

## Public Servants, Fear of Disengagement and Retirement in Nigeria: A Study of Public Servants in Bayelsa State

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### Abstract

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This paper is on public servants and the fear of disengagement and retirement among Bayelsa State Public and Civil servants. In recent times, it has become apprehensive to retire from public service. The unwillingness and fear of the public servants to retire from public service is based on uncertainty after retirement, and the problem of unfulfilled aspirations within the period of service, coupled with government stringent and unfavourable policies. The main objective of the study is to investigate the reasons of the fear of retirement and disengagement. The study employs analytical descriptive survey method, using primary and secondary sources of data collection method, basically questionnaire. The theoretical framework adopted in this study is structural functionalism theory as a tool of analysis. One major finding of this study is that, both old and new public servants are afraid to retire as a result of unfulfilled dreams. The study recommends among others government deliberate retirement policies toward public servants, in terms of housing policy, gratuity and regular pension payment and fringe benefits for retirees to ameliorate the fear, suffering and pains after retirement.

**Keywords:** *Public Service, Disengagement, Retirement, Fear and Government policy*

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### **Background to the Study**

The most important and critical public Institution for service delivery and implementation is the public service in Nigeria. The public service Constitute an important tool through which the various organs in Nigeria at all levels can implement decisions, policies and projects. Sharma, Sadama and Harpreet (2012) argues that public administration in the modern state can hardly be overemphasized of its vital role. The complexities of the modern industrial and urbanized civilization have resulted in an ever-growing expansion of the function of the state till today, we find the state managing almost the entire life of the community. The well-being of the community becoming increasingly dependent on efficient government management i.e., public administration rather than on the separate efforts of Individuals, if public administration fails, the whole structure of modern society and the system would collapse. There are corps of government officials which are referred to as public servant which are usually employed and posted to the ministries, Departments and agencies (MDAS).

Olaleye (2001) contends that the Public Servant are one duly assigned to provide the privilege to become the engine of public policy and assist in the advancement of society that is vital to quality of life. The public service is vital and viable for reasons and it controls a career option, which is endless, most especially, with regards between government, non-profit agencies and the private sector is becoming seriously unclear and blurred. As result of the above, those who are in political control of the apparatus of government requires the services of the public servant to assist saving life, improving communities in Influencing social changes, personal fulfilment. In what same people refer to Initiation, planning, monitoring the functions in line with the vision and mission of various states of government in power, the public servant prepares to be in anonymity, Impartial, political neutrality, permanence and assure merit. While the public servant also operates within the rules of adherence to specified rules, and regulation, including engagement and disengagement principles of personnel, as a result of this vital role, the public service is a nucleus and vital in the existence of the government. This may account for the interest of this study and together with the fear of disengagement (lethargy), being the feeling of fear, slack, the reluctance, Indifference, apathetic and the unwillingness of the public servant to retire from the public service as provided by extent rules and statutory provisions in Bayelsa state and Nigeria, between 2015-2022 which has informed this study.

### **Statement of the Problem**

Recently, the uncertainty has arisen in the public service over the fear of retirement and disengagement (i.e. fear, reluctance, slack, Indifference and unwillingness) to retire from public service by public servants which has informed this study, to investigate what instigate the fear of retirement, sack or forceful engagement, by harsh and authoritarian regimes, and its effects on productivity, as well as poor conditions of work, poor motivation, weak welfare services that are perceived as issues before retirement day. Some public servants appear to have fear to retire from service as at and when due as provided for in the public service rule (2011), the length of service required of a public servant in ministries, departments and agencies with the public service is -thirty-five (35) years or on the attainment of sixty-five (60) for main stream civil servants, except for those in tertiary institutions, academics staff (65,70)

non. Academic staff sixty (60) years of age, which comes first. But in the public tertiary institutions, a new law enacted states that, their services at the universities, seventy years (70) professors and others, sixty-five (65) years.

However, an employee in the public service could disengage (retire) or voluntarily retire from service on account of evident health challenges, e.g., chronic mental disorder, permanent physical disability, which in turns effect productivity or efficiency at work place or indictment as a result of serious official misconduct such as misappropriation of public fund or embezzlement. Be that it may, it was reported that, Bayelsa State government relieved from office between 2015-2020, fifty-five (55) staff from Isaac Jasper Boro College of Education, and one thousand five (1500) staff from Niger Delta University. All from Non-academic staff, arbitrarily without following public service rules on when they can retire and to disengage staff. It is this forcefully disengagement by the government which has impacted negative on the workers in public service in Bayelsa State and other sectors of the public service that has further instilled fear of retirement when one has not achieved basics necessities before retirement, as well as the guaranteed to be paid pensions and gratuity. It is this problem, this paper interrogates.

1. To find out the extent of fear among public servant in the public service in Bayelsa state
2. To assess whether government policies and attitudes instigate fear of retirement among public servant in Bayelsa State.
3. To assess whether the reluctance and apprehension to retire from public service is as result of lack of unfulfilled and unsatisfied needs.
4. To proper solution to disengagement fear within the public servants in Bayelsa state.

### **Research Questions**

1. Is there any relationship between government policies and fear of retirement in Bayelsa state public servant?
2. Is there any relationship between n fear of retirements, unfulfilled needs and performance?

### **Research Hypotheses**

1. There is no significant relationship between government policies and fear of retirement among public service in Bayelsa.
2. There is no significant relationship between fear of retirement and unfulfilled needs in public service in Bayelsa state.
3. There is no relationship between retirement benefits and the fear of disengagement from public service in Bayelsa State

### **Objective of the Study**

The study is designed to investigate the extent to which disengagement fear affect workers in the public service performance and retirement life, after service in Bayelsa state.

## Literature Review

Disengagement Lethargy is that reluctance, or unwillingness, or lack of interest, lukewarm attitude, slack and refusal of a public servant to retire from rendering services in the public office. An employee in the public service may decide to elongate or extend his or her service through manipulation of employment records as it affects the employee date of birth, date of employment or appointment. In recent times employee can also engage in lobbying those in authorities to extend his or her service years. Denwigwe (2017) contends that, retirees in Nigeria today are more like beggars, as result of this fact, their entitlements are not granted to them during service, as result of government lack of will for workers welfare during service and retirement as well as poor planning, which has made most workers to falsify ages and documents, so that, they may not retire quickly. Some do this due to uncertainties and the unpredictable changes in pension schemes and economic conditions or hardship that accompanies and makes it difficult to plan in a convenient manner., especially in current Nigerian realities.

(Ojo,2023) sees disengagement from service to includes retrenchment, termination of appointment, withdrawal from service, as well as retirement and dismissal from service. This retirement implies that an individual who was actively engaged in a production process or service may decide or be compelled at a particular age agreed upon in the employment contract to stop working or serving (Ajulo, 2023). Ewolamu argues that one's life event that is universally featured in anxiety and stress among workers in paid employees, is the manners of their compulsory retirement on the ground of old age, degenerating health or length of service. He further observed that there is this anxiety and stress associated with approach of this life event that is aggravated by the fear and awareness of the workers that when they retire, they face the possibility of losing their career and self-esteem. There is also the fear that the retired officer will obtain less income considering that the individual worker may not have made any reasonable investment in life (Undiyaundeye,2016; Rashid,2000).

Nwanguma (2013; 2016), content that most reliably government and administration should place more priority on the welfare of their citizens in the front burner and those old who have put in their best in their youthful energy and time in active service for the government, should be given absolute priority in the scheme of things. Nwaguma argued that, these pensioners are the very sacred cows and chickens that had laid the golden eggs which any administration represents. These are people who foiled thick and thin to keep the administrative structure, policies, programmes and projects of government, and sacrificed their time, life and their intellectual disposition to avoid the collapse of the governments (Nwaguma, 2016).

However, it is quite unfortunates that successive administration in Bayelsa State and in Nigeria, in all administration commits sins, evils and choose to punish and maltreat retirees with neglect and levity, ingratitude and disdain. Beyond the Blood chilling aspect of this attitude of government negligence, is that, entitlements of the retirees which they are usually asking for as part of their income deducted by the government when these retirees were in active service. This means that their entitlements, are their savings they are asking for, had been long legitimately earned, but were saved for them by the government. (Apachafo,2005).

In this respect, it be hooves on government to live up to its responsibility by accepting the challenges of paying the retirees what is due to them. (Osborne,2012; Anthony, Ajike &Uja,2024).

However, there exists plethora of evidence that pension's monies are mismanaged, misapplied or in some cases embezzled. Agulanna (2003) contends that retirement in Nigeria now appears to be in a dreadful experience and has acquired a negative colour because retirees are passing through a crucible and very hot fire. They opine that same public servant are regretting the day they joined the public service. No doubt, this situation might create anxiety and fear in those presently in service, without hope of gratuity after service. (Agunana, 2003; Ugwu,2023). Some government policies, rules and regulation encourage and instil fear of retirement, unwillingness and reluctance to retire from public service and build anxiety, Faridah, 2000). Pension policies and plans are put in place as a result of and in consideration of economic and social challenges, and funding. Takon (2016) argues that even where budgetary provisions are made, though inadequate, release of funds result in delays and accumulation of arrears of pension and gratuity in Bayelsa State and other parts of Nigeria (Duval,2019; Folorunso,2019; Paul,2024).

Political instability and unstable labour policies, which resulted in premature retirement, retrenchment and unstable labour policies, as well as massive premature retirements, retrenchment, termination of appointments or dismissal (Bukoye,2015; Story, Lotta & Tavares, 2023), such was the case of 2015 with several number of active but disengaged in Bayelsa State. Public servants disengaged in May, 2018, 167, college of education, Sagbama, Niger Delta University (NDU), 1,200 and college of Health Technology Otuogidi, 31, while Bayelsa state Polytechnic Aleibiri, some workers were forced to unceremoniously disengage from service without visible adequate arrangement to settle their entitlements.

According to Takor (2016), due to government official corruption and personal interest, they have truncated the implementation of the well-thought-out pension perform Act (2014), in their respective state (Duval, 2015; Afrahi, et al, 2022), Consequently, the retirees at both the states and local government are suffering untold hardship occasioned by non-payment of their retirement benefits and entitlement under the old pension non-contributory scheme. Hence, this study investigates public servant and the disengagement lethargy in Bayelsa state public service (Okwudili, & Emmanuel,2015).

Several studies have been conducted to differentiate the features of people who are confident in their retirement preparations and affirms they are equipped from those who are less confident but there are seen correlation between socio-economic and demographic reasons and retirement adequacy, individual psychological quality is relevant (Adaugo,2025; Ojo,2023; Oghoho, & Nwankwo, 2022; Buntain, Nelson & Skaggs, 2021)). Recent studies by individual with positive financial attitudes and behaviour are more likely to perceive themselves as adequately prepared for retirement. (Oniye,2001; Palumb,2024). Joo and Pauwel, (2002), argue that, those with longer-term planning perspective are more confident about retirement preparations, as well as those with higher level financial risk tolerance are



more confident. Other studies affirmed that individuals that takes precursory measures to implement financial knowledge are more likely to have hope in retirement preparations. (Folorunso,2019; Kim & Moen, 2002).

### **Theoretical Framework**

The theoretical approach employed in this study is the structural functionalist perspective, made popular by Auguste Comte, 19<sup>th</sup> century, which sees society as a difficult method whose parts which sees or sub parts must work together to promote the achievement of determined objectives and goal of every organization. It argues that our lives are guided by social structures, which are relatively stable patterns of social behaviour.

The structural-functional approach therefore explains that individual follow to feel like a part of a larger group, such as society enforced, such as not stealing from your neighbour or how to behave at a dinner party. Values are principles of desirability such as honesty or integrity. It contends that our lives are guided by social structures which makes pattern of social behaviour. Social structures give shape to our lives, for example in families, the community and through religious organizations and certain vitals, such as a handshake or a complex religious ceremony, give structure to everyday lives. Each social structure has social functions or consequences for operation of society important function in a given society, such as socialization, learning and social placement.

The public service is a structure in administrative system, as an organization towards providing service to the functioning of the government. For public service to be effective, the human being is key to the success of the public service. Interrelationship is very vital for the effectiveness or efficiency of the goals of any public service/organization. The public service got vested with horizontal powers by law to manage the workforce of the public for greater efficiency and productivity.

From the analysis, it is clear and evident that the reward system and process are of essence in an organizational performance and productivity. At all times of the public service in Nigeria and Bayelsa state, the rewards system including the retirement benefits, processes are essentially important thing beautified the public service, hence, the attraction of high-level manpower. It cannot be said to be the same in the recent times. A typical Nigerian worker today is in such a serious economic distress that probably the only interest he has continuing to work in public organization is the retirement benefits, which are no longer coming or are delayed unduly. The benefits are the last straw that keeps the public service operating. Remove benefit you have removed the back bone of the public servant and he would be broken. There are organization that are broken, no doubt, due to these reasons, members are likely to live in fear and most likely will limit their contributions (productivity to the organization). This means that, the public service which a structure in governance of a state, a parastatal fails, the sub-structure also fails. Pension agencies and procedures, if it fails, it affects the entire public service system, as those servants too will see those out there suffering and will put less in the performance and goal attainment; thereby reducing efficiency and effectiveness.

Hence, the structural-functionalist theory or approach best suit this study.

## Methodology

The study employed descriptive method and data was collected from primary and secondary service, textbook, Journal articles, newspaper, etc. and questionnaire was administered to serving public servant and retirees in the public service, Niger Delta University (NDU), Isaac Jasper Boro College of Education, Sagbama (IJBCOE), Bayelsa State Polytechnic (BYPOLY) and College of Health Technology, Otuogidi, using an analytic descriptive survey method. Population of the study was derived from Academic staff, Non-Academic staff of the above Institutions. The population of the study is 2,500 people from the four Institution in Bayelsa State's the analysis is based on simple statistics.

**Table 1:** Research Question One.

### Correlations

		I am afraid that my pension will not sustain me after retirement	Working conditions of public servants in Bayelsa are conducive	There are good policies with regard to promotions and remuneration	The reluctance of individuals to retire is due to economic hardships	Poor policies on pension schemes are the fear of retirement
I am afraid that my pension will not sustain me after retirement	Pearson Correlation	1	.013	-.096	.048	.081
	Sig. (2-tailed)		.843	.128	.448	.201
	N	250	250	250	250	250
Working conditions of public servants in Bayelsa are conducive	Pearson Correlation	.013	1	-.023	.121	.043
	Sig. (2-tailed)	.843		.720	.055	.498
	N	250	250	250	250	250
There are good policies with regards to promotions and remuneration	Pearson Correlation	-.096	-.023	1	-.032	-.015
	Sig. (2-tailed)	.128	.720		.615	.814
	N	250	250	250	250	250
The reluctance of individuals to retire are due to economic hardships	Pearson Correlation	.048	.121	-.032	1	-.053
	Sig. (2-tailed)	.448	.055	.615		.405
	N	250	250	250	250	250
Poor policies on pension schemes are a fear of retirement	Pearson Correlation	.081	.043	-.015	-.053	1
	Sig. (2-tailed)	.201	.498	.814	.405	
	N	250	250	250	250	250

This table presents the Pearson correlation coefficients between five variables related to public servants' retirement concerns in Bayelsa State, Nigeria. See variables for interpretation.

### Variables:

1. **A:** I am afraid that my pension will not sustain me after retirement
2. **B:** Working conditions of public servants in Bayelsa are conducive

3. **C:** There are good policies about promotions and remuneration
4. **D:** The reluctance of individuals to retire is due to economic hardships
5. **E:** Poor policies on pension schemes are a fear of retirement

#### Interpretation of Key Relationships:

1. A and B (Afraid pension won't sustain, and Working conditions):
  - a.  $r = .013, p = .843 \rightarrow$  Very weak positive correlation, not significant
  - b. Suggests no meaningful relationship between pension fear and working conditions.
2. A and C (Afraid pension won't sustain, and Promotion/Remuneration policies):
  - a.  $r = -0.096, p = .128 \rightarrow$  Weak negative correlation, not significant
  - b. Suggests that better promotion/remuneration policies may slightly reduce pension fear, but this is not statistically significant.
3. A and D (Afraid pension won't sustain vs Reluctance to retire due to hardship):
  - a.  $r = .048, p = .448 \rightarrow$  Very weak positive correlation, not significant
4. A and E (Afraid pension won't sustain and Poor pension policies):
 

$r = .081, p = .201 \rightarrow$  Weak positive correlation, not significant  
Slight tendency that poor pension policies increase fear, but again, not significant.

**Therefore:** None of the correlations in the table are statistically significant (all  $p > .05$ ), meaning no strong linear relationship exists among the variables measured.

This suggests that the perceptions measured may be relatively independent of one another in this sample, or that other unmeasured factors could be influencing public servants' fear.

**Table 2:** Research question 2

#### Coefficients'

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.881	.308		9.348	.000
	Concerns about retirement affect my focus and productivity.	-.048	.064	-.049	-.756	.450
	The fear of disengagement or retirement is due to pre-retirement anxiety	-.019	.064	-.019	-.294	.769
	My fear of retirement is mainly due to unfulfilled responsibilities	-.024	.065	-.023	-.367	.714
	The fear of retirement is as a result of unfulfilled needs	-.060	.065	-.059	-.918	.359

a. Dependent Variable: Government's lack of plans for prompt payment of pensions and gratuities



$B = 2.881$ : This is the intercept of the regression model. It means if all the independent variables were zero, the model would predict a value of 2.881 for the dependent variable.

$t = 9.348$ , Sig. = .000: This is statistically significant, meaning the constant is meaningful in the model.

**Concerns about retirement affect my focus and productivity."**

$B = -0.048$ , Beta = -0.049: For every one-unit increase in concern about retirement affecting focus/productivity, the predicted value of "government's lack of plans" decreases slightly by 0.048.

$t = -0.756$ , Sig. = .450: This is not statistically significant ( $p > 0.05$ ), indicating that this factor does not have a meaningful impact on the dependent variable.

**The fear of disengagement or retirement is due to pre-retirement anxiety."**

$B = -0.019$ , Beta = -0.019: This shows a very small negative relationship.

$t = -0.294$ , Sig. = .769: Again, it is not statistically significant.

**My fear of retirement is mainly due to unfulfilled responsibilities."**

$B = -0.024$ , Beta = -0.023

A very weak negative relationship.

$t = -0.367$ , Sig. = .714

Also not significant.

**The fear of retirement is a result of unfulfilled needs."**

$B = -0.060$ , Beta = -0.059

Slightly stronger negative relationship, but still weak.

$t = -0.918$ , Sig. = .359

Not significant either.

**Summary Interpretation**

None of the predictor variables (the various fears and concerns about retirement) are statistically significant predictor of the belief that "the government lacks plans for prompt payment of pensions and gratuities." This means that although respondents might express fears about retirement, those fears do not significantly relate to or explain their perception about government preparedness in paying pensions.

**When comparing variables:** status, and I am afraid that my pension will not sustain me after retirement

**Table 3a:** Case Processing Summary

	Cases		Missing		Total	
	Valid N	Percent	N	Percent	N	Percent
Status, and I am afraid that my pension will not sustain me after retirement	250	100.0%	0	0.0%	250	100.0%

**Table 3b:** Crosstabulation - *Status, and I am afraid that my pension will not sustain me after retirement*

Count

		I am afraid that my pension will not sustain me after retirement			
		D	SD	A	SA
Senior		38	26	21	29
Rank and file		36	40	29	31
Total		74	66	50	60

**Chi-square test of independence:**Chi-square statistic ( $\chi^2$ ): 2.45

Degrees of freedom (df): 3

p-value: 0.484

**Interpretation**

Since the p-value (0.484) is greater than the typical significance level of 0.05, we fail to reject the null hypothesis. This means: There is no statistically significant association between employment status (senior vs. rank and file) and fear that the pension will not be sustained after retirement.

**Table 4:** Chi-Square Tests

	Value	Df	Asymptotic Significance (2- sided)
Pearson Chi-Square	2.453 <sup>a</sup>	3	.484
Likelihood Ratio	2.460	3	.483
Linear-by-Linear Association	.095	1	.758
N of Valid Cases	250		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 22.80.

## Conclusion and Recommendations

There is clear apprehension and fear among majority of staff in the public service in Bayelsa State due to lack of assurance on retirement entitlements, pension payments and the entire future after retirement. The fear is ignited by anxiety on life after retirement in terms of financial stability and the decline social status. This phobia has in-turn increase corruption, decrease in morale and worries that worsen short life expectancy of public servants in Bayelsa and Nigeria in general. Hence the paper recommends the following;

1. The Bayelsa State government make provisions and preparation skill acquisition programmes useful after retirement to reduce the lethargy
2. The State government must prepare public servants emotionally for the actual retirement days. There should be a more proactive measures and plans for public servants to reduce anxiety.
3. The State and federal government should employ deliberate agencies provide security to retiree in terms of finance, health, social welfare programmes to address the pre-retirement and retirement anxiety and challenges.

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