

**AN ASSESSMENT OF JOB SATISFACTION AND PRE-RETIREMENT ANXIETY
AMONG PRIMARY SCHOOL TEACHERS IN NIGER STATE, NIGERIA**

BY

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ABSTRACT

The study investigated the relationship between job satisfaction and pre-retirement anxiety among primary school teachers in Niger state. The study employed correlational research design. The study was guided by five (5) research questions and five (5) hypotheses. The population of the study consist of 20,525 male and female teachers. Through a stratified multistage sampling technique, a sample size of 546 was selected, which comprised 286 male and 260 female teachers. Job satisfaction and pre-retirement anxiety scales were used for data collection. Three experts validated the instruments. Cronbach Alpha was used to test the reliability of the instruments which yielded 0.82 and 0.84 for job satisfaction and pre-retirement anxiety scale respectively. Pearson Product Moment correlation were used to test hypothesis one, while hypothesis two, three, four and five were tested using t-test at 0.05 level of significance. The findings among others, revealed that significant difference exist between job satisfaction and pre-retirement anxiety among primary school teachers in Niger state ($p < 0.01$). Significant difference exist between male and female teachers ($t = 2.07$; $mean = 97.13$). No significant difference exist in pre-retirement anxiety between male and female teachers ($t = -0.602$, $mean = 74.54$ and 75.16 for male and female respectively). Based on these findings it was recommended that government should strengthen Guidance and Counselling units in all Educational zones to meet the pre-retirement counseling needs of primary school teachers in Niger state. It was also recommended that the salary structure of the primary school teachers should be enhanced.

Keywords: Assessment, Relationship, job satisfaction, Pre-retirement anxiety, teachers.

INTRODUCTION

One of the most important factors in organizational psychology, job satisfaction has been linked to a variety of psychological problems, from changing the work environment to retiring at the end of a career. The pleasant emotional state that results from the evaluation of one's employment as accomplishing job values and the degree to which individuals like (satisfaction) or dislike (dissatisfaction) their occupations is referred to as job satisfaction (Kahn & Boysiére, 1992). People are more likely to have strong ideas about how they feel, what they think, and how they plan to behave when they are happy in their professions. The various attitudes people hold towards their jobs is referred to as job satisfaction, which is formally defined as individual's positive or negative attitude towards their jobs (Weiss, 2002)

This shows that regardless of the method used to evaluate job happiness and the overall effectiveness of the public sector, it is still crucial to keep in mind that stress at work may have a good or negative impact on the degree of job satisfaction a person may experience (Newman et al, 2012). This might have effects on the public service's efforts to carry out its duties in an honorable manner. Researchers like Jaafar (2021), Singh (2019), and Ajayi have suggested connections between job satisfaction and stress at work (2018). Without a doubt, a public servant under stress may not function at their best or have the requisite work satisfaction. However, it was anticipated that with the implementation of the due process system in the Nigerian public sector, problems that cause stress at work and have an impact on job satisfaction would be addressed, allowing public workers to perform to their standards. Unfortunately, things have not worked out well. Owing process is further violated by the rank-and-file in the Nigerian public sector due to humiliating working circumstances and poor job motivation, which leads to unwelcome anxiety before retirement.

Retirement is viewed as a significant turning point in human development. People adjust to retirement well all over the world, and they are likely to experience it as a honey moon phase during which they are highly busy or as a rest and relaxation time during which they are recovering from the tensions and strains of job. As a result, employees typically participate in a process of anticipatory socialization as they get closer to retirement, according to Anson et al (1989). Retirement often marks a shift from the world of labor to one of less demanding employment and rest, particularly in the case of retirement owing to advanced age or a lengthy period of service (Belsky, 1990). Erikson (1968) in discussing his psychosocial stages of development has emphasized the importance of old adult stage described as integrity verses despair. This is a stage of accomplishments. Officers in public service in Nigeria are not allowed to remained in service, after attaining the retirement age of sixty years or thirty five years of pensionable service (FRN, 2008). Few categories of officers such as lecturers in universities and other tertiary institutions are however, allowed to remain in service beyond sixty years of age. Adeoye & Legbara (1997) also explained that some retirements in Nigeria are not due to old age or long service, but as a result of a cut down in expenses in the public and private sectors when there is economic meltdown as well as due to political factors.

These behaviors and remarks undoubtedly cause worry, especially among those who have either already retired or are nearing retirement. Some of the main causes of retirement anxiety

include not having enough money, having trouble managing one's mental health, managing a new, lower social status, not planning ahead enough, having trouble managing one's time, being totally dependent on one's current income, having trouble finding housing, not knowing what to do with one's pension, the attitudes of friends and family, and the difficulties of a sudden retirement (Ode, 2004). One of the key predictors of what a person would do after retirement is a lack of money or capital. This is due to the necessity for money to pay expenses that were previously handled by the office of the chief executives. Electricity, water, telephone, security, housekeepers, drivers, and medical bills provide significant issues that some pre-retirees may find stressful and frustrating, leading to high blood pressure (Adeoye & Legbara, 1997). These potential retirement crises highlight the importance of pre-retirement support.

Pre-retirement assistance refers to the psychological services provided to employees to help them become familiar with pre-retirement requirements for a fair retirement. Pre-retirement assistance, according to Akande (1993), is the delivery of thorough counseling and information on the social and other elements of retirement. The author went on to say that the goal of pre-retirement assistance is to help the employee consider his future. Where there is sufficient planning and psychological support, the fear of retirement may not materialize. This anxiety that come as retirement approaches as explained by Ugwu et. al (2021) are result of perceived unpreparedness and lack of self – adequacy or traumatic experiences in the life of some retirees for whom the approaching retirement is unknown. Appraising the relationship between job satisfaction and pre – retirement anxiety of employees thus become pertinent.

Statement of the Problem

At all levels, the demands of life present many difficulties to people. Pre-retirees are likely to be affected by these responsibilities, and they may frequently notice an increase in tension as they consider all that has to be done before entering the next stage of their professional careers. Because many pre-retirees are worried about their retirement preparation, retirement is beginning to feel real for them in this way. This is justified because no matter the source of power, salaries or other employment privileges in service, anxiety and fears about challenges ahead in term of building personal house, feeding the family, taking care of social services such as health care and costs, school fees, payment of bills for water and electricity consumption, domestic needs, loneliness after retirement, losing recognition and prestige, and lot of others may be enormous and unmanageable. In fact, these macro forces and the fear of unknown may create high anxiety leading to depression resulting in emotional, behavioral and health problems among those primary school teachers who are about to retire. It is against this backdrop, that this study deem it fit to appraise the relationship between job satisfaction and pre- retirement anxiety among primary school teachers in Niger State. Nigeria.

Purpose of the Study

1. To determine the relationship between job satisfaction and pre-retirement anxiety among primary school teachers in Niger State.
2. To assess the differences in job satisfaction between male and female primary school teachers in Niger State.

3. To determine the differences in pre-retirement anxiety between male and female primary school teachers in Niger State.
4. To find out the differences in job satisfaction between urban and rural primary school teachers in Niger State.
5. To investigate the differences in pre-retirement anxiety between urban and rural primary school teachers in Niger State.

Research Questions

1. Does job satisfaction and pre-retirement anxiety have relationship among primary school teachers in Niger State?
2. Are there differences in job satisfaction between male and female primary school teachers in Niger State?
3. Are there differences in pre –retirement anxiety between male and female primary school teachers in Niger State?
4. Are there difference in job satisfaction between urban and rural primary school teachers in Niger State?
5. Are there differences in pre –retirement anxiety between urban and rural primary school teachers in Niger State?

Hypotheses

Ho₁: There is no significant relationship between job satisfaction and pre-retirement anxiety among primary school teachers in Niger State.

Ho₂: There is no significant difference in job satisfaction between male female primary school teachers in Niger State.

Ho₃: There is no significant difference between pre-retirement anxiety between male and female primary school teachers in Niger State

Ho₄: There is no significant difference in job satisfaction between urban and rural primary school teachers in Niger State

Ho₅: There is no significant difference in pre- retirement anxiety between urban and rural primary school teachers in Niger State

METHODOLOGY

Correlational Research design was used in this study. In the opinion of Cherry (2022) correlational study is the type of design that looks at the relationship between two or more variables. This design was adopted because it provide the researchers with the opportunity to investigate the relationship between job satisfaction and pre- retirement anxiety and the factors that are associated with job satisfaction and pre-retirement anxiety among primary school teachers in Niger State of Nigeria as they exist.

The population of the study comprised all 20,526 teachers from 2,904 public primary schools in Niger State (Office of Statistics, Niger State Universal Basic Education Minna, 2022). A stratified multistage sampling technique was used to select 546 teachers at the level of the three senatorial zones and local government area. The study involved 286 male and 260 female teachers, out of which 396 teachers are from urban and 150 teachers from rural areas with varying years of service

Two instruments were used for data collection. These are job satisfaction scale and pre-retirement anxiety scale. The job satisfaction was measured using eighteen items scale drawn from the European Social Survey (ESS, 2010). The response were coded as follows: 1= strongly disagree while 5= strongly agree. The Pre-retirement Anxiety Scale, on the other hand, was adapted from Oluseyi and Olufemi's (2015) retirement anxiety scale. Three experts in the Department of Counselling Psychology, Ibrahim Badamasi Babangida University Lapai validated the instruments. These experts scrutinized each item for clarity of statements and their input and suggestions were used in producing the final copy of the instrument.

The reliability co-efficient using Cronbach's alpha was used to determine the internal consistency of the instruments. The copies of the instruments were administered on thirty respondents outside the area of the study. Statistical Packages for Social Sciences (SPSS) 20 version was employed to analyze the data and the reliability coefficient values of 0.82 and 0.84 were obtained for job satisfaction and pre- retirement scale respectively.

The researchers in conjunction with research assistants administered 546 copies of each instrument on the respondents through personal contact. The research assistants were given instructions on proper ways to administer the instruments on the respondents at their various locations. After the administration of the instruments, 534 copies were analyzed and 12 were either not returned or wrongly filled. For data analysis Mean and Standard Deviation were used Pearson Product Moment Correlation Co-efficient was used to test hypothesis one which measures the relationship, while hypotheses 2, 3, 4 and 5 were tested through t-test at 0.05 level of significance.

RESULTS

Ho₁: There is no significant relationship between job satisfaction and pre-retirement anxiety among the primary school teachers in Niger State.

Table 1: Pearson product correlation coefficient test relationship between job satisfaction and pre-retirement anxiety among the primary school teachers in Niger State

	Job Satisfaction	Pre-retirement Anxiety
Pearson Correlation	1	.387***
Job Satisfaction Sig. (2-tailed)		.000
N	534	534

Correlation is significant at the 0.01 level (2-tailed).

Table 1 above shows the result of Pearson product moment correlation coefficient to test the relationship between job satisfaction and pre-retirement anxiety among primary school teachers. Since the p-value from the table is less than 0.01 ($p < 0.01$), we therefore reject the null hypothesis (Ho) and conclude that, there is a statistical significant relationship between job satisfaction and pre-retirement anxiety among the primary school teachers in Niger State.

Ho₂: There is no significant difference in job satisfaction between male and female primary school teachers in Niger State

Table: 2: t-test to determine the significant difference in job satisfaction between male and female primary school teachers in Niger State

Gender	N	Mean	Std. Deviation	df	t	P-value	Decision
Male	276	97.1286	13.19870	532	2.072	0.039	Reject
Female	258	94.7255	13.60853				

Table 2 above shows the result of a t-test to determine the significant difference in job satisfaction between male and female primary school teachers in Niger State. Since the p-value from the table is less than 0.05 ($p < 0.05$), we reject the null hypothesis (H_0) and conclude that, there is a statistical significance difference in the job satisfaction between male and female primary school teachers in Niger State. Male teachers recorded the highest mean value of 97.13 to that of female teachers 94.73

H_{03} : There is no significant difference in pre-retirement anxiety between male and female primary school teachers in Niger State

Table: 3: t-test to determine whether or not there is significant difference in pre-retirement anxiety between male and female primary school teachers in Niger State

Gender	N	Mean	Std. Deviation	df	t	P-value	Decision
Male	276	74.5429	11.04430	532	-0.60272	0.547	Accept
Female	258	75.1608	12.67653				

Table 3 above shows the result of a t-test to determine whether or not there is significant difference in pre-retirement anxiety between male and female primary school teachers in Niger State. Since the p-value from the table is greater than 0.05 ($p > 0.05$), we accept the null hypothesis (H_0) and conclude that, there is no statistical significant difference in the re-retirement anxiety between male and female primary school teachers in Niger State. Both male and female teachers recorded the close mean values of 74.54 to that of male teachers 75.16 respectively.

H_{04} : There is no significant difference in job satisfaction between urban and rural primary school teachers in Niger State.

Table: 4: t-test to determine whether or not there is significant difference in job satisfaction between urban and rural primary school teachers in Niger State

Location	N	Mean	Std. Deviation	df	t	P-value	Decision
Urban	386	91.0068	12.46269	532	5.437	0.00	Reject

Job satisfaction

Rural 148 97.8863 14.61362

The table shows the result of a t-test to determine whether or not there is significant difference in job satisfaction between urban and rural primary school teachers in Niger State. Since the p-value from the table is less than 0.05 ($p < 0.05$), we reject the null hypothesis (H_0) and conclude that, there is a statistical significant difference in the job satisfaction between urban and rural primary school teachers in Niger State. Urban teachers recorded the lowest mean value of 91.00 to that of rural teachers 97.87

H_{05} : There is no significant difference in pre-retirement anxiety between urban and rural primary school teachers in Niger State

Table: 5: t-test to determine whether or not there is significant difference in job satisfaction between urban and rural primary school teachers in Niger State

Location	N	Mean	Std. Deviation	Df	T	P-value	Decision
Urban	386	76.0336	11.74895	532	3.826	0.00	Reject
Pre-retirement Anxiety			11.55128				
Rural	148	71.7095					

The table above shows the result of a t-test to determine whether or not there is significant difference in job satisfaction between urban and rural primary school teachers in Niger State. Since the p-value from the table is less than 0.05 ($p < 0.05$), we reject the null hypothesis (H_0) and conclude that, there is a statistical significance difference in pre- retirement anxiety between urban and rural primary school teachers in Niger State. Urban teachers recorded the highest mean value of 97.89 to that of rural teachers 71.71.

Discussion

The finding of hypothesis one state that there is significant relationship between job satisfaction and pre –retirement anxiety among primary school teachers. This mean that the teachers who are less satisfied with their job suffer more pre- retirement anxiety. Job dissatisfaction due to low income earning and other unfavorable condition of work laed to pre retirement anxiety among the teachers. This finding was concurred by Amoah-Mensah and Daikwa (2016), Davies, et al (2017) and Ugwu et al (2021). These researchers had found significant relationship between job satisfaction and pre-retirement attitude or anxiety among employees. They found that anxiety that come with retirement is as a result of perceived unpreparedness, lack of self –adequacy and traumatic experiences of some employees from job dissatisfaction.

From the finding of hypothesis two, there is a significant difference in job satisfaction between male and female teachers, which is in favor of male with the highest mean value of 97.13 to that of the female teachers 94.73. This finding corroborate with similar studies conducted by Saperstein et al (2012) and Aydin et al (2012) who found that male employees had

more positive job satisfaction than their female counterparts. This is likely because of the society that often place double expectation for women, where cultural factors, social policies and role expectation have been found to be associated with work –life balance.

On the finding of hypothesis three, the result show that there is no significant difference in the pre-retirement anxiety between male and female teachers. This means that pre-retirement anxiety between male and female teachers does not varies. The finding is however in disagreement with the studies carried out by Ugwu (2011) and Adeoye and Legbara (1997) whose finding revealed significant difference in pre- retirement anxiety between male and female workers. The result of these researchers showed that male employees had more pre –retirement anxiety than female employees as they are ageing. This could be because male employees are often pre occupied with the thought of the size of the family and his expected responsibilities,

The result of hypothesis four revealed that there is significant difference in job satisfaction among urban and rural teachers. This is in favor of rural teachers. From table 4, the mean value of urban teachers (91.00) is less than that of rural teachers (97.88). The reasonable cost of living in rural area could give the rural teachers more feeling of job satisfaction. The finding agreed with the studies of Najar and Dar (2017) and Sargent and Hannum (2005) whose finding pointed out that the teachers in rural are more satisfied with their job than their counterparts in the urban area.

The finding of hypothesis five also state that there is significant difference in the pre-retirement anxiety among urban and rural teachers. This is also in favor of rural teachers. Table 5 showed the mean comparison, where rural teachers had less mean (71.71) than the urban counterparts (76.03), this implies that pre- retirement anxiety among rural teachers is less than urban counterparts. This finding is in consonance with the work of Nweke (2013) Dalhatu (2018) who found significant difference in pre- retirement anxiety among urban and rural teachers.

CONCLUSION

Based on the findings, it could be concluded that:

- Significant relationship exist between job satisfaction and pre –retirement anxiety among primary school teachers in Niger state.
- Significant relationship exist in job satisfaction between male and female teachers in favor of male primary school teachers in Niger state.
- No significant relationship exist in the pre- retirement anxiety between male and female primary school teachers in Niger state.
- Significant relationship exist in job satisfaction between urban and rural teachers in favor of rural primary school teachers in Niger state.
- Significant relationship exist in pre- retirement anxiety between urban and rural teachers in favor of rural primary school teachers in Niger state.

RECOMMENDATIONS

The following suggestions are proffered:

1. Government should improve on the salary structure of primary school teachers in Niger state.

2. Government at state and local government levels should strengthen guidance and counselling units in all Educational zones to meet the pre- retirement counselling needs of primary school teachers in Niger state.
3. Pension Administrators in conjunction with Nigeria Union of Teachers (NUT) should organize regular enlightenment programs for primary school teacher about to retire.
4. Government should include the date of retirement in the appointment letters given to the teachers of primary schools.

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