **$p<.01$; *$p<.05$; Gender (0 = Male; 1 = female)*

In Table 1, older age was associated with male gender (r = .14, p<.05), more number of children (r = .79, p<.001), large family size (r = .79, p<.001), higher number of dependent (r = .69, p<.001), many years of service (r = .81, p<.001), higher educational qualification (r = .39, p<.001), higher monthly salary (r = .32, p<.001), identify more with the organization (r = .22, p<.001), and more pre-retirement anxiety (r = .32, p<.001). Female gender was associated with higher number of children (r = .19, p<.01), large family size (r = .14, p<.05), more number of dependent (r = .17, p<.01), many years of service (r = .15, p<.05), less educational qualification (r = -.17, p<.01), less career transition (r = -.26, p<.001), less organizational identity (r = -.19, p<.01),and more pre-retirement anxiety (r = .34, p<.001). Higher number of children was associated with large family size (*r* = .85, *p*<.001), large number of dependent (*r* = .67, *p*<.001), more years of service (*r* = .77, *p*<.001), higher educational qualification (*r* = .25,

p<.001), higher monthly salary (*r* = .32, *p*<.001), less career transition (*r* = -.17, *p*<.01), and high pre-retirement anxiety (*r* = .37, *p*<.001). Large family size was associated with higher number of dependent (*r* = .75, *p*<.001), more years of service (*r* = .73, *p*<.001), higher educational qualification (*r* = .34, *p*<.001), higher monthly salary (*r* = .33, *p*<.001), less career transition (*r* = -.15, *p*<.05), higher organizational identity (*r* = .14, *p*<.05), and higher pre-retirement anxiety (*r* = .32, *p*<.001). Large number of dependent was associated with many years of service (*r* = .66, *p*<.001), higher educational qualification (*r* = .41, *p*<.001), higher monthly salary (*r* = .30, *p*<.001), higher organizational identity (*r* = .17, *p*<.01), and higher preretirement anxiety (*r* = .24, *p*<.001). Permanent employment was associated with many years of service (*r* = .16, *p*<.01). Many years of service was associated with higher educational qualification (*r* = .30, *p*<.001), higher monthly salary (*r* = .34, *p*<.001), less career transition (*r* = -.20, *p*<.01), higher organizational identity (*r* = .14, *p*<.05), and higher pre-retirement anxiety (*r* = .29, *p*<.001). Higher educational qualification was associated with higher monthly salary (*r* = .39, *p*<.001), higher career transition (*r* = .18, *p*<.01), and higher organizational identity (*r* = .18, *p*<.01).

Table 2: Hierarchical multiple regression predicting pre-retirement anxiety, by career transition and, organizational identity, controlling for age, gender, number of children, family size, number of dependent, and years of service.

Predictors	Step 1			Step 2			Step 3		
	B	β	*t*	*B*	β	*t*	*B*	β	*t*
Age	.15	.09	.84	.35	.21	2.18*	.33	.19	2.00*
Gender	11.50	.29	5.34***	7.66	.19	3.84***	8.08	.20	3.99***
Number of Children	5.30	.28	2.53*	4.74	.25	2.51*	4.83	.26	2.56*
Family size	.41	.03	.25	-.17	-.01	-.11	-.14	-.01	-.10
Number of dependent	-.72	-.06	-.76	-.54	-.05	-.63	-.62	-.06	-.72
Years of service	-.30	-.02	-.17	-2.56	-.14	-1.55	-2.58	-.14	-1.56
Career transition				-.87	-.41	-8.05***	-.91	-.43	-8.10***
Organization identity							.20	.06	1.22
R²	.23			.37			.37		
ΔR²	.23			.14			.00		
F	13.42 (6, 277)***			23.41 (7, 276)***			20.70 (8, 275)***		
ΔF	13.42 (6, 277)***			64.82 (1, 276)***			1.48 (1, 275)		

*p < .05; **p < .01; ***p< .001; ΔR² = Change in R²; ΔF = Change in F; B = Unstandardized regression coefficient; β = Standardised regression coefficient.

Results of the hierarchical multiple regressions for the test of the hypotheses are shown in Table 2. In Step 1 of the regression model, age, gender, number of children, family size, number of dependent, and years of service were added to the regression model because of their significant relationship with pre-retirement anxiety in the correlations. Age did not predict pre-retirement anxiety, $\beta = .09$, $t(285) = .84$. Gender positively and significantly predicted pre-retirement anxiety, $\beta = .29$, $t(285) = 5.34$, $p<.001$. The unstandardized regression coefficient (B) showed that for every one unit increase in gender, pre-retirement anxiety increases by 11.50 units. Number of children positively and significantly predicted pre-retirement anxiety, $\beta = .28$, $t(285) = 2.34$, $p<.05$. The unstandardized regression coefficient (B) showed that for every one unit increase in number of children, pre-retirement anxiety increases by 5.30 units. Family size did not predict preretirement anxiety, $\beta = .03$, $t(285) = .25$. Number of dependent did not predict pre-retirement anxiety, $\beta = -.06$, $t(285) = -.76$. Years of service did not predict preretirement anxiety, $\beta = -.02$, $t(285) = -.17$. The control variables contributed 23% in explaining the variance in preretirement anxiety ($R^2 = .23$), and the model was significant, $F(6, 277) = 13.42$, $p<.001$.

In step 2, career transition was added in the regression model. It was a significantly negative predictor of preretirement anxiety, $\beta = -.41$, $t(285) = -8.05$, $p<.001$. The unstandardized regression coefficient (B) showed that for every one unit increase in career transition, pre-retirement anxiety decreases by .87 units. The contribution of career transition in explaining the variance in preretirement anxiety was 14% ($\Delta R^2 = .14$), and the model was significant, $\Delta F (1, 276) = 64.82$, $p <.001$.

In Step 3, organizational identity was included in the regression model. It did not predict preretirement anxiety, $\beta = .06$, $t (285) = 1.22$. The contribution of organizational identity in explaining the variance in pre-retirement anxiety was 0% ($\Delta R^2 = .00$), and the model was not significant, $\Delta F (1, 275) = 1.48$. The strongest predictor of preretirement anxiety in the present study was career transition ($\beta = -.43$), and all the predictor variables in the study accounted for 37% of the variance in preretirement anxiety ($R^2 = .37$).

Discussion

The study investigated organizational identity and career transition as predictors of pre-retirement anxiety. Two hypotheses were postulated in this study to cover the two independent variables. The first hypothesis which stated that organizational identity will significantly predict pre-retirement anxiety among the Nigerian military personnel's was not confirmed. This result might possibly have been influenced by the recent ethnocentric, stereotypic and regional-based vocational with combat enlistment in the defence organization (Omenma, Onyishi, & Okolie, 2020) and flexibility in the instrument measure. This made most Nigerian military personnel from certain regions of the country to perceive, express and experience low organizational identification in recent times in terms of interactions, organizational commitment, perceived work ability and productivity loss with flourishing (Ugwueze & Onuoha, 2020). Also as observed, examining the different ways Nigerian military personnel convey connection to their vocation (when evaluating how Nigerian soldiers convey OI to significant others) against how they actualize OI with their management and colleagues in recent times is heartbreaking (Ugwueze & Onuoha, 2020). In recent times of national with organizational crises (e.g., resurgences, sabotages, reduced welfare packages for combat exposure and experiences), has shown the impacts of such crisis experiences on organizational identification (Omenma, Onyishi, & Okolie, 2020).

Furthermore, the finding is supported by (Robert, & Atchley, 1976) continuity theory, which implies that older persons will usually want to maintain the same activities, behaviours, personalities, and relationships as they did in their early years of life. Nonetheless, the central premise of continuity theory is that, in making adaptive choices, middle-aged and older adults attempt to preserve and maintain existing internal and external structures and they prefer to accomplish this objective by using continuity (i.e., applying familiar strategies in familiar arenas of life), and the this could be the cases of Nigerian soldiers.

The second hypothesis states that career transition will significantly predict pre-retirement anxiety among Nigerian army was confirmed, as career transition was a negative significant predictor of pre-retirement anxiety. It showed that more career transition Nigerian military personnel have the less preretirement anxiety. This can be asserted from the observed recent happenings of Nigerian military personnel

increasingly transiting to civilian careers and has tactically withdrawn from enlistment to fight resurgences' (Omenma, Onyishi, & Okolie, 2020). The reason could have possibly been raised from the sabotage, stereotypic and ethnocentrism attitudes of our politicians and army management towards Nigerian military personnel (Ugwueze & Onuoha, 2020). Also, enhanced technology, reduced labour force participation rates in military combats, and universal transformations all add to the increasing amount of career transitions prior to retirement. Career transition of Nigerian military pre-retirees could possibly assume varieties of career changes that may influence the prediction of pre-retirement anxiety. They may include: first, task change - i.e., move from one laid down of responsibilities to a new set of responsibilities within the same army and combat location (e.g., a combatant changes into intelligent gathering officer). Second, position alteration— i.e., a transfer in jobs, with the same army base or a different organization (e.g., a combatant changes into intelligent gathering officer or becomes a private contractor with a different company). Third, occupational change- i.e., a changeover from one deposit of responsibilities to a diverse set that might include a new work setting (e.g., a combatant changes into political office holder).

Implication of study

This significance of the implication of this study is that organizational identity which is a specific form of social identification used by Nigerian military personnel's to define themselves in terms of membership with their organization did not associate with pre-retirement anxiety. The second hypothesis implied that career transition negatively and significantly predicted pre-retirement anxiety among Nigerian army personnel. This implies that as Nigerian soldiers move from a significant job to another, they experience less pre-retirement anxiety. This is because, Nigerian soldiers feel secure with civilian jobs and profession, since there has been lowered motivation, poor remuneration and dilapidated armoury amidst their life threatening work situations. This also implies that as soldiers move from military to civilian duty or career they tend to experience less pre-retirement anxiety. Furthermore, if Nigerian military personnel's experience less pre-retirement anxiety, it means the soldiers must either have planned well for their retirement or have turnover intention. Some military personnel have put up shops, other petty businesses with training of security personnel attached to

organizations with the aim of earning a living from skills acquired from combat experiences and exposure.

The Nigerian government created an avenue to use the short service platform to enlist graduates into the military which gave avenue for prejudiced and stereotypic defence and combat enlistment, as a result, affected organizational identity and career transition with turnover intentions of non-privileged soldiers. As those that are capable from other regions are most times not enlisted to join the military with their skills, since, it may possibly help increase organizational identity and career transition to reduce pre-retirement anxiety on the military.

Limitation of the Study

First, low number of participants in this study is a notable limitation. In that, the greater percentage of participants that were made use of could have helped improve the results. For the sake of a better generalization, getting a bigger number of participants would be much more advisable. Again, the study was conducted in one state each that speaks the major languages in Nigeria, as a result of limitations in time and fund which is believed must have influenced the results of the findings. The researcher did not consider cultural orientation, financial self efficacy, organizational commitment, health status, personality type, which could have influenced older officer's feelings in respect to retirement. It was difficult getting the participants to participate in the study as a result of the nature of their job. Some were so reluctant to participate while; some who did participate still were not able to complete the test and some participated after a prolonged persuasion. Some of the participants concealed certain pieces of information about them. On the other hand, the information they tendered did not reflect their real self and their current situation in an attempt to please the researcher. The above may somehow affected the findings of the study. From the findings of this study the researcher discovered that contract workers (i.e., employees not captured under Ministry of Defence) had less pre-retirement anxiety than the permanent workers. Therefore it will be advisable to do more study into the permanent workers for the purpose of finding the main problem on why they have pre-retirement anxiety.

Further limitations of the present study concern the lack of different interventions with the concept of pre-retirement anxiety. In order to investigate the impact of items in organizational studies, dimensions concerning, for example, moral obligations, preparedness and social alienation could have been added. However, the choice to only pursue pre-retirement anxiety was a conscious one, because the present study aimed only to test a General Pre-Retirement Anxiety Scale as a composite measure. Another key factor was to keep the survey as short as possible.

Suggestion for Further Research

Further studies should take in to cognizance certain variables such as cultural orientation, financial self efficacy, organizational commitment, health status, job embeddedness, personality type and other social correlates which may be needful in determining the feeling of anxiety in respect to retirement among the Nigerian army. Government, security organizations, and institutions should provide funds for researchers in Nigeria so as to promote more easy and useful studies. Researchers should endeavour to make out enough time and utilize their time as properly as they can. Failure to consider the above points can lead to incomplete studies and confounded results, on the side of the researchers which will definitely affect the findings of their study.

Another important point is that government should provide an avenue for easy access to funds and flexible research policies for soldiers to aid research purposes. This will save the researchers from stress and make it more convenient for soldiers to attend to the instruments as will be given to them by researchers. From the findings of this study the researcher discovered that contract workers had less pre-retirement anxiety than the permanent workers. Therefore it will be advisable to conduct researches with military contractors for the purpose of finding the reason they experienced less pre-retirement anxiety.

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