

OPTIMISM, "HOPE", AND "HEALTH-RELATED ISSUES" AMONG RETIRED TEACHERS IN DELTA STATE PUBLIC SECONDARY SCHOOLS UNDER THE CONTRIBUTORY PENSION SCHEME BETWEEN 2011 TO 2019

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Abstract.

This investigation examined optimism, "hope", and "health-related issues" among retired teachers in Delta state public secondary schools under the contributory pension scheme between 2011 and 2019. The investigation employed an ex-post facto design. The population was 7321 retired public secondary school teachers between 2011 to 2019. The researcher sampled 1,464 retired teachers from public secondary schools in Delta states. The stratified random sampling technique was employed to pick 20 % of retired teachers utilised in the investigation. The research instrument for the study was designated as Optimism, "hope", and "health-related issues" among Retired Teachers Questionnaire (OHHRRTQ). The instrument's validity was established using Factor Analysis Eigenvalues of above 1. The instrument's content validity was estimated with Principal Component Analysis with the Extraction technique. The Factor matrix of the Optimism Scale was 79.1%; the Scale was 85.3%, Hope Scale was 75 %, and the retired teacher's health-related issues Scale was 74.2%. Cronbach Alpha Statistics was utilised for shaping its steadfastness and the coefficient alpha. The internal dependability for the Optimism Scale was .81 ($P < .5$), the Scale was .85 ($P < .5$), the Hope Scale was .76 ($P < .5$), while that of retired teachers' health-related issues was .83 ($P < .5$). Items on the instrument based on variables such

as optimism and hope were scored with the four points scoring scale of Strongly Agree (4 points), Agree (3 points), Disagree (2 points) and Strongly Disagree (1 point). Out of the copies of 1,464 tools administered, 1,439 copies were recovered. Male Retired Teachers were 813 while Female retired teachers were 626. The mean rating was used to answer the two research questions. Pearson Product Correlation Coefficient (r) was utilised to test the two null hypotheses devised to guide the investigation at 0.05 levels of significance. The mean rating was used to answer the two research questions. Pearson Product Correlational Coefficient (r) was utilised to test the two null hypotheses devised to guide the investigation at 0.05 levels of significance. Findings showed that optimism and hope relate positively to health-related issues among retired teachers in Delta state public secondary schools under the contributory pension scheme between 2011 to 2019. Optimism and hope significantly relate to health-related issues among retired teachers in Delta state public secondary schools under the contributory pension scheme between 2011 and 2019. It was recommended in the study that retired teachers should be hopeful to manage health-related issues at retirement.

Key Words. *Contributory pension scheme, Health related issues, Hope, Optimism, Retired teachers.*

Introduction.

Teachers in the public secondary schools in Delta state are authorised by law to work for an utmost of 35 years or retire at 60 years, excluding university professors who may work for 70 years. In 2014, the Contributory Pension Act was a reform which abolished the 2004 Pension Reform Act. The 2014 Act ratified several requirements of the annulled 2004 Act, which comprise the institution of the contributory pension scheme with its whole aspect and

the National Pension Scheme as the sole regulatory and supervisory body in Nigeria. The 2014 Pension Reform Act is to strengthen the gains of the restructuring, address the recognisable implementation complexities and provide the legal setting to make structuring valuable instruments easy.

An optimist is likely to blame disappointment on retirement issues that are outside, provisional, precise and acknowledgement accomplishment in retirement issues that are inside, enduring and comprehensive (Seligman, 2018). A pension system with defined contributions is a foundation that presents a clear path for teachers to maintain a stable lifestyle well after retirement from service. Numerous teachers deem old age to be retirement.

Retirement results in most life structures that provide social status focus, rationale and financial resources. Taylor and Shore (2015) stated that there is a need to look at the push and pull issues which influence retired teachers. Push issues are unconstructive thoughts like poor health at retirement, while pull issues are usually positive thoughts such as the wish to go for relaxation at retirement. Push and pull issues must persist in persuading retired teachers optimistically or harmfully.

In an investigation, Schlossberg (2014) instituted that retirement is not solitary. However, numerous changes and coping with these changes depends on the position of job and family unit in the existence of the retirees, the time of retirement, the extent to which the job has been fulfilling, the hope retired teachers have concerning retirement, the level to which a meaningful existence is ascertained, retired teachers health and good judgment of financial protection at retirement.

In a similar study, Ubangha and Akinyemi (2015) established that 65% of retired teachers were prepared to teach at retirement if offered the opportunity. In a related inquiry, Vaillant, Dieago and Mukamal (2016) found a significant relationship between age at retirement and psychological and physical health. Good health is one of the retired teachers' most important concerns and a condition for human development in economic and other areas. Health and infirmity among retired teachers were perceived as the outcome of great effort and resistance between the inactive retired teachers and vital issues such as their mode of living.

One may hear elderly parents; retired teachers complain of no money to care for their health problems. In an instigation, Harris (2015) established that 59% of retired elderly teachers over 55 years of age have the same opinion that a-enormous aspects of their satisfaction come from years of employment.

In a study, Weinstein (2010) discovered that retired teachers were idealistically optimistic and less prone to become miserable at retirement or experience heart attacks. Furthermore, they were idealistically happy concerning what existence has for them. They deemed that they were much more prone than normal to experience a variety of helpful actions.

Optimism is both inspired and inspiring. Martin (2015) noted that under beneficial psychology. The emphasis has stirred in both postulation arrangement and investigation from what can be wrong with retired teachers, such as learned defenselessness, distrust, and despair, to what is acceptable from retired teachers, such as optimism, hope, and triumph. Hope had been obtained on annex act connotation. However, formerly in clinical psychology, hope was portrayed as a many-face conception relating to the broad outlook that one can attain their ambition (Erickson, Post & Paige, 2015).

In a comparable inquiry, Finlay, Trafimow, and Jones (2017) found that a total sum array of health-connected behavioral intents among retired teachers was triggered by a mixture of approaches and biased norms. In a comparable inquiry, the Le Figaro Newspaper (LFN, 2011) found that in France, the figure of retired married teachers above 55 years of age who divorced had amplified by 52% in four years. Complexities in familiarising themselves with retirement life were one issue. Dilemmas that were controllable while working time and again turn out to be intolerable with couples at home.

In similar research, Goleman (2018) ascertained a significant relationship between hope and not offering to overpower anxiety with an unnecessary technique or extreme stress in the multifaceted face-up or impediment. Snyder, Irying, and Anderson (2019) portrayed hope as a positive, inspiring circumstance based on the wisdom of victorious ambition and preparation to achieve goals. It includes determination and way-power. In an associated inquest, Sweeney, Anderson, and (2016) found that retired teachers with disheartened, unenthusiastic, descriptive approaches had more health problems than their more optimistic peers.

In a related investigation, Siegel, Siegel, Rodin, Seligman, and Dwyer (2011) ascertained that retired teachers with a depressive descriptive approach display weaker immune reactions. In a linked inquiry, Goldman and Harlow (2013) found that retired teachers' conviction that they should perform what they require to perform boosts adoption and the preservation of diverse health behaviors. In an associated exploration, KobosaKobasa (2012) acknowledged a personality approach she described as the power of endurance and ended that enduring retired teachers have two distinctiveness.

McGregor (1960) expressed two alternative views of retired teachers: Theory X, which is unconstructive and pessimistic, and theory Y, or positive and optimistic. Human beings are neither exceptional nor awful. There are obvious variations for behaviors based on cooperation and rivalry; adoration and hate; companionship and enmity, or accord and disagreement. In specified issues, retired teachers' behavior will replicate a position on one or more of these continua.

Statement of the Problem.

Implementing the contributory pension scheme in Delta state is witnessing widespread feeling, anxiety, and distrust among retired teachers in public secondary schools resulting in health-related issues among them. They are still facing rigors and suffering due to the failure of the Pension Commission and the government to pay their pension gratuity. Besides, the majority of them were not prepared for retirement. Delta state government subtracts pension contributions from teachers and fails to submit the deductions to the pension fund administrators.

The contributory pension scheme, which guarantees that retired teachers get their pension as and when due, is not adequately implemented, resulting in poor health, poverty, and starvation among the retirees. Delta state government is not fulfilling its commitment due to paying retired teachers their entitlements. Retired teachers are subjected to pain and hopelessness after meritoriously serving the Delta state government. They are allowed to die in poverty, and many suffer from health-related problems. A government that sees itself as a

defender of the regulations deliberately denied retired teachers their pension privileges which they worked for, under the pretext of implementing the Act.

Hypotheses.

- (1) There is no significant relationship between "optimism" and "health-related issues" among retired teachers in Delta State public secondary schools under the contributory pension scheme between 2011 to 2019.
- (2) There is no significant relationship between "hope" and "health-related issues" among retired teachers in Delta State public secondary schools under the contributory pension scheme between 2011 to 2019.

Purpose of the Study.

The exploration intended to examine optimism, "hope," and "health-related issues" among retired teachers in Delta state public secondary schools under the contributory pension scheme between 2011 to 2019. Principally, the investigation was examined.

- (1) The relationship between "optimism" and "health-related issues" among retired teachers in Delta state public secondary schools under the contributory pension scheme between 2011 to 2019.
- (2) The relationship between "hope" and "health-related issues" among retired teachers in Delta state public secondary schools under the contributory pension scheme between 2011 to 2019.

Review of Related Literature.

Theoretical Framework. The theories used in this study were Rational Emotive Therapy by Albert Ellis (1962), the idea of Learned Helplessness by Abramson, Segliman, and Teasdale (2018), and the Social Comparative Theory of Festinger (1954)

Rational Emotive Therapy of Albert Ellis (1962).

Rational emotive Therapy was developed by Albert Ellis (1962). He alleged that people's thinking directs their feelings. The underlying principle of rational emotive therapy is to express to people the reasonableness of their thoughts. Ellis maintained that numerous illogical attitudes are widespread in our civilization. People assumed that they must be appreciated and obtain support from nearly every other person, people must be systematically capable and realise to be valuable, certain people are naturally awful and wicked and should be liable and chastised when retirement issues do not go the way they desire, survival is dreadful and terrible, horrifying devastation and sadness comes from events outside us, and we have no power over our contentment.

If retirement is frightening, people should stay on it and be distressed regarding it. It is undemanding to avoid complexities than to confront them. People should depend on persons who are stronger than themselves, a pattern that has happened in our existence will persist, and they should be disturbed by other people's tribulations. Issues should be better than they do, and it is disastrous if retirement issues turn out as we wish.

Theory of Learned Helplessness of Abramson, Segliman, and Teasdale (2018).

The theory of learned helplessness was formulated by Abramson, Segliman, and Teasdale (2018). This theory states that deficiency of control in one circumstance is not by itself enough to create helplessness and inactivity in a completely different situation. What matters is the individual's attributions for that early poor control. The attribution can differ in two aspects. They are.

Internal Versus External. Does the individual attribute the early poor control to individual uniqueness, interior or exterior forces in the setting?

Stable Versus Unstable. Is the poor control attributed to issues seen as comparatively enduring or steady or as provisional uneven?

Comprehensive versus Precise. Is the cause seen as lengthening other circumstances in the retired teachers' existence or as restricted to exact circumstances?

According to Abramson, Segliman, and Teasdale (2018), individuals who make stable and comprehensive attributions for an unmanageable occurrence are further prone to demand further of the same from upcoming actions, which implies passive and powerless behaviour in innovative circumstances. Those who make interior attributions by blaming themselves are alleged to be further prone to develop low self-self-esteem. This theory was related to the study as it will enable retired teachers to adjust to retirement, positively creating a condition of helplessness among them.

Social Comparative Theory of Festinger (1954). Festinger (1954) Social Comparative Theory suggested that retired teachers endeavour appraise their aptitudes, performance, and viewpoints. Some human nature is simple to appraise against intent, physical yardsticks. Others have no such yardsticks for appraisal. Festinger suggested that in the absence of such yardsticks, people appraise their aptitudes and judgment with their social relationships with significant others. It makes no good decision to imagine persons' judgment as better than others and so similarity others are chosen based on decisive factors such as their level of resemblance to the comparer.

This theory was relevant to this study—retired teachers examine themselves from time to time and be acquitted with how they adjust to retirement.

Investigations on "Optimism" and "Health-related Issues" among Retired Teachers.

According to Jaffer (2011), the means to retired teachers having quality health is their behaviour. In every aspect of existence, retired teachers are inspired by optimistic hope. Though retired teachers are normally more optimistic than others, optimism is precise anticipation that can be amplified or lessened in indefinite circumstances (Armor & Taylor, (2011). The Science Magazine (2016) found that pessimism can boost the threat of retired teachers' psychological and physical ill health while optimism can encourage high-quality healthiness. They further found that retired men with reasonable to elevated hopelessness died twice the rate of those reporting low or no hopelessness.

In a related study, Chemers et al. (2010) established that there was a significant relationship between calculated "optimism" and "health-related issues" among retired teachers. In an inquiry, Schneider (2011) confirmed there was a significant relationship between "optimism" and "health-related issues" among health issues. In a related investigation, Scheier and Carver (2012) discovered that optimist teachers were more prone to take problem-centred ways of managing retirement stress, such as abusing alcohol which can influence health menace among them.

In a similar study, Carver et al. (2013) instituted a significant and positive relationship between healthier adjustment and retired teachers with arthritis and breast cancer. In a similar investigation, House and Shamir (2013) instituted that optimism significantly relates to retired teachers' health. In a related investigation, Scheier and Carver (2015) found that dispositional optimists accounted for fewer illness symptoms than pessimists. In an associated examination, Kobasa (2012) found that many retired teachers were often sick due to lack of funds and illness, while others managed to stay healthily due to fright of depression.

The idea that health comes from optimism is thoughtful and acknowledged in the placebo outcome. The propensity for non-vigorous drugs or treatment to progress sick, retired teachers as they were obliged to eat liquid remedy made of frog sperm, lizard tongues, crocodile droppings, fly speck, unicorn horns, and ground snake. They were also subjected to shock healing, forced nausea, bloodletting, freezing, and scorching.

The placebo effects give retired teachers who were sick confidence and hope. Nowadays, this psychological feature of healing is taken for granted in the health check system (Browm, 2018). Positive thinking cannot warrant good health. Though we should realize the power of the brainpower to persuade the body, it would be a nasty error to fault sufferers of ill health for having an awful thought (Krantz & Hehges, 2017). There is a need to create a fine line between blaming sick people on the one hand and pardoning them of any responsibility in their health (Friedman, 2011).

Investigations on Hope and Health Related Issues among Retired Teachers.

The Greek expression for hospitality, phi-lo-xe-ni'a, factually implies "Love of affection or compassion to unfamiliar persons. In an exploration, Peterson (2000) ascertained that hope is significant and positively related to satisfaction and expectation. In a similar investigation, Snyder et al. (2019) instituted that hope significantly and positively related to personalization, permanence, and popularity among retired teachers. In a related inquiry, Wumderley et al. (2018) established that on a normal level, female retired teachers have more hope when ill than male retired teachers. In a corresponding investigation, Ingram (2010) found that the more self-engaged retired teachers were more prone to suffer from alcoholism, hopelessness, nervousness, and other clinical chaos.

In a connected inquisition, Metalsky et al. (2013) instituted those miserable retired teachers were further prone than others to blameworthiness issues that are in the self, improbable to alter and wide-ranging in a sufficient sum to harm their facet of existence and this outcome to a sense of hopelessness. In a related inquiry, Csikszentmihalyi and Figurski (2012) found that retired teachers accounted for feeling comparatively miserable and hoped

they were doing something else in retirement. In an investigation, Bavley (2010, March) ascertained that hope significantly relates to retired teachers' health-related issues. In an exploration, Seligman (2018) found that retirement hopelessness significantly relates to negative health-related issues among retired teachers.

In a comparable analysis, Curry et al. (2017) ascertained that hope significantly relates to health-related issues among retired teachers in terms of confidence and positive emotion. In a related investigation, Spenser and Spenser (2011) established a significant relationship between hopelessness at retirement and negative health-associated issues among retired teachers. In an examination, Rodin and Langer (2017) found a substantial relationship between continuous hope and upcoming health issues among retired teachers.

In a similar investigation, Schulz (2016) ascertained that retired elderly teachers in the nursing home who were given further direction over daily schedule were better-off and further vigorous. In a comparable exploration, Rodin (2016) instituted those elderly retired teachers with coronary heart disease, cancer, and AIDS were better attuned psychologically when they considered they could persuade the path of their ill health.

Incomparable research, Science News (SN, 2014) found that nagging despair and psychological anguish boost retired teachers' possibility of developing heart diseases and dying from their outcomes. Further findings showed that death from heart diseases was four times more widespread among retired persons who accounted for extreme hopelessness.

Methods.

The investigation employed an ex-post facto design. The ex-post facto research is designed to measure or ascertain the impact of one variable on another, or more correctly, the relationship between one variable and another. In the ex-post facto study, the researcher does not have the ability or opportunity to vary or manipulate the independent variable. This inability to manipulate the independent variable stems from the fact that the variable is inherently non-manipulative or because its manifestation has already occurred (Peretomode & Ibeh, 20108).

The population was 7321 retired public secondary school teachers between 2011 to 2019. The researcher sampled 1,464 retired teachers from public secondary schools in Delta states. The stratified random sampling technique was employed to pick 20 % of retired teachers utilised in the investigation. The research instrument for the study was designated as Optimism, "hope," and "health-related issues" among Retired Teachers Questionnaire (OHHRRTQ). Hope instrument was modified from Snyder, Sympson, Ybasco, Borders, Babyak and Higgins (2016).

The content and construct validity were established with Factor Analysis. The fact of the instrument was established by utilizing Factor Analysis Eigenvalues of above 1 to gather factors into the scale. The instrument's content validity was estimated with Principal Component Analysis with the Extraction technique. The Factor matrix of the Optimism Scale was 79.1%; the Scale was 85.3%, Hope Scale was 75 %, and the retired teacher's health-related issues Scale was 74.2%.

To ensure the internal reliability of the instrument, the researcher administered the instrument to retired teachers from public secondary schools in Anambra state. Copies of the instrument (Optimism, "hope," and "health-related issues" among Retired Teachers

Questionnaire (OHHRRTQ), were retrieved from the respondents, and the scores obtained were utilised to establish the steadfastness of the instrument. The Cronbach Alpha Statistics was utilised for shaping its steadfastness and the coefficient alpha.

The internal dependability for the Optimism Scale was .81 ($P < .5$), Scale was .85 ($P < .5$), and the Hope Scale was .76 ($P < .5$). At the same time, that of retired teachers' health-related issues was .83 ($P < .5$). The researcher with the aid of capable exploration collaborator in the administration of the instrument was at the places where retirees hold their meetings and administer the instrument to those who were utilised as respondents and directed them on how to administer the instrument to the response. Ten items on the instrument based on variables such as optimism and hope were scored with the four points scoring scale of Strongly Agree (4 points), Agree (3 points), Disagree (2 points), and Strongly Disagree (1 point). Out of the copies of 1,464 tools administered, 1,439 copies were recovered. Male Retired Teachers were 813, while Female retired teachers were 626

The responses of the sampled health educators' in public secondary schools in Delta and Edo states were scored and added up. A mean rating of 2.50 was taken as the critical level of acceptance, while means ratings were used to answer the two research questions. At the same time, Pearson Product Correlational Coefficient (r) was utilised to test the two null hypotheses devised to guide the investigation at 0.05 levels of significance.

Presentations of Results.

Hypothesis 1. There is no significant relationship between optimism and health-related issues among retired teachers in Delta state public secondary schools under the contributory pension scheme between 2011 to 2019.

Table 1. Pearson Product Correlational Coefficient (r) Analysis of the Relationship between "optimism" and "health-related issues" Among Retired Teachers in Delta State Public Secondary Schools under the Contributory Pension Scheme between 2011 to 2019.

Groups	N	Summation	Sum of Square	ΣXY	Df	Calculated r Value	Critical r Value	Decision
Male	813	977	84177					Significant
Retired Teachers				19968	1437	0.42	0.19	Reject H_{01}
Female	626	1102	23161					
Retired Teachers								

Significant and positively related at a 0.05 level

Table 1 showed that the calculated r -value of 0.42 was greater than the critical r value of 0.19. Hence, the null hypothesis was rejected. This showed a positive and significant relationship between optimism and health-related issues among retired teachers in Delta state public secondary schools under the contributory pension scheme between 2011 and 2019.

Hypothesis 2. There is no significant relationship between "hope" and "health-related issues" among retired teachers in Delta state public secondary schools under the contributory pension scheme between 2011 to 2019.

Table 2. Pearson Product Correlational Coefficient (r) Analysis of the Relationship between and Health Related Issues Among Retired Teachers In Delta State Public Secondary Schools Under the contributory pension scheme between 2011 to 2019.

Groups	N	Summation	Sum of Square	ΣXY	Df	Calculated r Value	Critical r Value	Decision
Male	813	985	17324					Significant
Retired Teachers				16832	1437	0.74	0.19	Reject Ho2
Female	626	946	18395					
Retired Teachers								

Significant and positively related at a 0.05 level

Table 2 showed that the calculated r-value of 0.74 was greater than the critical r value of 0.19. Hence, the null hypothesis was rejected. This showed a positive and significant relationship between hope and health-related issues among retired teachers in Delta state public secondary schools under the contributory pension scheme between 2011 and 2019.

Findings.

There was a significant relationship between optimism, hope and health-related issues among retired teachers in Delta state public secondary schools under the contributory pension scheme between 2011 to 2019.

Discussion of Results.

There is no Significant Relationship between "Optimism" and "Health Related Issues" among Retired Teachers in Delta State Public Secondary Schools Under the Contributory Pension Scheme between 2011 to 2019.

Hypothesis 1 stated that there is no significant relationship between "optimism" and "health-related issues" among retired teachers in Delta State public secondary schools under the contributory pension scheme between 2011 to 2019. It was found in the study that there was a positive and significant relationship between optimism and health-related issues among retired teachers in Delta state public secondary schools under the contributory pension scheme between 2011 to 2019. These findings were in agreement with the results of Chemers et al. (2010) that there was a significant relationship between calculated "optimism" and "health-related issues" among retired teachers.

There is no Significant Relationship between "Hope" and "Health Related Issues" among Retired Teachers in Delta State Public Secondary Schools Under the Contributory Pension scheme between 2011 to 2019.

Hypothesis 2 stated that there is no significant relationship between "hope" and "health-related issues" among retired teachers in Delta State public secondary schools under the contributory pension scheme between 2011 to 2019. It was found in the study that there was a positive and significant relationship between hope and health-related issues among retired teachers in Delta state public secondary schools under the contributory pension

scheme between 2011 to 2019. These findings confirmed Snyder, Irying and Anderson's (2019) findings that hope is a positive inspiring circumstance based on the wisdom of victorious ambition and preparation to achieve goals. It includes determination and way-power.

Conclusion

Optimism and hope positively relate to health-related issues among retired teachers in Delta State public secondary schools under the contributory pension scheme between 2011 to 2019, as their mean ratings were low.

Optimism and hope significantly relate to health-related issues among retired teachers in Delta State public secondary schools under the contributory pension scheme between 2011 and 2019.

Recommendations

Retired teachers should be optimistic about managing health-related issues at retirement.

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