

**EFFICACY OF COGNITIVE BEHAVIOR THERAPY AND GROUP THERAPY
IN ALLEVIATING PRE-RETIREMENT ANXIETY OF PRIMARY SCHOOL
TEACHERS IN OYO STATE**

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Abstract

The study examined the effectiveness of Cognitive Behavior Therapy and Group Therapy in alleviating pre-retirement anxiety among primary school teachers in Oyo state. A pre-test, post-test, control quasi-experimental design was utilised. The population consisted of 13,412 primary school teachers in Oyo State. Ninety (90) participants were selected using a multi-stage sampling procedure alongside simple random sampling. Three hypotheses were developed to direct the investigation at a significance level of 0.05. The data collection instruments included the Beck Anxiety Inventory (BAI), which was developed by Aaron T. Beck. The hypotheses were tested using Analysis of Co-variance (ANCOVA). Findings indicated a significant main effect of treatments (CBT and GT) on pre-retirement anxiety among primary school teachers in Oyo State. Additionally, there was no significant main effect of gender on pre-retirement anxiety among these teachers. This suggests that gender does not influence the pre-retirement anxiety experienced by primary school teachers. The findings indicate that both CBT and GT serve as effective interventions for alleviating pre-retirement anxiety among primary school teachers in Oyo State. It was suggested that the ministry of education and the School Universal Basic Education Board (SUBEB) incorporate CBT and GT into the current pre-retirement workshops for educators. Furthermore, it is essential to provide guidance to educators regarding retirement, encouraging them to perceive it as an opportunity for a new chapter in their lives instead of viewing it as the conclusion of their professional journey.

Keywords: Cognitive Behavior Therapy, Group Therapy, Gender, Pre-retirement, Primary School Teachers.

Introduction

Retirement, commonly viewed as a natural conclusion to a professional career, frequently elicits various psychological and emotional responses. For certain individuals, it provides alleviation from occupational stress, liberation from strict schedules, and the chance to engage in personal interests. For some individuals, retirement may result in a sense of emptiness that can contribute to psychological distress. The termination of formal employment, especially when sudden or unanticipated, can impact an individual's self-

esteem, social identity, and sense of belonging. Work functions as a mechanism for earning income, while also providing structure, facilitating social interaction, and contributing to personal fulfilment. The transition into retirement constitutes a notable psychological milestone. Retirement signifies a significant transition in individual identity, daily activities, social connections, and financial reliance. The abrupt lack of organised activities, professional acknowledgement, and social interaction can result in retirees experiencing disorientation. Individuals transitioning from active work life to a more passive lifestyle may face psychosocial challenges, including loss of purpose, identity crisis, social isolation, and anxiety regarding the future (Kim & Moen, 2022). Emotional stressors are often neglected in retirement planning, which typically emphasises financial readiness over psychological preparedness.

The school environment offers more than just professional tasks, it provides structure, affirmation, and interpersonal relationships that contribute to emotional well-being. Teachers often derive a sense of pride and self-worth from their role in shaping young minds. Therefore, when retirement approaches, many teachers begin to question their relevance and role outside of the educational system. Questions such as “*What will I do with my time?*”, “*Will I still matter?*”, or “*How will I cope without the daily rhythm of school?*” begin to surface. These questions are not merely rhetorical they reflect deep psychological tensions that, if left unaddressed, can evolve into chronic anxiety or depression. Consequently, there is a growing recognition of the need for targeted mental health interventions that can assist individuals in navigating the emotional terrain of retirement. Group Therapy and Cognitive Behavioral Therapy (CBT) have been identified as two highly effective psychological interventions for managing anxiety, stress, and adjustment-related challenges. When adapted to the cultural and occupational realities of Nigerian teachers, these therapies have the potential to significantly alleviate retirement-related distress and foster a more positive transition.

In Nigeria, pre-retirement is not just a personal or career milestone it is a socio-economic event that is heavily influenced by a fragile pension system, insufficient institutional support, and socio-cultural pressures. While retirement is intended to be a

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period of rest and reflection after decades of service, the reality for many Nigerian public servants, particularly teachers, is one of dread and emotional turmoil. This distress is largely driven by systemic inefficiencies, a lack of preparation mechanisms, and the socio-economic conditions surrounding the retirement process.

One of the most profound contributors to retirement anxiety in Nigeria is the unreliable and often exploitative pension administration system. Despite the introduction of the Pension Reform Act in 2014, which established a contributory pension scheme for employees in both the public and private sectors, implementation has remained inconsistent across many states (National Pension Commission [PenCom], 2022). In states such as Oyo, where a large portion of primary school teachers are employed, challenges such as unpaid pensions, delays in gratuity, and bureaucratic bottlenecks persist. These issues create fear among teachers who worry that they may not receive their entitlements promptly, if at all (Adewale & Salami, 2020).

Many retirees in Nigeria have recounted harrowing experiences of waiting years to receive their pensions, with some dying before their benefits are paid (Ogunbameru & Adebayo, 2019). These tragic narratives have become all too common, particularly among teachers who often retire with few personal assets or savings due to historically low wages. This financial uncertainty forms the core of retirement anxiety, as retirees face the dual burden of financial insecurity and emotional instability. In the education sector, the situation is particularly troubling. Teachers form one of the most committed segments of Nigeria's public workforce. They invest heavily emotionally, intellectually, and socially in their students and institutions. As such, the thought of detaching from these established roles often triggers significant anxiety. Teachers nearing retirement age in Oyo State have reported feelings of uncertainty, sadness, and even depression, particularly as they anticipate a sharp drop in social engagement and a loss of routine (Aborisade, 2022).

In addition, cultural and family expectations compound retirement anxiety in Nigeria. Many retirees are still financially responsible for their children and extended family, particularly in regions like Oyo where intergenerational dependence is culturally

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normative. Some teachers find themselves still paying school fees or even housing their adult children. Without a reliable source of income at post-retirement, this continued responsibility becomes a source of stress. The fear of becoming a burden to one's children or losing social status further fuels anxiety. Given these realities, there is a growing consensus among scholars and mental health professionals that psychological support structures must be developed to address retirement anxiety. Abiodun and Bolarinwa (2022) recommend the introduction of retirement preparation curricula in schools and civil service training institutes. They argue that early exposure to the realities of retirement both emotional and financial can help mitigate future distress.

To mitigate retirement anxiety, researchers and mental health practitioners have explored a range of psychological interventions. Two of the most prominent and empirically supported are *Group Therapy* and *Cognitive Behavioral Therapy (CBT)*. Both therapies focus on reducing distress, enhancing coping strategies, and improving emotional well-being. In developed countries, retirement counselling services that incorporate these therapies are often embedded in public service programmes. However, in Nigeria, such services are rarely available, especially for public-school teachers. Group Therapy is a well-established form of psychotherapy that involves structured interaction among a small group of participants facilitated by a trained therapist. Its core foundation lies in the therapeutic benefits of shared experiences, emotional validation, and mutual problem-solving. Pioneered by Irving Yalom, Group Therapy has been extensively used to address anxiety, depression, trauma, and transitional life stages (Yalom & Leszcz, 2020). In the context of retirement anxiety, Group Therapy offers a unique support structure where individuals facing similar concerns can express themselves freely and receive guidance from both peers and professionals.

For teachers on the verge of retirement, Group Therapy creates a safe and empathetic space where they can talk openly about their fears, expectations, and perceived losses. Retirement often signals more than just an end to formal employment it can threaten one's sense of purpose, routine, relevance, and identity. Group Therapy allows teachers to voice such concerns in an environment that validates these experiences

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rather than pathologizes them. Through interpersonal dialogue and shared storytelling, teachers find relief in discovering that they are not alone in their anxiety. The sense of community formed through these interactions is itself therapeutic, reducing feelings of isolation and helplessness. Yalom's therapeutic factors such as universality, altruism, catharsis, interpersonal learning, and the development of socializing techniques are particularly relevant for individuals dealing with retirement-related stress (Yalom & Leszcz, 2020). In a group therapy setting, participants witness others confronting similar challenges, which instils a sense of normalcy and collective hope. This is crucial for Nigerian teachers who may feel emotionally unprepared or unsupported in the face of institutional inadequacies.

However, for Group Therapy to be successful in Nigeria, certain contextual considerations must be addressed. Language, for instance, plays a crucial role in emotional expression. Facilitators must ensure that therapy sessions are linguistically accessible possibly delivered in local languages or in simple English. The influence of religion is another critical factor. Since many Nigerian teachers derive comfort and identity from religious affiliations, incorporating faith-based reflections or partnering with religious institutions may enhance acceptance and participation. In fact, churches and mosques often serve as informal sources of psychological support and could be valuable collaborators in delivering group therapy programmes (Adegbite & Azeez, 2021). Group Therapy is a powerful and culturally adaptable intervention for reducing retirement anxiety among Nigerian teachers. It promotes shared healing, normalizes emotional distress, and provides a structured pathway for coping with the psychological and social aspects of retirement. In light of Nigeria's unique cultural and institutional challenges, Group Therapy offers a cost-effective and community-oriented solution that aligns with the values and needs of its aging teaching workforce.

Cognitive Behavioral Therapy (CBT) is a highly structured, evidence-based form of psychotherapy that is grounded in the principle that dysfunctional thoughts influence emotions and Behaviors. Developed by Aaron Beck in the 1960s, CBT remains one of the most widely studied and applied psychological interventions globally (Beck, 2021).

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It operates on the model that by identifying, challenging, and changing maladaptive thoughts and beliefs, individuals can experience improved emotional regulation and Behavioral functioning. Its structured, time-bound nature makes it particularly suitable for targeted interventions such as managing anxiety related to life transitions including retirement.

Retirement anxiety is often fueled by distorted cognitions and negative self-perceptions. Individuals may harbour automatic thoughts such as *“I will be forgotten once I retire,”* *“I will be financially stranded,”* or *“I have no value without my job.”* These thoughts, when unchallenged, give rise to intense worry, restlessness, irritability, and depression. CBT is effective in helping individuals reframe these dysfunctional thoughts and develop healthier beliefs, such as *“I can still be productive in retirement”* or *“Retirement is a new beginning, not an end.”* Through core CBT techniques like cognitive restructuring, Behavioral activation, and exposure therapy, clients are supported to reduce avoidance Behavior, set achievable post-retirement goals, manage sleep disturbances, and engage in meaningful activities. Additionally, CBT incorporates relaxation techniques such as progressive muscle relaxation, guided imagery, and mindfulness practices tools that are particularly helpful in reducing the physiological symptoms of anxiety such as headaches, and insomnia.

Researchers and clinicians have started to explore how CBT can be culturally adapted to reflect the socio-economic realities, belief systems, and idioms of distress peculiar to Nigerian populations. For example, Agberotimi *et al.* (2021) conducted a culturally adapted CBT programme for Nigerian civil servants experiencing work-related stress and pre-retirement anxiety. The intervention included both cognitive therapy modules and socio-cultural dimensions, such as incorporating proverbs, storytelling, and communal experiences. The results showed significant reductions in anxiety and improved outlook toward retirement. Participants reported feeling more in control and less overwhelmed by the uncertainties of post-retirement life.

In the Nigerian educational sector, teachers often experience high emotional investment in their careers. Retirement, therefore, becomes not just a change in job status

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but a perceived loss of identity and relevance. CBT can help these teachers to challenge internalized beliefs such as “*I am only useful when I’m teaching*” or “*Without a salary, I’m nothing,*” and replace them with empowering cognitions like “*My experience still holds value*” and “*I can create a fulfilling life beyond the classroom.*” Importantly, culturally responsive CBT in Nigeria must take into account local norms and religious frameworks. Many individuals explain psychological distress using spiritual or supernatural interpretations, which can either facilitate or obstruct therapy depending on how it is handled. CBT facilitators in Nigeria are encouraged to adopt a flexible, integrative model that aligns therapeutic content with clients' worldviews, incorporating scriptural affirmations, Islamic reflections, or traditional idioms, where appropriate. This integration can help demystify therapy, reduce resistance, and enhance engagement. In terms of delivery, CBT can be implemented individually or in group formats. While individual therapy allows for more personalized attention, group CBT offers peer validation and shared learning, which are especially useful in Nigerian communal contexts. Group CBT sessions held in retirement planning workshops or community centres have shown promising results in rural and semi-urban areas.

Despite its promise, the application of CBT to retirement anxiety in Nigeria remains relatively underexplored. There is a need for further empirical studies focusing specifically on teachers particularly in Oyo State where a large portion of the public education workforce is nearing retirement age. Tailored CBT protocols that address the unique challenges of Nigerian teachers such as irregular pension payments, social expectations, and fear of redundancy could go a long way in improving psychological outcomes during this critical life transition. However, an emerging dimension in understanding psychological responses to retirement is the role of gender as a moderating variable. Gender differences are known to influence not only emotional expression but also the structure and utilisation of social support networks, coping strategies, and overall psychological adjustment to life transitions such as retirement. Studies have shown that women tend to express emotions more openly and seek social support more readily, while men are more likely to internalise stress or adopt avoidance coping strategies (Mahalik *et al* <https://journals.unizik.edu.ng/jtese>)

al., 2022). These gendered differences in emotional regulation and help-seeking Behavior can significantly influence how individuals experience and manage retirement anxiety. For instance, female teachers may experience heightened retirement anxiety due to a combination of socio-cultural and economic factors. These include prolonged caregiving roles, lower lifetime earnings due to the gender pay gap, and a greater likelihood of outliving their retirement savings (Ajayi & Ogunleye, 2021; World Bank, 2022). Furthermore, many female teachers in Nigeria may also be engaged in informal care work or may not have access to robust pension schemes, increasing their vulnerability to economic insecurity post-retirement.

Conversely, male teachers may encounter a different set of psychological stressors. Retirement for many men may signal the end of their professional identity, which often forms a core part of their self-concept. Men may also find it more difficult to adapt to the perceived loss of societal status and control, leading to increased risks of anxiety or depressive symptoms (Eze & Chukwuemeka, 2023). This aligns with the findings of Nwankwo and Afolabi (2023), who noted that male retirees in Nigeria often reported higher levels of psychological distress when retirement was perceived as involuntary or when it disrupted a major sense of purpose. Recognising these gender-based differences is critical in evaluating the effectiveness of psychological interventions like Group Therapy and Cognitive Behavioral Therapy (CBT). The moderating role of gender implies that these interventions may not yield uniform results across male and female participants. For example, group therapy may be more effective for women due to their preference for communal coping and emotional sharing, while CBT may benefit men more by promoting structured problem-solving techniques and cognitive reframing, which align with masculine norms of autonomy and rational control (Okafor *et al.*, 2022). Pre-retirement anxiety is a pressing issue that affects the psychological well-being of many public-school teachers in Nigeria, particularly primary school teachers in Oyo State. While financial factors are important, the emotional and psychological components of retirement planning remain largely neglected. Group Therapy and Cognitive Behavioral Therapy, both evidence-based and widely accepted interventions, offer <https://journals.unizik.edu.ng/jtese>

promising solutions to this problem. This study aims to explore their effectiveness in a Nigerian context, with the goal of improving the retirement experiences of teachers who have spent their lives serving the nation.

Statement of the Problem

The issue of pre-retirement anxiety has become increasingly prominent in the lives of Nigerian teachers, especially as they approach the end of their careers. Retirement, which should ideally be a time for relaxation and personal growth, is often met with uncertainty, fear, and a sense of loss among teachers. This anxiety is not merely about financial insecurity; it encompasses a range of psychological challenges, including concerns about personal identity, purpose, social isolation, and the fear of being forgotten or irrelevant after decades of service in the classroom. These issues are compounded by systemic challenges in Nigeria, such as irregular pension disbursements, inadequate pre-retirement counselling, and the lack of social safety.

In Oyo State, where a significant portion of the workforce comprises aging teachers, the problem is particularly pressing. Teachers in this region often face financial insecurity in retirement due to inadequate pension schemes and delays in gratuity payments, which contribute to heightened stress and emotional instability as they approach retirement age. The absence of structured psychological support, specifically addressing emotional readiness for retirement, exacerbates the situation. Furthermore, teachers are often left to navigate the transition alone, without adequate resources to help them prepare for life beyond the classroom. These issues highlight the urgent need for targeted interventions that can help mitigate the emotional toll of retirement and provide teachers with the tools necessary to transition successfully into this new life stage.

Primary school teachers represent a crucial segment of the Nigerian education system. They are responsible for laying the foundation for lifelong learning among children. In many communities, especially rural areas in Oyo State, these teachers also serve as moral leaders and community role models. Despite the significance of their roles, primary school teachers are among the most undervalued professionals in Nigeria. Their access to mental health services, training, and retirement planning resources is limited.

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They often continue working into old age under high-stress conditions with little job satisfaction. Therefore, this study aims to investigate the effectiveness of group therapy and cognitive Behavioral therapy in reducing pre-retirement anxiety among primary school teachers in Oyo State.

Objectives of the Study

The main objective was to investigate the effectiveness of Group Therapy and Cognitive Behavioral Therapy (CBT) in reducing pre-retirement anxiety among primary school teachers in Oyo State. The study aimed to:

1. examine the main effect of cognitive behavioral therapy in reducing pre-retirement anxiety among primary School teachers in Oyo state.
2. found the main effect of group therapy in reducing pre-retirement anxiety among primary School teachers in Oyo State.
3. Investigate the main effect of gender in reducing pre retirement anxiety among primary school teachers in Oyo State.

Hypotheses

Ho₁: There is no significant main effect of cognitive behavioral therapy in reducing pre-retirement anxiety among primary school teachers in Oyo state.

Ho₂: There is no significant main effect of group therapy in reducing pre-retirement anxiety among primary School teachers in Oyo State.

Ho₃ : There is no significant main effect of gender in reducing pre retirement anxiety among primary school teachers in Oyo State.

Theoretical Framework

Life-Course Theory

The life-course theory focuses on the impact of significant life transitions on an individual's development, emphasizing how these transitions, such as retirement, can influence emotional well-being and social roles. According to Elder (1998), major life transitions often serve as stressors, especially when individuals are unprepared for the changes they bring. Retirement, as one of the most significant transitions in a person's life, often presents challenges that individuals may not anticipate, particularly if they lack

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the necessary resources to navigate the change. How a person manages this transition can be influenced by a variety of factors, including financial stability, social support, and psychological readiness.

For teachers, particularly in Nigeria, the lack of adequate retirement planning both financial and emotional often contributes to heightened anxiety as they approach retirement. Retirement can be seen as a loss of identity, purpose, and routine, especially for teachers whose professional roles are so central to their lives. The absence of structured retirement support or guidance increases the psychological stress experienced by teachers, as they may feel ill-equipped to adjust to the challenges of post-retirement life.

Empirical Review of Related Studies

Cognitive Behavioral Therapy and Pre-Retirement Anxiety

Agberotimi *et al.* (2021) explored the application of CBT in Nigerian contexts and found it particularly effective for individuals experiencing anxiety related to life changes, including retirement. The study revealed that when CBT was culturally adapted taking into account local beliefs and expressions it significantly improved emotional outcomes among Nigerian adults. Participants were better able to challenge irrational thoughts surrounding retirement and develop more realistic and positive perspectives. Similarly, Abiola and Bello (2023) investigated CBT's impact on retired teachers in Kwara State. The therapy sessions, conducted in group settings and culturally adapted, led to improved emotional health. Participants reported better sleep patterns, reduced physical symptoms of anxiety such as fatigue and restlessness, and more positive attitudes towards retirement. Their results reaffirmed the effectiveness of CBT in mitigating anxiety through emotional regulation and the challenging of cognitive distortions.

Group Therapy and Pre-Retirement Anxiety

Kim and Moen (2022) explored the psychological impact of retirement in the United States and found that retirement often triggers emotional distress linked to fears of financial insecurity, social disconnection, and loss of purpose. Their study emphasized the need for emotional preparation alongside financial planning. Group Therapy was <https://journals.unizik.edu.ng/jtese>

recommended as a potent tool for easing the transition, providing a communal space where retirees could share their concerns, receive validation, and develop effective coping strategies. It helped foster emotional stability by mitigating feelings of isolation and uncertainty. Yalom and Leszcz (2020) offered a theoretical foundation for Group Therapy, highlighting its ability to reduce anxiety by promoting shared experiences and collective support. Their research showed that individuals who engaged in group settings often felt understood, less isolated, and more emotionally equipped to face their challenges. In the retirement context, Group Therapy provided retirees with a unique opportunity to draw strength from peers navigating similar life transitions.

Gender and Pre-Retirement Anxiety

Kim and Moen (2022), suggested that emotionally expressive interventions like Group Therapy might be particularly beneficial for individuals who value shared experiences and social connectivity—traits more commonly associated with women. This aligns with the observation that women, being generally more emotionally open, may find greater relief through communal therapeutic formats. Mahalik *et al.* (2022) provided clearer distinctions, showing that men often benefit more from structured and rational therapies like CBT. This preference stems from the alignment between CBT's problem-solving approach and traditional masculine norms that value control, logic, and action. In contrast, women may prefer the relational and expressive dynamics of Group Therapy, which provides a platform for emotional release and shared support.

Methods

This study adopted a quasi-experimental pre-test, post-test control group design. Intact groups of primary school teachers nearing retirement were used due to the impossibility of random assignment. Only the two experimental groups (CBT and Group Therapy) received treatment, while the control group did not. All groups were pre-tested to determine their level of pre-retirement anxiety and post-tested after the intervention to assess the impact of the treatments. The population for this study comprised all public primary school teachers nearing retirement in Oyo State, Nigeria. According to records from the Oyo State Universal Basic Education Board (SUBEB), there are approximately <https://journals.unizik.edu.ng/jtese>

13,412 primary school teachers across the state. Of this number, it is estimated that about 2,210 teachers are within five years or less to retirement, making them eligible for inclusion in this study. A multi stage sampling procedure and simple random sampling were adopted. A total of number of 90 primary school teachers nearing retirement were purposively selected as participants for the study. The participants were those who had a maximum of five years left in service and showed signs of pre-retirement anxiety. 30 participants in the Cognitive Behavioral Therapy (CBT) group, 30 participants in the Group Therapy (GT) group and 30 participants in the Control group.

The instrument used for data collection was the Beck's Anxiety Inventory (BAI), a widely recognised tool developed by Aaron T. Beck and colleagues to assess the severity of anxiety symptoms in individuals was adopted for the study. The inventory consists of 21 items, each describing a common symptom of anxiety (e.g., numbness, fear of worst happening, nervousness, inability to relax). Respondents are asked to rate how much they have been bothered by each symptom over the past week on a 4-point Likert scale, ranging from: Not at all, Mildly (It did not bother me much), Moderately (It was very unpleasant but I could stand it), Severely (I could barely stand it). The instrument was reviewed by experts in Test and Measurement, from Emmanuel Alayande University of Education (EAUED), who confirmed the cultural and contextual suitability of the items for use among Nigerian teachers approaching retirement.

The Beck Anxiety Inventory (BAI) has consistently demonstrated strong reliability across diverse populations and settings. Recent studies have reported Cronbach's alpha coefficients ranging from 0.85 to 0.94, confirming the tool's excellent internal consistency. The intervention was carried out in three phases: Pre Intervention Phase, Intervention Phase and Post Intervention Phase.

Results

H₀₁: There is no significant treatment effect of cognitive behavioral therapy in reducing pre-retirement anxiety among primary school teachers in Oyo state.

Table 1: Shown the Summary of Analysis of Co-Variance (ANCOVA) on the main effect of treatment on pre-retirement anxiety among primary school teachers in Oyo State.

Dependent Variable: POST TEST						
Source	Type III Sum of Squares	Df	Mean Square	F	Sig	Partial Eta Squared
Corrected Model	736.37	2	368.18	29.20	.000	.408
Intercept	91.23	1	91.23	7.23	.009	.078
PRETEST	415.62	1	415.62	32.93	.000	.280
Treatment	320.75	1	320.75	25.41	.000	.230

Source: Field Work, 2025

The data in Table 4.2.1 indicates an F-value of 25.41 and a significant p-value of .000. Since the p-value is less than the 0.05 level of significance, the null hypothesis is rejected. This implies that there is a significant difference in the post-retirement anxiety scores of primary school teachers exposed to cognitive Behavioral therapy (CBT) compared to those in the control group. Therefore, cognitive Behavioral therapy was effective in reducing pre-retirement anxiety among the participants.

H₀₂: There is no significant treatment effect of group therapy in reducing pre-retirement anxiety among primary School teachers in Oyo State.

Table 2: Shown the Summary of Analysis of Co-Variance (ANCOVA) on the main effect of treatment on pre-retirement anxiety among primary school teachers in Oyo State.

Dependent Variable: POST TEST						
Source	Type III Sum of Squares	Df	Mean Square	F	Sig	Partial Eta Squared
Corrected Model	690.80	2	345.40	26.78	.000	.395
Intercept	83.12	1	83.12	6.45	.013	.071
PRETEST	410.47	1	410.47	32.51	.000	.280
Treatment	280.33	1	280.33	22.19	.000	.210

Source: Field Work, 2025

The data in Table 4.2.2 indicates an F-value of 22.19 and a significant p-value of .000. Since the p-value is less than the 0.05 level of significance, the null hypothesis is rejected. This indicates that there is a significant difference in the post-retirement anxiety scores of primary school teachers who participated in group therapy compared to those in the control group. Therefore, group therapy was found to be effective in reducing pre-retirement anxiety among the participants.

H₀₃: There is no significant treatment effect of gender in reducing pre-retirement anxiety among primary school teachers in Oyo State.

Table 3: Shown the Summary of Analysis of Co-Variance (ANCOVA) on the main effect of Gender on pre-retirement anxiety among primary school teachers in Oyo State.

Dependent Variable: Source	POST TEST Type III Sum of Squares	Df	Mean Square	F	Sig	Partial Eta Squared
Corrected Model	437.48	2	218.74	13.69	.000	.254
Intercept	75.04	1	75.04	4.69	.034	.052
PRETEST	418.56	1	418.56	33.15	.000	.280
Gender	18.92	1	18.92	0.224	.231	.020

Source: Field Work, 2025

The data in Table 4.2.3 indicates an F-value of 0.224 and a p-value of 0.231. Since the p-value is greater than the 0.05 level of significance, the null hypothesis is not rejected. This implies that there is no significant difference in the post-retirement anxiety scores of participants based on gender. Therefore, gender did not have a significant effect on the reduction of pre-retirement anxiety among primary school teachers in Oyo State.

Discussion

The findings of Hypothesis one indicates that CBT had a meaningful impact on anxiety reduction, affirming its effectiveness. This result supports the broader understanding of CBT as a highly structured intervention that enables individuals to challenge and reframe maladaptive thoughts associated with anxiety-inducing life transitions such as retirement. This outcome is strongly aligned with the findings of Agberotimi *et al.* (2021), who noted that a culturally adapted CBT programme for Nigerian civil servants significantly reduced anxiety levels, especially when local idioms and cultural beliefs were incorporated into the therapy sessions. The relevance of this finding is further supported by Olanrewaju *et al.* (2021), who concluded that Nigerian adults were more responsive to CBT when it respected communal values and cultural norms. The findings of this study, supported by Ogunsemi and Oyekanmi (2022) and Abiola & Bello (2023), who both reported improved confidence, reduced anxiety, and emotional stability among teachers post-CBT, reaffirm CBT as a practical intervention for retirement readiness in Nigeria.

The second hypothesis indicates a notable impact on reducing anxiety levels. Participants who engaged in group therapy showed greater emotional adjustment and reported lower levels of retirement-related anxiety. This finding is in agreement with literature that recognizes group therapy as a highly effective intervention for individuals undergoing major life transitions. Specifically, Adebayo and Adebisi (2021) found that group therapy in Nigeria enhanced emotional stability among participants dealing with anxiety and depression. The communal aspect of the therapy encouraged openness, reduced emotional isolation, and provided validation for the participants' concerns. These dynamics are particularly relevant for Nigerian teachers, many of whom experience emotional detachment and social withdrawal as retirement approaches. In line with Yalom and Leszcz's (2020) theoretical model, the healing factors present in group therapy such as universality, catharsis, and interpersonal learning played a pivotal role in this study. Participants benefited from shared narratives, emotional feedback, and the knowledge that others were experiencing similar transitions. As described by Adegoke *et al.* (2020), such environments are essential for Nigerian teachers, who often feel a deep sense of loss upon leaving the classroom and community structures tied to their professional identity.

The result for hypothesis three indicates that both male and female participants responded similarly to therapeutic interventions, whether cognitive Behavioral therapy or group therapy. The implication is that gender did not significantly influence how much anxiety was reduced through the administered treatment programmes. This finding is consistent with the position of Ogundokun and Adekeye (2022), who found that while initial anxiety levels may differ slightly between genders due to societal expectations, the effectiveness of psychological interventions like CBT does not vary significantly by gender. In other words, once therapy is introduced, both men and women benefit equally in terms of anxiety reduction. Also, Okoli and Olasupo (2021) reported no significant gender difference in retirement adjustment among Nigerian public sector workers, noting that institutional and psychological preparation rather than gender was a stronger predictor of post-retirement mental health. This supports the result of the current study, <https://journals.unizik.edu.ng/jtese>

where both male and female teachers showed similar responses to structured therapeutic programmes.

Furthermore, findings by Adebayo and Akinola (2020) in their study of emotional well-being among teachers nearing retirement suggest that psychological needs during the retirement transition are largely shared across genders. They argue that fears of financial instability, loss of identity, and uncertainty about the future affect both genders in similar ways, making gender a less critical factor in the effectiveness of interventions.

CONCLUSION

Based on the findings, this study provides empirical evidence that both Cognitive Behavioral Therapy and Group Therapy are effective in reducing pre-retirement anxiety. These interventions offered psychological support and practical coping strategies that helped participants manage anticipatory stress more effectively. Importantly, the study found that these effects were not significantly influenced by gender, meaning that both male and female teachers benefitted equally from the interventions. In conclusion, the study affirms the value of incorporating psychological counselling particularly CBT and Group Therapy into teacher welfare and retirement planning initiatives in Nigeria. Doing so could significantly improve the emotional well-being of retiring teachers and promote a healthier, more confident transition into retirement.

Recommendations

In view of the findings, the following recommendations were made:

- a. **Incorporation of Psychological Interventions into Retirement Planning:** The Ministry of Education and the State Universal Basic Education Board (SUBEB) should integrate CBT and Group Therapy into existing pre-retirement workshops for teachers. These therapies should be made a core component of emotional readiness programmes.
- b. **Universal Access Regardless of Gender:** Since gender did not significantly affect outcomes, CBT and Group Therapy can be provided to all teachers without gender-based differentiation. This ensures equal access to effective mental health support for both male and female teachers.

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- c. Increased Government Support for Mental Health Services: The Nigerian government should allocate resources towards mental health initiatives in education, ensuring that retiring teachers receive structured support similar to financial and pension planning.
- d. Teachers should be counselled on retirement to view it as a new chapter in their lives rather than the end of their working life.

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