ASSESSMENT OF THE RELATIONSHIP BETWEEN JOB SATISFACTION AND PRE-RETIREMENT ANXIETY AMONG SECONDARY SCHOOL TEACHERS IN ZAMFARA STATE,

NIGERIA

BY

Abdullahi DALHATU

B.SC. ED. (Biology) UDUS, 2006

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A THESIS SUBMITTED TO DEPARTMENT OF EDUCATIONAL PSYCHOLOGY AND COUNSELLING, FACULTY OF EDUCATION AHMADU BELLO UNIVERSITY, ZARIA. IN PARTIAL FULFILLMENT FOR THE AWARD OF MASTER DEGREE IN EDUCATIONAL PSYCHOLOGY

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May, 2018

DECLARATION

The researcher hereby declare that the work in this dissertation titled "**Assessment of the Relationship between Job Satisfaction and Pre-Retirement Anxiety among Secondary School Teachers in Zamfara State, Nigeria**" has been carried out by me in the Department of Educational Psychology and Counselling. The information derived from the literature has been duly acknowledged and references provided. No part of this dissertation has been previously presented for another degree in this University or any other institution.

Signature: …… Date: ……

Abdullahi DALHATU

CERTIFICATION

This dissertation titled" **Assessment of The Relationship between Job Satisfaction and Pre-retirement Anxiety among Secondary School Teachers in Zamfara State, Nigeria**" has been read and approved as meeting the requirement for the award of Master Degree in Educational Psychology in the Department of Educational Psychology and Counselling, Faculty of Education, Ahmadu Bello University, Zaria – Nigeria.

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Prof. S.Z. Abubakar Dean, School of Postgraduate Studies	Signature	Date

DEDICATION

This work is dedicated to my father, Alh. Abdullahi Tudun Jangebe and my mother, Hajia Halima Abdullahi for their lifelong impact. May Allah reward them with all the best here and thereafter.

ACKNOWLEDGEMENTS

First and foremost, the researcher wish to thank Almighty God, the creator of the heavens and earth for providing me with strength, wisdom and good health to undertake this research.

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OPERATIONAL DEFINITION OF TERMS

The following terms were defined according to their operations in this research:

Job Satisfaction: is a pleasurable emotional state resulting from the appraisal of one's job as achieving job values and the extent to which workers like or dislike their jobs.

Pre-retirement: Is a period when secondary school teachers have five years and below to retire from teaching profession.

Anxiety: is a nervousness, fear or worry developed by the teachers who are approaching their period of retirement.

ABSTRACT

The study investigated the relationship between job satisfaction and anxiety among secondary school pre-retirement teachers in Zamfara State, Nigeria. The study employed correlational and triangular designs. The study was guided by four (4) research questions and four (4) hypotheses. The population of the study consists of five thousand nine hundred and thirty four (5,934) male and female secondary school teachers in Zamfara State. A sample size of 361 was randomly selected for the study. Job Satisfaction Scale and Anxiety Scale were the instruments for data collection. They were validated by experts in the Department of Educational Psychology and Counselling, ABU Zaria. Means & standard deviation (SD), Pearson Product Moment Correlation (r) and Independent sample t – test were used to test the hypotheses of the study. Findings revealed that Significant relationship exists between job satisfaction and anxiety among secondary school pre-retirement teachers in Zamfara State (r= .755 and p- value = .001), significant difference exists between job satisfaction of urban and rural secondary school pre-retirement teachers in Zamfara State in favour of rural teachers(t= 15.71;mean = 89.31 for rural teachers and mean = 66.94 for urban teachers, p-value =.010),significant difference exists between preretirement anxiety of rural and urban secondary school pre-retirement teachers in Zamfara State (t=14.83;mean = 69.77 for urban teachers and mean = 49.98 for rural teachersp = 0.007),finally, significant difference exists between job satisfaction of male and female secondary school pre-retirement teachers in Zamfara State (t =17.02;mean = 71.74 for male teachers and mean = 85.21 for female teachers, p = 0.000).On the basis of these findings, it is recommended that Government should restructure the salary scale of teachers in order to give them more job satisfaction and reduce anxiety among pre-retirement teachers. Government should enlighten teachers on various coping strategies to deal with anxiety and on how to save for retirement by organizing seminars and workshops to teachers.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Job satisfaction or employee satisfaction has been defined in different ways. Some believe it is simply how content an individual is with his or her job, in other words, whether or not they like the job or individual aspects or facets of the job such as nature of work or supervision. Others believe it is a multidimensional psychological response to one's job. Researchers have also noted that job satisfaction measures vary in the extent to which they measure feelings about the job (affective job satisfaction) or cognitions about the job(cognitive job satisfaction). It has been a contention at global level whether individual is satisfied with the overall job or at the facet level i.e the different aspects of the job such as appreciation, communication, coworkers, fringe benefit, job condition, nature of the work, organization, personal growth, policies and procedures, promotion opportunities, recognition, security and supervision form a particular job (Idowu, 1998).

Retirement means to stop or withdraw from working simply because one has reached aparticular age; either by chronological age or by virtue of years spent in service.Whether one likes it or not the certainty of one leaving working either of the aforementioned ways cannot be ruled out. This buttresses the need the need for employees of today to start thinking and planning for retirement. The issues of how employees perceive retirement, their attitudes towards same and how they plan in that direction has not been given enough attention by researchers, yet the need to pay attention to this especially in a developing economy such as Nigeria cannot be over-emphasized due to economic shock that more often than not affect retirees after retirement.

The failure of public servants to avail themselves of pre-retirement counseling prior to termination of work had brought untold hardships to most of them at retirement. Such hardshipsincludes financial insufficiency, poor feeding, and inability to pay life sustaining bill. Others include dysfunctional family matters as well as psychological or behavior disorders like depression, hypertension, identity crises, alcoholism, loneliness, fast ageing and ill-health occasioned at times by loss of good accommodation among others (Inaja &Rose, 2013), the combined effects of these situations and other problems always lead to serious orientation, stress and feeling of deprivation and boredom which unless checked can sometimes degenerate into physical and mental problems. Apart from psychological problem occasioned by diminished status of retirees, the attendant deplorable financial condition attached to retirement affects the retirees' willingness to accept or adjust to the reality of life after retirement.

Workers in the well-organised sectors of the economy are noted to perceive retirement as something good. These workers look forward to the day they will retire. One major reason for this is because they are sure of receiving other retirement benefits without delay and also sure of receiving their monthly pensions where it is applicable. These workers look at retirement as a mark of honour and appreciation from their employer while other groups perceive retirement as a punishment to be avoided (Idowu,1998). Retirement to this second category therefore, means leaving regular employment for death. These set of workers who are basically in public sector may seem to dread retirement because of the seeming agony retirees undergo before receiving their retirement benefits.

Pre-retirement support is the psychological services made available to employee to get him or her acquainted with pre-retirement needs for a comfortable retirement. It is also aimed at helping workers to plan for their retirement when still engaged. According to Akinade (1993),

pre-retirement support is the provision of comprehensive guidance and information concerning the social, emotional, social and other aspects of retirement. The essence of pre-retirement support according to him is therefore to make employee aware of his tomorrow. The fears associated with retirement may not be there if adequate planning is done with the aid of psychologists. To many people, a mention of word retirement is associated with negative feelings. Only few view it with zeal and enthusiasm (Grangard, 2002). Obviously many people enter into retirement without any personal plans or pre-retirement counseling. Influence of labour on their own part have to done much to enlighten the labour force of the need for planning for retirement. Hence many workers enter into retirement as destitute. Retirees in Nigeria today are more like beggars especially those who retire without planning huge bribe is required of them for their document to be processed, and if the money have not materialize, they are expected to still give bribe before they collect that which is legitimately theirs. This is not only but has the tendency to discourage public servant who are still working who are about to retire. This according to Inaja and Rose (2013)explains why some workers falsify their age and document so that retirement will not catch up with them fast.

There are several myths regarding job satisfaction. One of such myths is that a happy employee is a productive employee (Syptak, 1999). Research has offered little to support that a happy employee is productive, on the contrary, some researches have suggested that casualness may creep in, shifting from productivity to satisfaction (Bassett, 1994). Hence, if there is a correlation, it is a weak one. Knowing that research does not support the idea that happiness and employee's satisfaction creates higher production, why do psychologists and organizations still attempt to keep employees happy? Many have pointed out that psychologists research perspective moves beyond increasing the bottom line of an organization. Happy

employees do not negatively affect productivity and can have a positive effect at workplace and on society at large. It also positively impacts the organization's brand image. Therefore, it still benefits all parties to have happy and satisfied employees. Another fallacy is that the pay is the most important factor in job satisfaction. In reality, employees are more satisfied when they enjoy the environment in which they work (Berry, 1997).

An individual can have a high paying job and not be satisfied because it is boring and lacks sufficient stimulation. In fact, a low-paying job can be seen as satisfying if it is adequately challenging or stimulating. There are numerous factors that must be taken into consideration when determining how satisfied an employee is with his or her job, and it is not always easy to determine which factors are most important to each employee. Job satisfaction is very subjective for each employee and each situation being assessed. It is against this background that the researcher is interested in assessment of the relationship between job satisfaction and pre-retirement anxiety among secondary school teachers in Zamfara state.

1.2 Statement of the Problem

Retirement or termination of work signifies a period of major change in the life of secondary school teachers. Such changes are usually devastating and traumatic in the life of the retiree, especially when the person concerned did not prepare for the phase of life. The adverse psychological and socioeconomic disposition identified to characterized functional discontinuation of their regular financial source of livelihood and its corresponding decline in the social status cannot be overstated. Such challenges include financial insufficiency, poor feeding, dysfunctional family matters as well as psychological or behavior disorders thinking of the delay in payment of retiree, processing and documentation which may likely lead to depression,

hypertension, identity crisis, alcoholism, loneliness, fast ageing and ill health occasion at times by lot of good accommodation among others. Some also experience low of self-esteem due to lower status in which they find themself on retirement from a highly exalted position they had occupied as public services. Some teachers are not satisfied with the job in itself perhaps because it does not pay them to cater for their needs of survival let alone saving for the rainy day.Thus,it was against this background the study investigated the relationship between job satisfaction and pre-retirement anxiety among secondary school teachers in Zamfara State, Nigeria.

1.3 Objectives of the Study

For the purpose of this study, the following objectives were stated:

1- To determine the relationship between job satisfaction and pre-retirement anxiety among secondary school pre-retirement teachers in Zamfara state.
2- To assess the difference between job satisfaction of urban and rural secondary school pre-retirement teachersin Zamfara state.
3- To assess the difference between pre-retirement anxiety of urban and rural secondary school pre-retirement teachers in Zamfara state.
4- To assess the difference between job satisfaction of male and female secondary school pre-retirement teachers in Zamfara state.

1.4 Research Questions

The following questions were raised to guide the study:

1- What is the relationship between job satisfaction and pre-retirementanxiety among secondary school pre-retirement teachers in Zamfara state?

2- What is the difference between job satisfaction of urban and rural secondary schoolpre-retirementteachersinZamfara state?
3- What is the difference between pre-retirement anxiety of urban and rural teachers in Zamfara state?
4- What is the difference betweenjob satisfaction ofmale and female secondary school pre-retirement teachers in Zamfara state?

1.5 Hypotheses

The following hypotheses were formulated to guide the study:

1- There is no significant relationship between job satisfaction and pre-retirement anxiety among secondary school pre-retirement teachers in Zamfara state.
2- There is no significant difference between job satisfaction of urban and rural secondary school pre-retirement teachers in Zamfara state.
3- There is no significant difference between pre-retirement anxiety of rural and urban secondary schoolteachers in Zamfara state.
4- There is no significant difference between job satisfactionof male and female secondary school pre-retirement teachers in Zamfara state.

1.6 Basic Assumptions

This research is based on following assumptions to guide the study:

1- It is assumed that job satisfaction may have significant relationship with pre-retirement anxiety among secondary school pre-retirement teachers in Zamfara state.
2- Urban and rural secondary school pre-retirement teachers in Zamfara state are assumed to be different in their job satisfaction.

3- Rural and urban secondary school pre-retirement teachers in Zamfara state are assumed to be different in their experience of anxiety.
4- Male and femalesecondary school pre-retirement teachers inZamfara state are assumed to be different in their job satisfaction.

1.7 Significance of the Study

The findings of this study will add relevance to theory building in behavioural management most especially in handling job satisfaction and pre-retirement anxiety among secondary school teachers in Zamfara state, Nigeria and the rest of the world. The findings of this study if properly disseminated through seminars, symposiums, conferences and workshops the problems of job satisfaction and pre-retirement anxiety would be a thing of the past. It will also bridge the gaps of doubts among workers stakeholders involved in teaching and learning process. Specifically, this study will provide insight into how preretirement anxiety relates to job satisfaction, difference between job satisfaction and preretirement anxiety of urban and rural teachers, on one hand, male and female on the other.

Government will find this study of significant importance as it will uncover the issues that pertain to teachers satisfaction in their job and their worries especially as they are about to retire or think of it in the future. This will enable government to make policies that will enhance the state of teachers which will make them comfortable in their service years thereby making them more productive.

This study would provide enlightenment to teachers union and other corporative societies on the aware of the teachers' feeling as regards to their job which have implication in the future lives as it may have relationship with pre-retirement anxiety among teachers about to retire. This

study would provide enlightenment to general civil servants as they will deduce how to handle their jobs and cope with pre-retirement anxiety in the long run.

This study would be actualized if the findings and recommendations are published in journals and educational periodicals and or present the results in workshops, seminars and the use of media to keep the public abreast of the issues of job satisfaction and pre-retirement anxiety among secondary school teachers.

Finally, it will serve as a link to future researchers mostly those who want to explore on job satisfaction and pre-retirement.

1.8 Scope and Delimitation of the Study

This study focuses on job satisfaction and pre-retirement anxiety as the major variables under investigation. It involves male and female, urban and rural teachers with different categories of retirement (voluntary, years in service and age) among secondary school teachers in Zamfara state**.** The study is delimited to teachers who are not on the verge of retirement**.**

Job satisfaction which entails teachers' self-evaluation of the worth attached to their job and commitment towards accomplishment of desired objectives vis-à-vis their experience of pre-retirement anxiety towards the end of their career.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Introduction

This chapter deals with review of relevant literature based on the major variables of the study. The chapter deals with conceptual framework, theoretical frame work meant to explain the variables under investigation, empirical studies were also reviewed and finally uniqueness of this study was established. The following are the areas of the review:

- Concept of Job Satisfaction

i- Variables of Job Satisfaction/Dissatisfaction

ii-Measurement of job satisfaction

iii-Importance of Job Satisfaction

iv-Age and Job satisfaction

- Concept of Pre-retirement Anxiety (PA)
- Concept of Anxiety

●Nature of Anxiety

●Causes of anxiety

●Sign and symptoms of anxiety

●Concept of Retirement

●Sources/Causes of Pre-retirement Anxiety

●Effects of Pre-retirement Anxiety

- Relationship between Job Satisfaction and Retirement
- Theoretical Framework

●Maslow's Needs Hierarchy theory

- ●Herzberg’s Motivator-hygiene Theory
- ●Aaron Beck Theory
- ●Freud’s Cognitive Behaviour
- ●Empirical Studies
- Summary

2.2. Concept of Job Satisfaction

Due to the popularity of job satisfaction within the field of occupational and organisational psychology, various researchers and practitioners have provided their own definitions of what job satisfaction is. However, the two most common definitionsincludes people's actions in relation to their work such as tardiness, working late, faking describe job satisfaction as the pleasurable emotional state resulting from the appraisal of one’s job as achieving or facilitating the achievement of one’s job values (Locke, 1975) and the extent to which people like (satisfaction) or dislike (dissatisfaction) their jobs (Spector, 1997).The emotional component refers to job-related feelings such as boredom, anxiety, acknowledgement and excitement. The cognitive component of job satisfaction pertains to beliefs regarding one's job whether it is respectable, mentally demanding/challenging and rewarding. The behavioural component consists of illness in order to avoid work (Bernstein & Nash, 2008).

In general, most definitions cover the affective feeling an employee has towards their job. This could be the job in general or their attitudes towards specific aspects of it, such as their colleagues, pay or working conditions (Lu, 2005). In addition, according to Luthans, (2005) it is the extent to which work outcomes meet or exceed expectations may determine the level of job satisfaction. However, job satisfaction is not only about how much an employee enjoys work.

Taber and Alliger (1995) found that when employees of an American educational institute rated how much they enjoyed individual tasks within their role, their scores were moderately correlated to satisfaction with the work itself, and associated (although weakly) with global job satisfaction.

Taber and Alliger (1995) also found that other measures (such as, level of concentration required for the job, level of supervision, and task importance) all had no impact on satisfaction. This study demonstrates that the accumulating enjoyment of work tasks added up to overall job satisfaction. However, the low relationship does suggest that other factors, besides enjoyment, contribute to how satisfied employees feel at work. Job satisfaction is being linked to productivity, motivation, absenteeism/tardiness, accidents, mental/physical health, and general life satisfaction (Landy, 1978). A common theory within the research has been that, to an extent, the emotional state of an individual is affected by interactions with their work environment. People identify themselves by their profession, such as a doctor, lawyer, or teacher. Hence, an individual's personal well-being at work is a significant aspect of research (Judge& Klinger, 2007).

There are several myths regarding job satisfaction. One such myth is that a happy employee is a productive employee (Syptak, 1999). Research has offered little to support that a happy employee is productive, on the contrary, some researches have suggested that casualness may creep in, shifting from productivity to satisfaction (Bassett, 1994). Hence, if there is a correlation, it is a weak one. Knowing that research does not support the idea that happiness and employee satisfaction creates higher production, why do psychologists and organizations still attempt to keep employees happy? Many have pointed out that psychologists

research perspective moves beyond increasing the bottom line of an organization. Happy employees do not negatively affect productivity and can have a positive effect at workplace and on society at large. It also positively impacts the organization's brand image. Therefore, it still benefits all parties to have happy and satisfied employees. Another fallacy is that the pay is the most important factor in job satisfaction. In reality, employees are more satisfied when they enjoy the environment in which they work (Berry, 1997). An individual can have a high paying job and not be satisfied because it is boring and lacks sufficient stimulation. In fact, a low-paying job can be seen as satisfying if it is adequately challenging or stimulating. There are numerous factors that must be taken into consideration when determining how satisfied an employee is with his or her job, and it is not always easy to determine which factors are most important to each employee. Job satisfaction is very subjective for each employee and each situation being assessed.

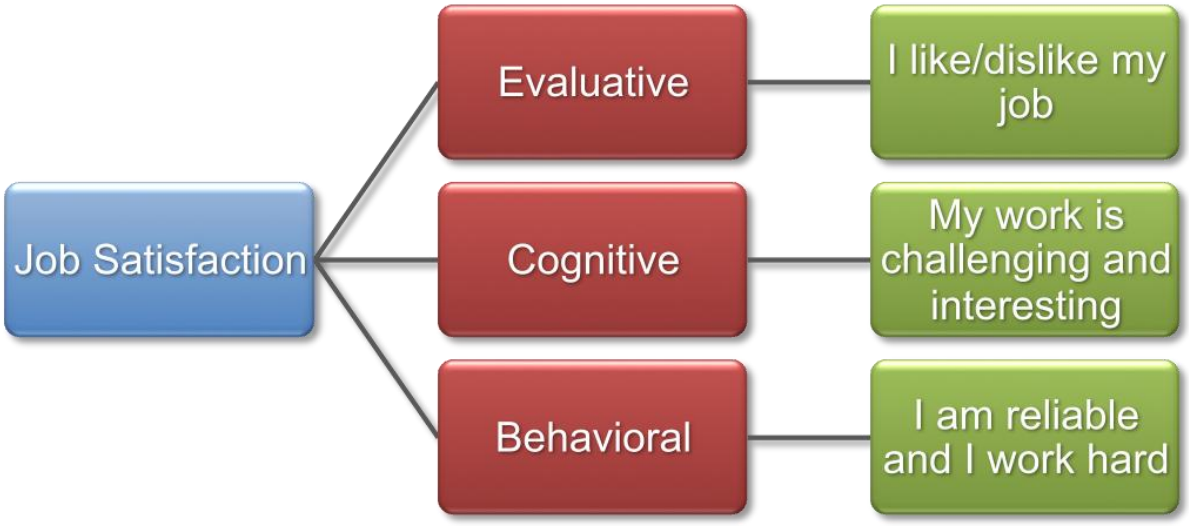


Figure1. Components of job satisfaction (The Pennsylvania State University, 2010)

The above diagram depicts that job satisfaction has three main components – evaluative, cognitive and behavioural with each centred towards self-assessment of one's job satisfaction.

Variables of Job Satisfaction/Dissatisfaction

People tend to evaluate their work experiences based on feelings of satisfaction or dissatisfaction regarding their job, as well as the organization in which they work (Jex, 2002). There are many probable influences that affect how favorably an individual appraises his or her job. Through years of extensive research, psychologists have identified numerous variables that seem to contribute to either job satisfaction or organizational commitment (Glisson&Durick, 1988). To explain the development of job satisfaction, researchers have taken three common approaches: job characteristics, social information processing (organizational characteristics), and dispositional (worker characteristics) (Glisson&Durick, 1988; Jex, 2002).

Job characteristics approach research has revealed that the nature of an individual's job or the characteristics of the organization predominantly determines job satisfaction (Jex, 2002). According to Hackman & Oldham (1980), a job characteristic is an aspect of a job that generates ideal conditions for high levels of motivation, satisfaction, and performance. Furthermore, Hackman & Oldham (1980) proposed five core job characteristics that all jobs should contain: skill variety, task identity, task significance, autonomy, and feedback. They also defined four personal and work outcomes: internal work motivation, growth satisfaction, general satisfaction, and work effectiveness which have been added to the more popular dimensions of job

satisfaction assessment: the work itself, pay, promotional opportunities, supervision, and co-worker relations (Smith et al., 1969).

A common premise in research of the effects of job circumstances on job satisfaction is that individuals assess job satisfaction by comparing the current receivables from the job with what they believe they should receive (Jex, 2002). For example, if an employee receiving an annual salary of $45,000 believes that he or she should be receiving a salary of $43,000, then he or she will experience satisfaction; however, if the employee believes that he or she should be receiving $53,000, then he or she will feel dissatisfied. This comparison would apply to each job facet including: skill level, seniority, promotional opportunities, supervision, etc. (Jex, 2002).

According to Locke (1976), this process becomes even more complex since the importance of work facets differs as per individual perception. For example, one employee may feel that pay rate is extremely important while another may feel that social relationships are more important. To explain the effects of these differences, Locke (1976) put forth the ideas of the range of affect theory. The hypothesis of this theory is that employees weigh facets differently while assessing job satisfaction (Locke, 1976). Consequently, this leads to an individual measure of satisfaction or dissatisfaction when expectations are met or not. For example, the job satisfaction of an employee who places extreme importance on pay would be positively impacted if he or she receives a salary within expectation. Conversely, his or her level of pay would minimally impact the job satisfaction of an employee who places little importance on pay.

●Social Information Processing (Organizational Characteristics)

Based mainly on Festinger's (1954) Social Comparison Theory, Jex (2002) explains that during social information processing, employees look to co-workers to make sense of and develop attitudes about their work environment. In other words, if employees find their co-workers positive and satisfied then they will most likely be satisfied; however, if their co-workers are negative and dissatisfied then the employee will most likely become dissatisfied. New hires may become "tainted" during the socialization process if placed around employees who are dissatisfied (Jex, 2002). Although laboratory studies have found that social information has a prevailing impact on job satisfaction and characteristic perceptions, organizational tests have been less supportive (Jex& Spector, 1989).

Weiss and Shaw conducted a study that required subjects to view a training video where assembly-line workers either made positive or negative comments regarding their jobs. The subjects who viewed the video were then given the opportunity to perform the job. The study found that the subjects who were shown the positive video enjoyed performing the job tasks more than the subjects who viewed the negative tape (Aamondt, 2009).Mirolli (1998) also conducted a similar study. In this study, the subjects performed a task with two experimenters pretending to be other subjects (referred to as confederates). In one condition, positive comments were made by the confederates about the job and how much they enjoyed it. In the second condition, the confederates made negative comments about the job and how much they disliked it. In the control condition, no positive or negative comments were made regarding the job. The actual subjects exposed to the confederates who made positive comments rated the job tasks as

more enjoyable than the subjects exposed to the negative comments by the confederates. This further supports social information processing theory (Aamondt, 2009).

Generally, the research on social information processing theory supports the idea that social environment does have an effect on employees' attitudes and behaviors (Aamondt, 2009). As an application of social information processing theory, Netzwerk, an IT company in Germany, implemented rules in their contracts. Employees who work at this company must sign a contract agreeing not to whine or complain and have even fired employees for excessive whining (Aamondt, 2009).

●Dispositional (Worker Characteristics)

Internal disposition is the crux of the latest method of explaining job satisfaction which hints some people being inclined to be satisfied or dissatisfied with their work irrespective of the nature of the job or the organizational environment (Jex, 2002). More simply put, some people are genetically positive in disposition (the glass half full), whereas others are innately negative in disposition (the glass half empty). For instance, a study of twins who were reared apart (same genetic characteristics but different experiences) found that 30 percent of inconsistency in satisfaction was accredited to genetic factors (Arvey et al., 1989). Although individuals change jobs and employers, individual disposition has been shown to be consistent by the use of survey results on job satisfaction (Staw& Ross, 1985). Additionally, Staw et al. (1986) found that adolescent evaluations of affective disposition were correlated with adult job satisfaction as many as forty years later.

Several years of research have been conducted on the dispositional source of job satisfaction, and have presented strong evidence that job satisfaction, to some extent, is based on disposition (Judge & Larsen, 2001). Dispositional affect is the predisposition to experience related emotional moods over time (Judge &Kammeyer-Mueller, 2008). Accordingly, this approach assumes that an employee's attitude about his or her job originates from an internal (mental) state. Positive affect is a predisposition favorable to positive emotional experience, whereas negative affect is a predisposition to experience a wide array of negative emotions (Watson, Clark, & Carey, 1988). Positive affective people feel enthusiastic, active, alert and optimistic while negative affective people feel anger, contempt, disgust, guilt, fear and nervousness (Watson, Clark, &Tellegen, 1988).

There is ample evidence supporting disposition causing job satisfaction from a Social Cognitive aspect as well. Causation through disposition indicates that job satisfaction can be determined by an individual's general overall outlook. In psychology, Cognitive Theory of Depression states that an individual's thought process and perceptions can be a source of unhappiness. Moreover, the automated thoughts and processes (Beck, 1987) resulting from irrational and dysfunctional thinking perpetuate emotions of depression and unhappiness in individuals. Judge and Locke (1992) examined these concepts in detail. They discussed cognitive processes like perfectionism, over-generalization and dependence on others as causation for depression leading to unhappiness. They claimed that subjective well-being resulting from an affective disposition leads to individuals experiencing information recall regarding their job. In short, happy individuals tend to store and evaluate job information differently than unhappy individuals. This type of recollection indicates that job satisfaction may be influenced by subjective well-being.

Tait, Padgett, and Baldwin (1989) performed a meta-analytic review discovering an average correlation between job and life satisfaction to be 0.44, which supports the theory of dispositional effect on job satisfaction. In addition, Howard and Bray (1988) determined through a study they performed on AT&T managers that motives such as ambition and desire to get ahead serve as some of the strongest predictors for advancement. Also, Bandura (1986) states that individual's aspirations become their standards of self-satisfaction indicating that those with high goals, theoretically, should be harder to satisfy than people with low goals. This would indicate that a high level of ambition resulting from high standards can point to a lower satisfaction as an end result. In addition, it is often the case that unsatisfied workers are highly ambitious but unhappy as a result of their inability to be promoted within an organization. For this reason, ambition can negatively influence job satisfaction. However, Judge and Locke (1992) caution that dysfunctional thinking is not singularly responsible for dispositional factors affecting job satisfaction. They mention self-esteem, locus of control, self-efficacy, intelligence, and ambition as well.

Social Cognitive aspects have been found to contribute significantly to job satisfaction; however, researchers have not conducted simultaneous comparison of these approaches (Baker, 2004). Job characteristics have been shown to impact job satisfaction (Baker, 2004). Recent studies on social informational processing have found that leadership actions influence job satisfaction (Baker, 2004). Various research findings have indicated that a relationship between disposition and job satisfaction does in fact exist. Weiss and Cropanzano (1996) advocated that emotionally significant procedures at work may be influenced by disposition, which in turn influences job satisfaction. Job characteristics have been favored in research (Thomas, 2004);

however, less research has been conducted on the dispositional approach, since it is fairly new (Coutts &Gruman, 2005).

Other Variables of Satisfaction/Dissatisfaction

Life Satisfaction

Life satisfaction is often considered separately from job satisfaction with regard to productivity in the workplace, but since the majority of this research is correlational, it is crucial to explore potential relationships between these two factors themselves rather than strictly with regard to performance. Research suggests there is in fact a significant relationship between job satisfaction and life satisfaction, with a correlation of zero (based on a meta-analysis of 34 studies with a combined sample size of 19,811) (Tait et al., 1989). With this relationship being correlational, causation cannot be determined, though it is suggested that the nature of the relationship is reciprocal or bi-directional. (Judge et al., 1993) In other words, life satisfaction may positively influence job satisfaction and job satisfaction will also positively influence life satisfaction. Conversely, some research suggests that life satisfaction often precedes and is a good predictor of job satisfaction (Judge et al., 1993). Nevertheless, one cannot deny there is a significant relationship between job satisfaction and life satisfaction based on correlational research (Jones, 2006).

Engagement

It is difficult to establish all the antecedents that lead to job satisfaction. However, an additional construct that has a positive correlation to job satisfaction is engagement. In a meta-analysis, the correlation between job satisfaction and engagement is zero (Harter et al., 2002).

Stirling, (2008) notes that 20 percent of engaged individuals do 80 percent of the work. An engaged team member is one who is enthusiastic about the organization and the work they do. Examples of employee engagement include a team member helping another struggling to complete a task, or an associate who take over and completes a pending task in the absence of the responsible party. Therefore, it is crucial to continue to cultivate job satisfaction among such highly productive individuals.

Measurement of Job Satisfaction

The measurement of job satisfaction can be classified into three different methods: single question, global measurement, and facet measurement. The single question asks only one question as an indication of how satisfied an employee is at work. This is commonly found in large surveys, such as: the US National Longitudinal Survey. The Survey asks 'How do you feel about the job you have now?', and requires respondents to answer on a scale (like it very much, like it fairly well, dislike it somewhat, dislike it very much) (Mitchell, Levine, &Pozzebon (2013). Despite the assumption that having more questions can obtain more objective and accurate results as well as being less prone to error, research has shown that asking a single question, either on overall job satisfaction or on individual facets of job satisfaction can be equally as effective (Nagy, 2002). Proponents of this approach believe that employees generally know how happy they are, and, therefore, there is little point in asking them multiple questions about the same thing.

The global measurement seeks to obtain a single score representing the overall job satisfaction an employee has. Several questions or statements are provided relating to different aspects of the job (such as, pay, work activities, working conditions and career prospects), but

combines them to provide an overall score. On the other hand, facet measurements have questions or items for these different areas and provides one score to represent each area. Established global measures include the Job Satisfaction Scales and the Overall Job Satisfaction Scale; whilst the Job Description Index (JDI) is one established facet measure (Astrauskaite, Vaitkevicius, &Perminas, 2011).

The availability of diverse job satisfaction measurements means those intending to measure this concept have the option of choosing a particular measure which best fits their purpose. However, the multiple options can make comparisons difficult, while a poor choice of measurement can lead to unreliable or invalid outcomes.

Importance of Job Satisfaction

Job satisfaction is significant because a person's attitude and beliefs may affect his or her behavior. Attitudes and beliefs may cause a person to work harder or work less. Job satisfaction also impacts a person's general wellbeing for the simple reason that people spend a good part of the day at work. Consequently, a person's dissatisfaction with work could lead to dissatisfaction in other areas of life.

Employee performance

The relationship between job satisfaction and job performance has a long and controversial history. Researchers were first made aware of the link between satisfaction and performance through the 1924-1933 Hawthorne studies (Naidu, 1996). Since the Hawthorne studies, numerous researchers have critically examined the idea that "a happy worker is a productive worker". Research results of Iaffaldano and Muchinsky (1985) have found a weak

connection, approximately 0.17, between job satisfaction and job performance. However, research conducted by Organ (1988) discovered that a stronger connection between performance and satisfaction could not be established because of the narrow definition of job performance. Organ (1988) believes that when the definition of job performance includes behaviors such as organizational citizenship (the extent to which one's voluntary support contributes to the success of an organization) the relationship between satisfaction and performance will improve. Judge, Thoreson, Bono, and Patton (2001) discovered that after correcting the sampling and measurement errors of 301 studies, the correlation between job satisfaction and job performance increased to 0.30. It is important to note that the connection between job satisfaction and job performance is higher for difficult jobs than for less difficult jobs (Saari& Judge, 2004).

A link does exist between job satisfaction and job performance; however, it is not as strong as one would like to believe. The weak link may be attributed to factors such as job structure or economic conditions. For example, some jobs are designed so that a minimum level of performance is required providing no scope for greater satisfaction. moreover, in times of high unemployment, dissatisfied employees will perform well, choosing unsatisfying work over unemployment.

In 2006, researcher Michelle Jones analyzed three studies combining 74 separate investigations of job satisfaction and job performance in 12,000 workers. She wrote: "The conclusions drawn by these researchers, and many others, indicate the presence of a positive, but very weak, relationship between job satisfaction and job performance" (Jones, 2006). Jones argues that we have been measuring the wrong kind of satisfaction. Instead of job satisfaction, we should be looking at the link between overall satisfaction with life and output at work

(Bright, 2008). In this study, Jones implies that the more satisfied we are with our life in general, the more productive we will be in our jobs.

Employee absenteeism

One of the more widely researched topics in Industrial Psychology is the relationship between job satisfaction and employee absenteeism (Cheloha& Farr, 1980). It is only natural to assume that if individuals dislike their jobs then they will often call in sick, or simply look for a new opportunity. Yet again, the link between these factors and job satisfaction is weak. The correlation between job satisfaction and absenteeism is 0.25 (Johns, 1997). It is likely that a satisfied worker may miss work due to illness or personal matters, while an unsatisfied worker may not miss work because he or she does not have any sick time and cannot afford the loss of income. When people are satisfied with their job they are more likely to attend work even if they have a cold; however, if they are not satisfied with their job, they would be more likely to call in sick even when they are well enough to work.

Employee turnover

According to a meta-analysis of 42 studies, the correlation between job satisfaction and turnover is zero (Carsten, & Spector, 1987). One obvious factor affecting turnover would be an economic downturn, during which unsatisfied workers may not have other employment opportunities. On the other hand, a satisfied worker may be forced to resign his or her position for personal reasons such as illness or relocation. This holds true for the men and women of the US Armed Forces, who might fit well in a job but are often made to relocate regardless. In such case, it would be next to impossible to measure any correlation of job satisfaction.

Furthermore, a person is more likely to be actively searching for another job if they have low satisfaction; whereas, a person who is satisfied with his or her job is less likely to be job hunting.

Another researcher viewed the relationship between job satisfaction and an employee's intent to leave the organization, turnover intention, as mediated by workplace culture. Medina (2012) found that job satisfaction was strongly inversely correlated with turnover intention and this relationship was mediated by satisfaction in workplace culture. The study provides evidence that should be further explored to aid in the understanding of employee turnover and job satisfaction; particularly in how job satisfaction and employee turnover relate to workplace culture (Medina, 2012).

Relationship between Age and Job Satisfaction

The relationship between job satisfaction and age has been shown to have either a 'U' or positive relationship (Clarke, Oswald, &Warr, 1996). While DeSantis& Durst 1996) found that high satisfaction in early and latter career is separated with a dip in the middle. Using a sample of over 5000 employees in the UK, Clarke and colleagues found that job satisfaction was high amongst those in their teens, and then went down when they were between 20 and 30, increased again in their 40s to the same level as those in their teens, and progressing higher in their 50s and 60s. Alternatively, some have shown a gradual increase in satisfaction as age increased.

Both approaches demonstrate higher satisfaction in older age, which could be due to a number of reasons, including that:

- Older employees might have lowered their expectations over time and learnt to be more satisfied.

- Unhappy older employees may be more likely to take early retirement and leave the workforce, leaving the more satisfied older employees.
- Older employees would have had more time to change jobs and end up in a position in which they are happy with.
- Due to a lack of longitudinal studies, the differences between younger and older employees might be due to a generational difference.

2.3 Concept of Pre-retirement

Preretirement by its nature, involves fears and worries about the future of the individual as a result of the cessation of active working life. It involves fear that usually results from change. According to Adeoye and Legbara (1997), change is inevitable but most people tend to resist change because it is not always convenient. Some of the major sources/causes of retirement anxiety, according to Ode (2004) are inadequate fund, challenges in managing mental health, challenge of managing a new and lower social status, inadequate planning for retirement, difficulty in time management, total dependence on present salary, problem of securing residential accommodation, ignorance of what to do with pension money, attitude of friends and family, and the challenges of sudden retirement.

Inadequate fund: Money is one of the major determinants of what an individual does in retirement. Money is needed for the payment of bills that hitherto were taken care of by the office of the chief executives. Bills such as electricity, water, telephone, security, house maids, drivers, and medical pose great challenges which may result in stress and frustration, and consequently high blood pressure for some pre-retired workers (Adeoye&Legbara, 1997). Worry over finances is usually compounded in Nigeria because of the employer's failure to pay

retirement benefits, including gratuity on time (Uzoigwe, 1997). This is a problem that is beyond the retirees and probably accounts for the high death toll among them, especially for those that lack psychological adjustment skills. In fact, some still have to grapple with education and medical bills for a family that is still, by and large, made up of dependent children and wards.

Challenges in Managing Mental Health: Health, according to the World Health Organisation (WHO, 1989), is being in a state of complete physical, mental and social wellbeing. It is not merely the absence of disease or infirmity. Thus, retirees tend to face serious challenges in managing their health especially due to inadequate exercises. Such category of retirees might experience some physiological and emotional problems such as moodiness, erratic behaviours, and psychosomatic illness such as stomach ulcers, heart diseases, hypertension and a pressing tendency to commit suicide (Denga, 1996). In a report by Industrial Training Fund (I.T.F 2004), it was stated that a person's health, at any given time, is a creation of his/her congenital exposure. Therefore, except these factors can be adequately managed in all probability, pathological and psychological wellbeing of the retirees cannot be guaranteed or enhanced.

Challenge of Managing a New and Lower Social Status: For many pre-retired workers both in the public and private sector, maintaining a sense of identity and self- worth without a .full-time job is in fact the single most difficult challenge that they have to face. This is as a result of the fact that there are no more junior officers to wait and run errands for them. The sudden realisation that they have to do everything themselves, usually makes most retirees feel used and spent. This challenge may result in feelings of isolation and loneliness and anxiety for those who could not manage it (Kolawole&Mallum, 2004). Inadequate Planning for Retirement: Statistics have shown that 90% of retired persons look miserable, confused and helpless

(Ndaman, 2004); as a result of lack of pre-retirement planning or improper pre-retirement planning. According to Ndaman (2004), 10% of those who retired, who are living well, and probably in high spirits and are able to maintain their status quo, are those who planned ahead. An unplanned retirement creates problems such as boredom, financial anxiety, distress, isolation and feeling of dissatisfaction for a seemingly unfulfilled life.

Difficulty in Time Management: According to Kolawole and Mallum (2004), one fact of human consciousness is the awareness of time. Humans feel the passage of time in their personal experience and observe it in their environment. Time is money, it is precious. Some characteristics of time which must be borne in mind are that time is consumable, it is irreplaceable, it is universal, it is unique (i.e. cannot be hired or stored) and it is dynamic (i.e. not static). Since these characteristics of time are basic, prospective retirees need to think of how they will utilise their time judiciously after retirement and if they do not succeed in planning for the utilisation of their time after retirement, they tend to develop pre-retirement anxiety.

2.3.1 Factors Affecting Pre-retirement

According to Kolawole and Mallum (2004), the major factors affecting pre-retirement are poor time management, total dependence on present salary, problem of securing alternative residential and office accommodation, ignorance of what to do with pension, attitude of friends and family which may be lukewarm or negative and the challenges of sudden retirement. With the present economic downturn in the country, it is becoming increasingly difficult for the average Nigerian worker to make ends meet because of inadequate wages' and high inflation. Retirees are worse off in this situation, as the little amount they are entitled to are usually not paid as and when due. Consequently, retirement which may not have been planned for in most

cases, is accompanied by some socio- psychological and financial anxieties. The problem of quitting official quarters for rented apartments after retirement is also a major concern of most prospective retirees, as most Nigerian workers are unable to build their own houses before retirement. Lasisi (1997) noted that it is frustrating not to have a roof over one's head at retirement, and as such, efforts must be made before retirement to solve this problem. Prospective retirees are usually not clear as to what to do with their gratuities following retirement. Unfortunately, the pensions and gratuities are usually not paid immediately after retirement and so workers are at a loss on what to do. Most workers are not able to recognise their personal qualities, interests, talents, drives, skills, and soon. Since the family income stands as the single most important determinant of life satisfaction and morale in retirement, prospective retirees are faced with the anxiety and problem of what the attitude of their friends and family members will be after retirement.

The attitude of friends and family plays an important role in retirement decisions. In a study carried out at Aladja, Delta State of Nigeria by Ode (2004), it was observed that retirement affected the income of the retirees, their nature, of residence, family structure or relationship between members of the family as well as the economic viability of retirees. Prospective retirees are also confronted with the problem of sudden retirement. Sudden, compulsory or forced retirement is decided on by the employer against the expectations of their employees. Several cases of compulsory retirements abound in the country, the most prominent occurring during the military era. The adverse implications of this action is that most often than not, workers are inadequately prepared for such eventualities. Hence, workers in this category retired into a state of confusion, psychological problems, delusion and subsequently death in some cases (Ode, 2004).

2.4 Conceptof Anxiety

Anxiety is a pervasive and unpleasant feeling of tension, apprehension and feeling of impending disaster (Raymond, 1999). Anxiety is different from fear. Fear is a response to a clear and present danger. Thus, anxiety is often a response to an undefined or unknown threat which may stem from internal conflicts, feeling of insecurity or forbidden impulses. In both fear and anxiety, the body mobilises itself to meet the threat, as the muscles become tense, breathing is faster, and the heart beats more rapidly. According to Raymond (1999), anxiety can exist in various forms such as;

1) Anxiety Disorders: This entails a group of disorders in which unpleasant- feelings of stress, uneasiness, tension, and horror is either the predominant disturbance or is experienced in confronting a dreaded object or situation, or in resisting obsessions or compulsions;

2) Anxiety Disturbance: This is a condition marked by a high level of apprehension and tension, with extreme sensitivity, self-consciousness, and morbid fears;

3) Anxiety Equivalent: A neo-psychoanalytic phrase for the physiological reactions due to anxiety but without any subjective feeling of anxiety, for instance, profuse sweating but feeling calm and relaxed;

4) Anxiety Neurosis or Neurotic Anxiety: Feelings of impending disaster accompanied by such symptoms as difficulty in making decisions, insomnia, loss of appetite, and heart palpitations. Chronic feelings of this kind may occasionally erupt into acute panic attack; and

5) Anxiety Tolerance: This is the ability to cope with a high level of anxiety without displaying it, and yet, the individual still functions relatively normally and this leads us to the nature and sources of pre-retirement Anxiety.

Causes of Anxiety

Many factors constitute challenges and pose intense anxiety to individuals more often than not in a situation when the person confronted with the challenge does not have resources to deal with the situation. Basically, causes of anxiety are economic, social, psychological, political, academic and environmental factors. All these sources if deteriorated cause serious anxiety to a person.

2.4.1 Signs and Symptoms of Anxiety

Raymond (1999) states that many signs and symptoms could be observed from an individual who experienced anxiety, these include: high level of apprehension and tension, with extreme sensitivity, self-consciousness, and morbid fears, difficulty in making decisions, insomnia, loss of appetite, and heart palpitations. Chronic feelings of this kind may occasionally erupt into acute panic attack, unpleasant- feelings of stress, uneasiness, tension, and horror is either the predominant disturbance or is experienced in confronting a dreaded object or situation, or in resisting obsessions or compulsions, high level of apprehension and tension, with extreme sensitivity, self-consciousness, and morbid fears, profuse sweating but feeling calm and relaxed.

2.4.2 Types of Anxiety

Many people with anxiety experience symptoms of more than one type of anxiety condition, and may experience depression as well. It's important to seek support early if you're experiencing anxiety. Your symptoms may not go away on their own and if left untreated, they can start to take over your life.

There are different types of anxiety. The six most common are:

Generalised Anxiety Disorder (GAD)

A person feels anxious on most days, worrying about lots of different things, for a period of six months or more.

Social phobia

A person has an intense fear of being criticised, embarrassed or humiliated, even in everyday situations, such as speaking publicly, eating in public, being assertive at work or making small talk.

Specific phobias

A person feels very fearful about a particular object or situation and may go to great lengths to avoid it, for example, having an injection or travelling on a plane. There are many different types of phobias.

Obsessive Compulsive Disorder (OCD)

A person has ongoing unwanted/intrusive thoughts and fears that cause anxiety. Although the person may acknowledge these thoughts as silly, they often try to relieve their anxiety by carrying out certain behaviours or rituals. For example, a fear of germs and contamination can lead to constant washing of hands and clothes.

This can happen after a person experiences a traumatic event (e.g. war, assault, accident, disaster). Symptoms can include difficulty relaxing, upsetting dreams or flashbacks of the event, and avoidance of anything related to the event. PTSD is diagnosed when a person has symptoms for at least a month.

Panic Disorder

A person has panic attacks, which are intense, overwhelming and often uncontrollable feelings of anxiety combined with a range of physical symptoms. Someone having a panic attack may experience shortness of breath, chest pain, dizziness and excessive perspiration. Sometimes, people experiencing a panic attack think they are having a heart attack or are about to die. If a person has recurrent panic attacks or persistently fears having one for more than a month, they're said to have panic disorder.

Concept of Retirement

The concept of retirement means different things to different people. While some persons view it positively and await it with happiness, others have negative perceptions about retirement as they associate that stage of life with boredom, economic suffering, ill health and death. And

consequently, such individuals experience a sense of loneliness and loss of status. Retirement is a necessary end which every worker must anticipate, whether in the public sector or in the private sector (Onoyas, 2013).

Denga (2010) asserted that retirement is the longest vacation and it is a pleasurable experience while Akinboye (2004) stated that retirement is a process in which an individual disengages from routine work performance and this could be voluntary, mandatory or compulsory. Work is a basic need for human existence. Work is the means by which an individual can accomplish self-improvement either materially, intellectually or physically. Retirement simply refers to a situation where an individual is formally or officially stopped from active work role and it is often perceived as the realization of a life goal. It represents one of the happiest time of one's life. It is a mark of honour and appreciation from one's employer. Hence, workers are often rewarded with gratuity and other retirement benefits. Retirement has become an old practice in both private and public service in Nigeria. Osuala (1985) noted that retirement is a major stage in adult development and it essentially marks the split from middle years to old age. He further noted that at 65 years of age, our mental and physical exuberance dwindles; it however becomes pertinent to relieve the person of some strenuous and excruciating duties that may weigh him down and consequently threaten his health. This, therefore, results to the retirement age of 65 in developed and economically buoyant countries. But in Nigeria, due to economic crunch and high rate of unemployment, the minimum legal age for mandatory retirement was put at 60 until recently when the Federal Government of Nigeria pegged it at 65 years for academic and non-academic staff, and 70 years for those on professorial carder. It therefore means a shift from the status of being an employee to that of the unemployed, usually with diminished or no steady stream of income (Petters and Asuqu, 2008).

The government has enacted laws encouraging employers to pay retirement benefits and gratuities to qualified retirees. Employees too are encouraged to contribute to pension plans, stock options or other forms of differed compensation contracts until retirement age. Due to the above scenario, employees and retirees are advocating and agitating for more enlightenment and education in planning for retirement life. Furthermore, workers themselves do not give early planning and management of postretirement conditions, the considerable priority it deserves. As a result of unpreparedness, many have faced lots of psychosomatic problems and some exhibit psycho-phobic reactions. Today, civil servants in both public and private sectors in Nigeria perceive retirement as the most intractable problem (Abdullahi, 2002). Since the retired population are part of the society and considering the recent growth of population of the retirees, their welfare should constitute an issue of national importance and not to be treated with levity.

The need to cope with retirement life should be considered as a critical issue both by employers and employees. Today, the payment of pension is becoming increasingly difficult for the government of the day to cope with. Hence, it is not unusual to see the government owing pensioners several months of arrears. It has therefore become necessary for employees to plan for their retirement early in their career because of unforeseen circumstances, such as sudden unexpected rationalization, ailments setting in as a result of old age, high inflation rate, exchange rate volatility, mass unemployment and high economic uncertainties in order to avoid spending their post-retirement years in abject poverty. Therefore, this study will examine management of life after retirement and its implication on retired academic librarians (Grangard, 2002).

Retirement is the act of retiring or of leaving one's job, career, or occupation permanently, usually because of age, number of service years and on the ground of ill health or

accident. According to (Morris, 2001), retirement is the point where one disengages completely from occupation, businesses or from office. Retirement is a multifaceted social phenomenon; retirement signifies the detachment from customary activity in business, industry or active service as full time employee (Morris, 2001). Thus, Igwe (2000) defined retirement as the termination of the services of an individual when he or she is no longer capable of rendering effective service. Retirement can be in many forms. Bur (2001) identifies various sources of retirement as including voluntary retirement, involuntary retirement, lay-offs, flexible retirement, and redundancy, discharge of staff, termination of appointment, LIFO separation and dismissal. Asuquo and Maliki (2007) postulated that there are three forms of retirement namely: voluntary, compulsory and mandatory retirement. The voluntary or self-retirement arises when the individual decides to quit active service for personal reasons irrespective of age, experience, length of service or retirement policies. This type of retirement decision depends more on the employee than the employer. The second type of retirement is the compulsory or forced retirement.

This is a situation beyond the individual's anticipation and when he or she is ill prepared for it. It is usually viewed negatively because it is unplanned and reasons might include inefficiency, old age, and rationalization in work force (Elder & Johnson, 2003). The third type, mandatory retirement is normal (expected form) in the sense that the person involved has reached the statutory age of retirement as specified in the condition of service of the establishment. For instance in Nigeria, the retirement age as specified for Civil servants, Judges and Lecturers is sixty five years (65) or when an individual has put in thirty five years (35) of service for civil servants. Nevertheless, the Retirement Age Harmonization Act of 2012 puts the

retirement age of judicial officers and academic staff of tertiary institutions at 70 and 65 years respectively because of the belief that the "older , the wiser " in those sectors.

Oneye (2012) noted that retirement from work often create a lot of problems for retirees. These problems range from sudden loss of income, financial insufficiency and anxiety, deteriorating health conditions, anxiety about suitable post-retirement accommodation to problem of learning new survival skills for post-retirement life. The implication of this is that the individual who is bound to retire someday must decide for his/herself, the type of life he/she wishes to live. It is imperative also that the individual must consider those resources he/she would need in order to satisfy his/her dependents. This is crucial if it is appreciated that the factors that may influence success or failure in retirement are endless.

In view of the foregoing, Qualls and Abeles (2002) found that those people who are mostly happy during retirement enjoy a variety of activities, ranging from volunteer work, exercise, and continuing education. Many on the road to retirement plan to spend a lot of time traveling but at times unexpected physical ailments may make extensive traveling difficult and most of the retirees get poorer because the pension income fails to last till the end of their lives.

In a study conducted by Ubangha and Akinyemi (2005) on the relationship between attitude to retirement planning and retirement anxiety among teachers in Lagos Metropolis, result showed that 65% of the teachers indicated willingness to continue teaching after retirement if given the opportunity. While Petters and Asuqu (2008) who examined work role attachment and retirement intentions of public school teachers in Calabar, Nigeria revealed that workers or teachers who are affectively committed, attached and get involved in their work, often, have the intention to take to a part-time job after retirement from active service, whereas those teachers

who are not attached to their jobs have no such intentions. They also revealed that those teachers who are not attached, committed or involved in their jobs have the intentions to retire early from their jobs. Those attached to their jobs will love to keep working until the mandatory retirement comes at a specified age or years of service. They recommended that there is need for pre-retirement counseling early in career life span of teachers in which the psychological aspects of retirement and financial aspects are discussed. Pre-retirement counseling is the counseling services made available to an employee to get him or she acquainted with the requirements needed for a comfortable retirement. It is also aimed at helping workers to plan for their retirement when still engaged.

According to Akinde (1993), pre-retirement counseling is the provision of comprehensive guidance and information concerning the social, emotional, financial and other aspects of retirement. The essence of pre-retirement counseling according to Akinde, is therefore to create awareness for an employee concerning his tomorrow. The fears associated with retirement may not be there if sufficient preparation is made. To many people, the mention of the word retirement is associated with negative feelings. Only a few view it positively, and look forward to it with zeal and enthusiasm (Grangard, 2002). Obviously, many people enter into retirement without any personal plan or pre-retirement counseling. Employers of labour on their own part have not done much to enlighten the employees on the need for adequate planning for retirement. Hence, many workers enter into retirement, unprepared.

Oneye (2012) examines retirement stress and management strategies among retired civil servants in Nigeria. Using descriptive survey design and employing the sample of 115 retired civil servants (61 females and 54 males) drawn through random sampling technique, the simple

percentage and t-test statistics were used to analyze the data collected through questionnaire. The findings of the study revealed that retired civil servants in Nigeria are experiencing stressful retirement from ten different sources, the main one being financial insufficiency. In the same vain, Omoniwa and Oladimeji (2012) noted that Nigerian employees in public or private sector of the economy have a very poor attitude to saving/investment. The general feeling or attitude is that one must earn 'enough' to be able to save or invest. Nigerian workers hardly have savings or investments because the salaries are not even enough to meet the family's immediate needs. Investment in the stock market is seen largely as for the super-rich. Therefore, only a very tiny segment of the workers are familiar with investment in share of the capital market. Also, the study conducted by Omoniwa (2012) showed very clearly that librarians in tertiary institutions are investors in the stock market. This is encouraging against the background that Nigerian workers are weak in investment or savings and the librarians also invest with a purpose – providing for the retirement period, and to provide a reliable stream of income when they are no longer in regular employment and concluded that as information providers, librarians should Endeavour to create awareness, by providing and disseminating information to other academic and non-academic colleagues in their institutions on how to prepare for retirement.

Generally, retirement is regarded as an important stage in human development all over the world, people who plan their retirement well in advance adjust well to retirement, and they are likely to go through it as an honey moon phase in which they are quite active or may go through an R and R (Rest and Relaxation) phase of recuperating from the stresses and strains of employment (Odu, 1998). Retirement is a transition from the world of work into a world of less rigorous work activity and rest, especially in respect of retirement due to old age or long years of service (Belsky, 1990). In Nigeria, some retirements have not been due to old age or long

service, but to a cut down in expenses in the public and private sectors of the economy as well as to political factors (Adeoye&Legbara, 1997). In 2001 for example, Governor BisiAkande of Osun State embarked upon a mass retrenchment of teachers, while the Kwara State government laid off 4,000 civil servants in 1995. The Federal Government of Nigeria (2005) was reported as saying that: "No fewer than 74,000 civil servants will lose their jobs in the federal civil service, as the Federal Government is insisting that some workers have to go in readiness for the implementation of its civil service reforms. These actions and statements are obviously anxiety-provoking especially to workers who are yet to retire or be retired. There is the need to examine pre-retirement anxiety in all ramifications and proffer counselling strategies that would be useful in managing pre-retirement anxiety. In doing this, the paper focuses attention on anxiety, nature, sources, causes and effects of pre-retirement anxiety on workers. It also identifies two counselling strategies (Rational-Emotive Behavioural& Reality therapies) for managing pre-retirement anxiety.

Effects of Pre-retirement Anxiety

The effects of pre-retirement anxiety in the life of the prospective retirees are numerous and can be categorized into three main groups namely psychological, psycho-social and economic effects. Psychological effects of pre-retirement anxiety: Researches by (Denga, 1996, Ode, 2004) have been carried out on the feelings of workers on retirement and its attendant psychological effects. Denga (1996) found that anxiety level unknown previously become very high as from 55 years of age; there is increased incidence of stress because of stressful feelings; emotional balance is difficult to achieve; there are feelings of nostalgia; depression is common; incidence of cardiovascular disease is seen occasionally; and future plans are uncertain. Denga

(1996) posited that the anxiety of the prospective worker is often heightened and compounded by a lack of security, especially among those who have little to fall back on after retirement.

Occupational stress is accentuated by the employee's frantic effort to secure alternative job before the implacable finality of retirement. Some workers' off-work time is spent in exploring possible businesses or trades in which they would be engaged following retirement, and these restlessness often lead to high stress and anxiety. The depressed Nigerian economy does not hold much promise for those leaving the labour market. Thus, due to inevitable impending retirement and its consequences, workers' emotional status is often in a state of imbalance. A typical example of this is the recent down-sizing of the work force by the federal government of Nigeria in order to give room for the implementation of monetization. The fear of retirement and what will follow when they leave makes some workers behave or react aggressively. Thus, the emotional balance in the family circle once enjoyed becomes disturbed. Trivial issues "disturb" the retirees; conversely, those who had prepared for retirement see retirement as a promising exit and relief from worries of a daily office routine. The feeling of nostalgia sets in especially among those who were not wise enough or not fortunate to be counselled in order to prepare themselves for the ultimate retirement. Many 55 to 60 year old workers wish they had yet another opportunity to start work as young persons to utilise their energies, time and opportunities maximally for a happy retirement life. Concerning future plans, Nigerian workers who are close to retirement often have mixed feelings; while some look forward to retirement as a promising exit, others feel dejected, apathetic, disenchanted and defeated. These latter category see their life journey as wasted, as an unaccomplished mission and as regrettable. The former, however, fee good and make plans to succeed in life after

retirement. Furthermore, the latter feel bad because their experience, qualifications and skills are no more useful and relevant (Nanram, & Ibrahim, 2004).

2.4.3. Relationship between Job Satisfaction and Pre-retirement Anxiety

In 2013 study from Lehigh University, individuals began to think about retirement in their early years and develop a plan of action over the years. While individuals who begin working career earlier on in their lives plan to retire earlier, individuals who begin a career later in life, plan to retire later in life as well. The research shows that job satisfaction has very little to do with how we plan for our retirement. While the survey shows that many individuals do consider income, location and attitude when discussing retirement options, they do not solely decide if and when retirement is an option for them nor do the factors (poor work environment, long hours, unhappy with position, etc) (Lehigh University, 2013) There are many studies that have questioned if job satisfaction is something that you experience more in your younger years or older. Studies have returned with both sets of results. Some individuals have more job satisfaction in their earlier years while others experience it more when they are older. So, it is undetermined if you will retire from a job that you have been satisfied at or unsatisfied at.

With respect to psychological consequences of retirement, empirical evidence is inconsistent. For instance, some researchers have found significant negative relationship between retirement and life satisfaction or morale and positive association with psychological distress (Kim & Moen, 2002). Other researchers found no negative psychological effects such as psychological distress associated with retirement while some have reported mixed findings (Gall, Evans & Howard, 1997). For example, Gall, Evans and Howard (1997) found no relationship between retirement and life satisfaction while a positive effect of retirement on health or reduced

stress level was found although increasing research attention has been focused on predisposing factors of psychological well-being in retirement, there are inconsistencies in the results obtained. There are several contending explanations, in view of existing literature, on the factors affecting the psychological well-being of retirees that required further research (Kim &Moen, 2002). Also many earlier studies focused almost exclusively on men's retirement with little investigation of women's experiences. Recent increases in women's workforce participation along with increased longevity and decreased retirement age point to the need to consider retirement as a couple's phenomenon.

2.5 Theoretical Framework

The following theories are reviewed to guide the study:

Maslow's Needs Hierarchy theory; Herzberg's Motivator-hygiene Theory; the Job Characteristics Model and the Dispositional Approach were advanced to explain job satisfaction while the Life-Cycle Income Theory and Aaron Beck's Theory of depression explain pre-retirement anxiety.

2.5.1 Maslow's Hierarchy of Needs

This theory links the major variables of this study in the sense that it is advanced to examine human needs from primary to the higher needs and how inability to satisfy each needs can lead to anxiety and lack of adjustment. In this study, is shows how job satisfaction can lead to experience of anxiety to pre-retirement teachers and or the other round. Thus the theory is pertinent in this research.

Although commonly known in the human motivation literature, Maslow's needs hierarchy theory was one of the first theories to examine the important contributors to job satisfaction. The theory suggests that human needs form a five-level hierarchy (Figure 1) consisting of: physiological needs, safety, belongingness/love, esteem, and self-actualisation. Maslow's hierarchy of needs postulates that there are essential needs that need to be met first (such as, physiological needs and safety), before more complex needs can be met (such as, belonging andesteem).

Figure 4: Maslow's Five-level hierarchy



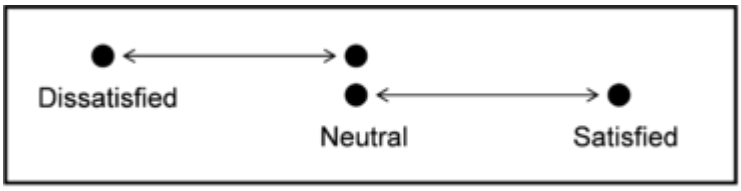
Maslow's needs hierarchy was developed to explain human motivation in general. However, its main tenants are applicable to the work setting, and have been used to explain job satisfaction. Within an organisation, financial compensation and healthcare are some of the benefits which help an employee meet their basic physiological needs. Safety needs can manifest itself through employees feeling physically safe in their work environment, as well as job

satisfaction and/ or having suitable company structures and policies. When this is satisfied, the employees can focus on feeling as though they belong to the workplace. This can come in the form of positive relationships with colleagues and supervisors in the workplace, and whether or not they feel they are a part of their team/ organisation. Once satisfied, the employee will seek to feel as though they are valued and appreciated by their colleagues and their organisation. The final step is where the employee seeks to self-actualise; where they need to grow and develop in order to become everything they are capable of becoming. Although it could be seen as separate, the progressions from one step to the next all contribute to the process of self-actualisation. Therefore, organisations looking to improve employee job satisfaction should attempt to meet the basic needs of employees before progressing to address higher-order needs

2.5.2 Motivator-Hygiene Theory

Herzberg's (1966) motivator-hygiene theory suggests that job satisfaction and dissatisfaction are not two opposite ends of the same continuum, but instead are two separate and, at times, even unrelated concepts. 'Motivating' factors like pay and benefits, recognition and achievement need to be met in order for an employee to be satisfied with work. On the other hand, 'hygiene' factors (such as, working conditions, company policies and structure, job security, interaction with colleagues and quality of management) are associated with job dissatisfaction.

Figure 5: Graphical Representation of Herzberg's Description of Satisfiers and Dissatisfiers



Because both the hygiene and motivational factors are viewed as independent, it is possible that employees are neither satisfied nor dissatisfied. This theory postulates that when hygiene factors are low the employee is dissatisfied, but when these factors are high it means the employee is not dissatisfied (or neutral), but not necessarily satisfied. Whether or not an employee is satisfied is dependent on the motivator factors. Moreover, it is thought that when motivators are met the employee is thought to be satisfied. This separation may aid in accounting for the complexity of an employee's feelings, as they might feel both satisfied and dissatisfied at the same time; or neither satisfied nor dissatisfied.

Whilst the Motivator-Hygiene theory was crucial in first distinguishing job satisfaction from dissatisfaction, the theory itself has received little empirical support.

2.5.3 Aaron Beck's Theory of Depression (1967)

One major cognitive theorist is Aaron Beck. He studied people suffering from depression and found that they appraised events in a negative way.

Beck (1967) identified three mechanisms that he thought were responsible for depression:

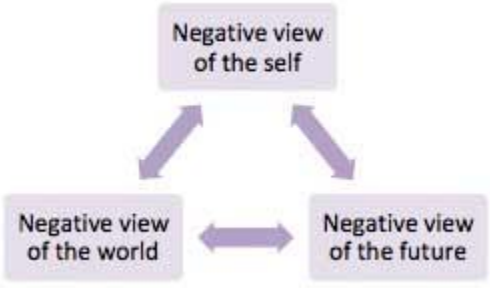
1. The cognitive triad (of negative automatic thinking)
2. Negative self-schemas
3. Errors in Logic (i.e. faulty information processing)

The cognitive triadare three forms of negative (i.e. helpless and critical) thinking that are typical of individuals with depression: namely negative thoughts about the self, the world and the

future. These thoughts tended to be automatic in depressed people as they occurred spontaneously.

For example, depressed individuals tend to view themselves as helpless, worthless, and inadequate. They interpret events in the world in a unrealistically negative and defeatist way, and they see the world as posing obstacles that can't be handled. Finally, they see the future as totally hopeless because their worthlessness will prevent their situation improving.

Figure 6: The cognitive triad (of negative automatic thinking)



As these three components interact, they interfere with normal cognitive processing, leading to impairments in perception, memory and problem solving with the person becoming obsessed with negative thoughts.

Beck believed that depression prone individuals develop a negative self-schema. They possess a set of beliefs and expectations about themselves that are essentially negative and pessimistic. Beck claimed that negative schemas may be acquired in childhood as a result of a traumatic event. Experiences that might contribute to negative schemas include:

- Death of a parent or sibling.
- Parental rejection, criticism, overprotection, neglect or abuse.

- Bullying at school or exclusion from peer group.

However, a negative self-schema predisposes the individual to depression, and therefore someone who has acquired a cognitive triad will not necessarily develop depression. Some kind of stressful life event is required to activate this negative schema later in life. Once the negative schema are activated a number of illogical thoughts or cognitive biases seem to dominate thinking.

People with negative self-schemas become prone to making **logical errors** in their thinking and they tend to focus selectively on certain aspects of a situation while ignoring equally relevant information.

Beck (1967) identified a number of systematic negative bias' in information processing known as logical errors or faulty thinking. These illogical thought patterns are self-defeating, and can cause great anxiety or depression for the individual. For example:

1. **Arbitrary Inference**. Drawing a negative conclusion in the absence of supporting data.
2. **Selective Abstraction**. Focusing on the worst aspects of any situation.
3. **Magnification and Minimisation**. If they have a problem they make it appear bigger than it is. If they have a solution they make it smaller.
4. **Personalization**. Negative events are interpreted as their fault.
5. **Dichotomous Thinking**. Everything is seen as black and white. There is no in between.

Such thoughts exacerbate, and are exacerbated by the cognitive triad. Beck believed these thoughts or this way of thinking become automatic. When a person's stream of automatic

thoughts is very negative you would expect a person to become depressed. Quite often these negative thoughts will persist even in the face of contrary evidence.

Burgess's Activity Theory

The Burgess's Activity Theory, formulated by Tensley and Tenstey (1987) is one of the most popular theories of retirement. According to this theory, individuals with a large number of roles are believed to be better equipped to cope with the loss of single role and interpersonal activity which is regarded as a key feature of successful retirement. New activities tend to compensate for roles that are lost as the individual ages, while leisure values tend to replace work values in maintaining activity level. This theory is relevant to this study because it shows that an individual who suffers job loss will seek for a substitute in order to remain relevant and keep fit which is in line with what pre- retirement planning and counseling is all about. Without activity, the human machine remains unexploited, unchallenged and deteriorates faster than it should.

2.6 Review of Empirical Studies

The following empirical studies were reviewed for the purpose of this research:

In a study conducted by Muchinsky, (2013) on Importance of Job Satisfaction, the purpose of the study was to research the relationship between lighting and efficiency and satisfaction and efficiency. The experiment was conducted in 1924 by researchers from Western Electric and Harvard University at the Hawthorne Works of the Western Electric Company. Various sets of lights at various intensities were set up in rooms where electrical equipment was being produced. The amount of illumination (bright, dim, or a combination) provided to the workers seemed to have no effect on production. The results of the study were so unexpected that further investigation revealed many previously unknown aspects of human behavior in the

workplace. Researchers learned that factors other than lighting affect worker's productivity. The workers responded positively to the attention they were receiving from the researchers and as a result, productivity rose. Job performance continued to improve because of the novelty of the situation; when the novelty wore off, production returned to its earlier level. Research has offered little support that a happy employee is productive; in fact, research suggests that causality may flow in the opposite direction from productivity to satisfaction (Bassett, 1994).

Research on this theory supports that job satisfaction is an important factor not only for employees but for organizations as well. For example, in a research survey byGrant, Fried, and Juillerat (2010)at a large bank, managers found that bank tellers were very dissatisfied with their jobs stating that they were "just glorified clerks". They also said that their jobs were boring and felt micromanaged because they were unable to make decisions even small ones, without the approval of their managers. In this case, the managers of the bank decided to re-design the teller jobs to increase job satisfaction. New tasks were added to provide variety and the use of a broad range of skills. In addition to their checking cash, deposit and loan payment tasks, they were trained to handle commercial and traveler's cheques as well as post payments online. The tellers were also given more autonomy in their roles and decision-making responsibilities. Finally, when feedback time approached, the managers felt that by re-designing the role of the teller they were giving the tellers responsibility to own their customers. In this particular case, it was observed that job satisfaction had increased. A survey was taken six months later and it was found that not only were the tellers more satisfied with their role but they were also more committed to the organization. Finally, during employee/manager evaluations, it was found that there was an increase in performance by the tellers and that the job satisfaction provided by the job redesign had effects lasting at least four years (Grant et al., 2010).

A study conducted bySyptak, Marsland, and Ulmer(2012) on satisfied employees tend to be more productive, creative and committed to their employers. It shows that there is a direct correlation between staff satisfaction and patient satisfaction. In the case of the physician's office, a study found that not only were the employees and patients more satisfied, the physicians found an increased level of job satisfaction as well. The study conducted in the physician's office was based on Herzberg's Motivation-Hygiene Theory. Hygiene factors are related to the work environment and include: company policies, supervision, salary, interpersonal relations and working conditions. Motivators factors are related to the job and make employees want to succeed and include: achievement, recognition, the work itself, responsibility and advancement. According to Herzberg, once the hygiene issues are addressed, the motivators promote job satisfaction and encourage production. In applying Herzberg's theory to the real life physician's practice, the study first addressed the hygiene factors "because these are important in creating an environment in which employee satisfaction and motivation are possible (Syptak, 2012). The study discussed in detail each aspect of the hygiene factors and how the physicians could apply these factors to create an environment that promoted job satisfaction. The study then moved on to the motivators and again discussed in detail the aspects of each factor. Finally, by creating an environment that promotes job satisfaction, you are developing employees who are motivated, productive and fulfilled (Syptak, 2012). The image below provides a visual between the differences in motivators and de-motivators in job satisfaction.

In a study conducted byAmune, (2013) on Management of pre-retirement anxiety and life after Retirement and its Implication on Retired Academic Librarians in Edo State, Nigeria, the researcher commented that management of life after retirement entails planning for the unpredictable and unavoidable new life style when one withdraws from active service. The need

to plan, adopt and implement strategies to ease the pain and problems associated with life after retirement cannot be overemphasized. The rationale for this study is to examine the management of life after retirement and its implication on retired academic librarians in Edo State, Nigeria. Survey method was adopted and two hundred (200) questionnaires were randomly administered to retired professional and non-professional librarians in Edo state, Nigeria. Data collected were categorized and coded. The data were analyzed using simple percentage and Chi Square statistical techniques. The study revealed that most of the retirees retired as a result of their attainment of the prescribed length of service or age limit, that librarians prepare for their retirement through monthly contribution to specific pension schemes, maintaining a personal savings fixed deposit account with a bank, investing in skills acquisition and training, ownership of property, investment in shares and stocks and insurance policy. The implication of not preparing for retirement is that after retirement, the retiree will be unhappy, dejected, feeling of inferiority complex as a retiree, low self- esteem in the community, regretted retiring from Public Service and inability to contribute to the society. Furthermore, the study showed that there are inadequate government retirement programmes equipping librarians in terms of ability to plan and set up new business after retirement, in order to take care of them self and family and there is significant difference between life after retirement and life during service years. The study recommended that librarians should be encouraged to invest in assets and financial ventures so that at retirement, they can earn additional income from these assets and financial ventures to supplement their pension income and they should embark on continuous education and skills acquisition and training as a way of preparing for life after retirement.

A study was conducted by Anthonia (2013) on Perception and Attitude towards Pre-Retirement anxiety among Nigerian Civil Servants. The author submitted that retirement is

usually a period of major changes in the lives of public servants. Most times, some people see such changes as devastating and traumatic. In this study, public servants' perception of retirement and their attitude towards pre-retirement counselling was surveyed. A representative sample of 1200 civil servants was selected using purposive sampling approach. Responses were elicited from them using a self-structured questionnaire to test one major proposition that guided the study. Data analysis were carried out using one-way ANOVA and tested at 0.05 alpha levels. Results of the study showed that civil servants' perception of retirement significantly influence their attitude towards pre-retirement counselling with respect to income and expenditure management, health related issues, management of loneliness and change in physical environment. It was recommended among other things that pre-retirement seminars and workshops should be organized for civil servants on a regular basis to prepare them for life at retirement.This study is unique from other studies reviewed in the sense that most research investigated in this job satisfaction with variables such as motivation, performance, income, personality among other variables. However, this study distinguishes itself by examining job satisfaction and pre-retirement anxiety as the major variables under scrutiny.

Duval (2010) examines the impact of old-age pension systems and other social transfer programmes on the retirement decision of older males in OECD countries. For each of the 55-59, 60-64 and 65+ age groups, a new panel dataset (22 OECD countries over 1969-1999 orshorter periods in some cases) of retirement incentives embedded in those schemes is constructed for an illustrative worker. The main focus is on the implicit tax rate on working for five more years, which sums up various dimensions of retirement incentives such as the pension accrual rate but also, to a lesser extent, the availability and generosity of benefits. There is currently wide dispersion across OECD countries in implicit tax rates on continued work embedded in old-age

pension and early retirement schemes: they are high in most Continental European Countries, compared with Japan, Korea, English-speaking and Nordic countries. Simple cross-country correlations and panel data econometric estimates both show that implicit taxes on continued work have sizeable effects on the departure of older male workers from the labour force. For the 55-59 age group, there is clear evidence that these effects result from a number of social transfer programmes, which have been used de facto asearly retirement schemes, rather than from old-age pension systems themselves. For the 60-64 and 65+ age groups, eligibility ages also appear to have a specific impact on the retirement decision, probably reflecting liquidity and/or customary effects. On the basis of estimated coefficients, past changes in implicit tax rates and standard retirement ages are found to explain about a third (31%) of the trend decline in older males' labour force participation inOECD countries over the last three decades. Though this is more than in previous comparablestudies, it remains plausible that other determinants, such as preferences for leisure or "demand-side" factors, may have also played a role in driving down participation rates.

Yahyagil and Ikier(2013) investigated the relationship between emotion regulation, perceived global stress and job satisfaction by taking into account the changes due to aging. Survey method was used to collect data on measures of job satisfaction, emotion regulation, and stress. Two emotion regulation strategies, reappraisal (regulation of cognition) and suppression (regulation of the behavior) were considered. Data were analyzed by using structural equation modeling, and conventional statistical analysis. Findings show that emotion regulation is associated with decreased stress and increased job satisfaction, and stressors in life do not need to be work-related to decrease job satisfaction. Managerial style, job control, and job insecurity also highly influence job satisfaction. Findings show that aging is associated with better and

healthier regulation of emotion (e.g., [32, 33]), a tendency to direct attention towards positive and away from negative emotional information, keeping a greater proportion of positive emotional information in mind compared to negative, and increased frequency and duration of positive emotions. Thus, when emotional responses such as job satisfaction are investigated, it is important to take into account the age of the participants. Emotion regulation not as a single construct but by separating it into two rather common emotion regulation strategies, namely, reappraisal and suppression. Reappraisal involves changing the way individuals think about emotional events, while suppression involves controlling the expression of emotions related to those events, and reappraisal is a healthier emotion regulation strategy than suppression. Emotion regulation increases in older age, and emotion regulation is associated with job satisfaction only in older, but not in younger adults.

Muola, Kithuka, Ndirangu and Nassiuma (2016) carried out a study on the relationship between anxiety and academic performance in secondary schools in Nyeri district, kenya. They used a correlation study design and selected their research participants from among form 4 students and their teachers. 83,000 students and 600 teachers formed the target population. The results showed that there was no significant relationship between anxiety and academic performance. Their results indicated that there was a statistically significant difference ($P < 0.01$) between the levels of anxiety aroused by different subjects. They further found out that both boys and girls are equally affected by test anxiety.

A research on anxiety and school performance was carried out by the Department of Pediatrics of Catania University – Italy in 2004, as cited by Mazzone, Ducci, Scoto, Passaniti, D'Arrigo, &Vitiello, (2014). The department did a study on Anxiety Test Performance on 478 children and adolescents (age 8 -16 years) who were from predominantly middle-class urban backgrounds.

They studied the prevalence and relationship between anxiety and school performance. The children were grouped into three: elementary (ages 8-10yrs) - N=131, middle (ages11-13yrs) – N= 267, and high school (ages 14-16 yrs) - N= 80 for the purpose of the study. The children completed the Multidimensional Anxiety Scale for Children (MASC). T- Scores were computed for the frequencies returned. An analysis of the results demonstrated an average of 65% or above presence of anxiety. This score was above normal anxiety symptoms were relatively common among children and adolescents and could interfere with normal functioning. They further showed that the prevalence of abnormally high self-reported levels of anxiety increased in frequency with age and was negatively associated with school performance.

Hembree, (2012) carried out a meta-analysis of 562 studies in which the relationship between test anxiety and student performance were addressed. This study found a significant relationship between anxiety levels and academic achievement at 0.01 was found, that is, test anxiety was a key factor in undermining student performance. In addition, Students with high levels of test anxiety score significantly lower on standardized tests (in math & reading), compared with students with lower levels of anxiety, High levels of test anxiety among high school students were manifested by reduced levels of academic performance and that it was not academic performance that affected test anxiety – but the reverse; test anxiety affected academic performance.

Merell (2011) studied the relationship between anxiety and task performance. The study reported that as anxiety regarding performance of school tasks becomes more severe, students' ability to adequately perform these tasks gradually declines, and even plummets as the anxiety becomes extreme. Students in such a predicament may feel so overwhelmed by the tasks facing them, and fears regarding their ability to perform those tasks, that they simply cannot complete the tasks

effectively. The observations made by the studies above imply a relationship between anxiety levels and performance in varying degrees. This research attempted to find out whether the same relationships exited in Lang'ata where defining factors may perhaps have been different from those associated with the cases cited.

Kyozaire, (2013), carried out a research on anxiety levels among the Kampala and Ankole secondary school students in Uganda. The researcher administered Carttel's IPAT Anxiety Scale and The Progressive Matrices Scale to the 14 -20 yr old students. The study found out that low socio-economic factors contributed to students experiencing relatively high anxiety levels, which led to their recording relatively lower school academic results in comparison to those students from higher socio-economic backgrounds. Moreover, prolonged exposure to anxiety causing factors such as poverty and economic hardships seemed to have been tolerated by the subjects in her study. The study further found that there was a tendency for all girls' schools respondents to show higher anxiety levels than those from all boys' schools. Huberty (2009) study reported that characteristics of anxiety can affect students behaviorally, cognitively, and physiologically, for example, high stakes testing can be very difficult for students with anxiety. Students with anxiety are likely to also suffer from depression, and he recommended that teachers and parents can work together to help students learn to cope with anxiety.

Grills-Taquechel, Fletcher, Vaughn, &Stuebing (2012) conducted a quantitative, non-experimental study to determine the relationship between reading difficulties and anxiety in students. The researchers analyzed the anxiety levels and achievement test scores of 153 average or at-risk general education first grade students. Students completed the Multidimensional Anxiety Scale for Children. Students who had lower reading scores at the beginning of the study tended to decrease their harm avoidance tendencies at the end. A decrease in harm avoidance

tendencies means the students were not as concerned with reading correctly. Those same students tended to increase their separation anxiety tendencies at the end of the study. The students did not necessarily worry about their reading skills, but they were more likely to avoid going to school. When using anxiety at the beginning of the study as a predictor of fluency at the end of the study, researchers found that students with higher levels of harm avoidance at the beginning of the study showed increases in reading skills at the end of the study. This trend was more evident in girls than boys. Anxiety turned out to be a motivating influence for some students.

Nadeem, Ali, Maqbool and Zaidi (2012) studied the impact of Anxiety on the Academic Achievement of Students at University level in Bahawalpur, Pakistan. Being a descriptive study, survey method was adopted for data collection to find out the results. For sample size out of 200 students 97 students were selected by stratified sampling. The researcher made three groups of all the students and three groups of male and female students. In this research questionnaire (Otis self-administering test of mental ability) and anxiety measurement scale was selected as an instrument for the purpose of data collection. Data was analyzed by using the formula of regression to see the impact of anxiety on the academic achievements of students and formula of co-relation was applied to see the relationship of anxiety and academic achievements of students in SPSS software. The in depth investigation of the findings obtained through this analyzed data reeals that anxiety had its impact on academic achievement of students. The results show that when anxiety increases, academic achievement decreases both in male and female students.

Fiore, (2012) studied gender differences in test anxiety. The findings indicated that there was no overall significant difference between the genders; however, when a multivariate regression was conducted to account for variability contributed by age and class there was a statistically

significant difference. This finding can be perceived as an indication that it is not gender alone that causes significant differences in general test anxiety. Chandler, (2006) studied Gender Difference and Test Anxiety among male and female students in the 4th, 6th, and 10th grades in Southeastern Ohio. A total of 85 students filled out the Revised Children's Manifest Anxiety Scale. The results showed there was a significant difference between the 6th grade males and females during the pretest administration, with the males showing more anxiety.

2.7 Summary

This chapter as the name implies deals with elaborate review of conceptual framework which includes concept of job satisfaction which is described as the pleasurable emotional state resulting from the appraisal of one's job as achieving or facilitating the achievement of one's job values and the extent to which people like (satisfaction) or dislike (dissatisfaction) their jobs The emotional component refers to job-related feelings such as boredom, anxiety, acknowledgement and excitement. The cognitive component of job satisfaction pertains to beliefs regarding one's job whether it is respectable, mentally demanding/challenging and rewarding. Job satisfaction is significant because a person's attitude and beliefs may affect his or her behavior. Attitudes and beliefs may cause a person to work harder or work less. Job satisfaction also impacts a person's general wellbeing for the simple reason that people spend a good part of the day at work. Consequently, a person's dissatisfaction with work could lead to dissatisfaction in other areas of life.

While Retirement anxiety by its nature, involves fears and worries about the future of the individual as a result of the cessation of active working life. It involves fear that usually results from change. Change is inevitable but most people tend to resist change because it is not always

convenient. Some of the major sources/causes of retirement anxiety includes inadequate fund, challenges in managing mental health, challenge of managing a new and lower social status, inadequate planning for retirement, difficulty in time management, total dependence on present salary, problem of securing residential accommodation, ignorance of what to do with pension money, attitude of friends and family, and the challenges of sudden retirement. Inadequate fund: Money is one of the major determinants of what an individual does in retirement. Money is needed for the payment of bills that hitherto were taken care of by the office of the chief executives. Bills such as electricity, water, telephone, security, house maids, drivers, and medical pose great challenges which may result in stress and frustration, and consequently high blood pressure for some pre-retired workers. Worry over finances is usually compounded in Nigeria because of the employer's failure to pay retirement benefits, including gratuity on time.

The concept of retirement means different things to different people. While some persons view it positively and await it with happiness, others have negative perceptions about retirement as they associate that stage of life with boredom, economic suffering, ill health and death. And consequently, such individuals experience a sense of loneliness and loss of status. Retirement is a necessary end which every worker must anticipate, whether in the public sector or in the private sector (Onoyas, 2013).

Denga (2010) asserted that retirement is the longest vacation and it is a pleasurable experience while Akinboye (2004) stated that retirement is a process in which an individual disengages from routine work performance and this could be voluntary, mandatory or compulsory. Work is a basic need for human existence. Work is the means by which an individual can accomplish self-improvement either materially, intellectually or physically.

Retirement simply refers to a situation where an individual is formally or officially stopped from active work role and it is often perceived as the realization of a life goal. It represents one of the happiest time of one's life. It is a mark of honour and appreciation from one's employer. Hence, workers are often rewarded with gratuity and other retirement benefits. Retirement has become an old practice in both private and public service in Nigeria. Osuala (1985) noted that retirement is a major stage in adult development and it essentially marks the split from middle years to old age. He further noted that at 65 years of age, our mental and physical exuberance dwindles; it however becomes pertinent to relieve the person of some strenuous and excruciating duties that may weigh him down and consequently threaten his health. This, therefore, results to the retirement age of 65 in developed and economically buoyant countries. But in Nigeria, due to economic crunch and high rate of unemployment, the minimum legal age for mandatory retirement was put at 60 until recently when the Federal Government of Nigeria pegged it at 65 years for academic and non-academic staff, and 70 years for those on professorial carder. It therefore means a shift from the status of being an employee to that of the unemployed, usually with diminished or no steady stream of income (Petters and Asuqu, 2008).

The government has enacted laws encouraging employers to pay retirement benefits and gratuities to qualified retirees. Employees too are encouraged to contribute to pension plans, stock options or other forms of differed compensation contracts until retirement age. Due to the above scenario, employees and retirees are advocating and agitating for more enlightenment and education in planning for retirement life. Furthermore, workers themselves do not give early planning and management of postretirement conditions, the considerable priority it deserves. As a result of unpreparedness, many have faced lots of psychosomatic problems and some exhibit psycho-phobic reactions. Today, civil servants in both public and private sectors in Nigeria

perceive retirement as the most intractable problem (Abdullahi, 2002). Since the retired population are part of the society and considering the recent growth of population of the retirees, their welfare should constitute an issue of national importance and not to be treated with levity.

The need to cope with retirement life should be considered as a critical issue both by employers and employees. Today, the payment of pension is becoming increasingly difficult for the government of the day to cope with. Hence, it is not unusual to see the government owing pensioners several months of arrears. It has therefore become necessary for employees to plan for their retirement early in their career because of unforeseen circumstances, such as sudden unexpected rationalization, ailments setting in as a result of old age, high inflation rate, exchange rate volatility, mass unemployment and high economic uncertainties in order to avoid spending their post-retirement years in abject poverty. Therefore, this study will examine management of life after retirement and its implication on retired academic librarians(Grangard, 2002).

Retirement is the act of retiring or of leaving one's job, career, or occupation permanently, usually because of age, number of service years and on the ground of ill health or accident. According to (Morris, 2001), retirement is the point where one disengages completely from occupation, businesses or from office. Retirement is a multifaceted social phenomenon; retirement signifies the detachment from customary activity in business, industry or active service as full time employee (Morris, 2001). Thus, Igwe (2000) defined retirement as the termination of the services of an individual when he or she is no longer capable of rendering effective service. Retirement can be in many forms. Bur (2001) identifies various sources of retirement as including voluntary retirement, involuntary retirement, lay-offs, flexible retirement, and redundancy, discharge of staff, termination of appointment, LIFO separation and dismissal.

Asuquo and Maliki (2007) postulated that there are three forms of retirement namely: voluntary, compulsory and mandatory retirement. The voluntary or self-retirement arises when the individual decides to quit active service for personal reasons irrespective of age, experience, length of service or retirement policies. This type of retirement decision depends more on the employee than the employer. The second type of retirement is the compulsory or forced retirement. This is a situation beyond the individual's anticipation and when he or she is ill prepared for it. It is usually viewed negatively because it is unplanned and reasons might include inefficiency, old age, and rationalization in work force (Elder & Johnson, 2003). The third type, mandatory retirement is normal (expected form) in the sense that the person involved has reached the statutory age of retirement as specified in the condition of service of the establishment. For instance in Nigeria, the retirement age as specified for Civil servants, Judges and Lecturers is sixty five years (65) or when an individual has put in thirty five years (35) of service for civil servants. Nevertheless, the Retirement Age Harmonization Act of 2012 puts the retirement age of judicial officers and academic staff of tertiary institutions at 70 and 65 years respectively because of the belief that the "older , the wiser " in those sectors.

The chapter further reviewed theories that guided the study. They areMaslow's Needs Hierarchy theory, Herzberg's Motivator-hygiene Theory and Burgess's Activity Theory were advanced. Some relevant studies that are pertinent to the variables under study were reviewed and finally the study established its uniqueness from other studies to make it original.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter explains the method the researcher employs in order to gather the data needed for the study. It encompasses the research design meant to understanding the focus of the research. The population of the research is determined, sample and sampling technique are discussed. Instrumentation, validity and reliability, procedure for data collection and data analysis are all explained is this chapter.

3.2 Research Design

The research design adopted for this research is correlational. Correlational design according to McMillan and Schumacher, (2010) is research design in which information on at least two variables are collected in order to investigate the relationship between the variables. In the correlational research design the researcher will not attempt to manipulate any variables. As noted, a correlational research design is used to establish the statistical association between two or more variables. The variables in this study are job satisfaction and anxiety among secondary school pre-retirement teachers in Zamfara State.

3.3 Population

The population of this study comprised of secondary school teachers from nine local governments in Zamfara state and their number stands atfive thousand nine hundred and thirty four (5,934) male and female secondary school teachers according to the Gusau Zonal Educational Office. The table 3.1 describes the populations of this study.

Table 3.3.1: Distribution of the Population of pre-retirement Secondary School Teachers inGusau and Anka-TalataMafara Educational Zones, Zamfara State based on Local Government

Local Government	Male Teachers	Female Teachers	Total	%
BUNGUDU	661	241	902	15
GUSAU	990	944	1934	33
MARU	347	57	404	6.8
TSAFE	377	65	442	7.4
ANKA	255	107	362	6.1
BUKKUYUM	190	53	243	4
TALATA MAFARA	505	360	865	14.5
BAKURA	90	37	127	2.1
MARADUN	90	22	112	2
GUMMI	400	143	543	9.1
TOTAL	**3,905**	**2,029**	**5,934**	**100**

Source: Gusau Educational Zone (2016)

3.4 Sample and Sampling Technique

From the population of the study which is 5,934the sample size of this research stands at three hundred and sixty one (361) secondary school teachers in Zamfara state. This selection was guided by the provision of Krecjie and Morgan table (1970) as could be found in appendix,the table provided ranges of population and recommends minimum sample sizes accordingly. Thus, the sample size is drawn from such recommendation.

Considering the fact that the ten local governments under Gusau, Anka and TalataMafara Educational Zones differ in population, the sample size was distributed proportionately according to the number in each Local Government.This is to ensure proportionate distribution of the sample size.

The study adoptedcluster sampling technique by selecting only teachers about to retire from the three clusters, ten local governments namely Bungudu, Gusau, Maru,Tsafe, Anka, Gummi, Bukkuyum, TalataMafara, Maradun andBakurarespectively. This is based on the researchers' observation that the targeted respondents have to be scouted from the said local government clusters.

3.3.2 Distribution of the Sample of pre-retirementSecondary School Teachers in Gusau, Anka and TalataMafara Educational Zones, Zamfara State based on Local Government

Local Government	Sample	Male Teachers	Female Teachers
BUNGUDU	55	40	15
GUSAU	118	60	58
MARU	24	17	7
TSAFE	26	15	11
ANKA	22	18	4
BUKKUYUM	14	11	3
TALATA MAFARA	53	33	20
BAKURA	8	7	2
MARADUN	7	4	3
GUMMI	33	20	13
TOTAL	**361**	**225**	**136**

Source: Field work (2016) (Formula: Unit Sample/population* Total Sample)

3.5 Instrumentation

Two instruments were used for data collection in this study; they are Job Satisfaction Scale and anxiety inventory as explained below:

3.5.1 Job Satisfaction Scale

This instrument is a standardized one that seeks to measure various aspects of job satisfaction. It was adapted from Macdonald and Maclntyre (1997).It has 18 items probing issues associated with recognition at work, job security, wages and promotion among others. It has four

pointsLikert scale ranging from Strongly Agree, Agree, Disagree and Strongly Disagree which represents students'feelings on the various items of the instrument.

Scoring Procedure

0-30	low job satisfaction
31-60	Average Job satisfaction
61 and above	High job satisfaction

Source: Macdonald and Maclntyre (1997)

3.5.2 Anxiety Scale

This is also a standardized instrument that is designed to measure anxiety of the pre-retirement secondary school teachers. This includes issues such as worries and fear of uncertainty among pre-retirement secondary school teachers. The instrument has twenty items ranging from strongly agree, agree, disagree and strongly disagree. This instrument is adapted from Pam Rose, (2013) for this study. The reason for adapting this instrument is that it is adjusted to suit our research demand of pre-retirement anxiety among secondary school teachers.

Scoring Procedure

0-30	low anxiety
31-60	Average anxiety
61	and above extreme anxiety

Source: Pam Rose, (2013)

3.5.3 Validity of the Instruments

To ascertain the validity of the instruments- Job Satisfaction Scale (JSC) and Anxiety Inventory, professionals in the field of Educational Psychology and counselling in Ahmadu Bello University, Zaria validated the instruments by checkingface and content validity. Through this, necessary adjustment and observation with a view to making it better for collection of appropriate data was done and all their corrections were effected accordingly.

3.5.4 Pilot Testing

Pilot testing was embarked upon in order to obtain reliability coefficient of the instrument adapted for this study. They are Job Satisfaction Scale (JSC) andAnxiety Inventoryrespectively.The testing was conducted in Government secondary schoolZurmi which is not part of local government selected for the study. Forty (40) questionnaires were administered. Cronbach alphawas employed to establish the internal consistency of the instruments.

3.5.5 Reliability of the instrument

The data obtained from the pilot study were statistically analyzed for the purpose of reliability. Cronbach alpha reliability coefficient was used to test the questionnaire. The result of theCronbach alpha reliability co-efficient of Job Satisfaction Scale (JSC) and Anxiety Inventory were 0.711 and 0.817 respectively. This coefficient index meetsthe recommendation of Spiegel (1992) that an instrument is considered reliable if it's reliability coefficient lies between 0 and 1, and that the closer the calculated reliability coefficient is to zero, the less reliable is the instrument, and the closer the calculated reliability co-efficient is to 1, the more reliable is the instrument. This therefore confirmed the instruments use for this study were highly reliable.

3.6 Procedure for Data Collection

The researcher collected an introductory letter from the Department of Educational Psychology and Counselling, Ahmadu Bello University, Zaria to the Principals of the schools where datawas collected. The researcher make formal introduction and explanation to the principals on the purpose of the study so as to gain their consent. After this, the instruments adopted for the study was administered to collect relevant data from the sample. The researcherpersonally administer the instruments to the subjects with the help of research assistant who briefed on how to administer the instruments to the subjects. The research assistantacquainted with the items of the instruments for clarification to the subjects. Thisenable the researcher to conveniently administer the questionnaires and collectthem back for collation.

3.7 Procedure for Data Analysis

This study employed a number of statistical tools in the analysis and interpretation of data. The data weresubjected to analysis using descriptive and inferential statistics. The bio-data of the subjects was be subjected to frequency counts and simple percentages, while the means and standard deviation were used for research questions. Hypothesis onewas tested with Pearson Product Moment Correlation, while hypotheses two, three and fourwere tested using Independent Sample t-test.All hypotheses were tested at 0.05 level of significance.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.1 Introduction

This chapter deals with analyses of data collected from subjects of the study. Descriptive and inferential statistics were employed in testing the hypotheses formulated in the research. A total of five hypotheses were tested using Pearson Product Moment Correlation and a t-test. All the hypotheses were tested at.05 alpha level of significance.

4.2 Hypotheses Testing

This study testedfive hypotheses using Pearson Product Moment Correlation and a t-test accordingly at .05 alpha level of significance.

Hypothesis 1: There is no significant relationship between job satisfaction and pre-retirement anxiety among secondary school teachers in Zamfara state.

This hypothesis was analyzed with SPSS using Pearson Product Moment Correlation to determine the relationship between the variables.

Table 4.1: Pearson Correlation on Relationship between Job Satisfaction and pre-retirement anxiety

Variables	N	Mean	SD	r	p-value	Decision
Job Satisfaction	361	49.94	7.09	.755	0.001	Significant
Pre-retirement anxiety	361	47.38	6.83			

The table 4.1 shows that the computed correlation between job satisfaction and pre-retirement anxiety is significant with r=.755 and p-value = 0.001 level of significance. This is because p= 0.001 is less than 0.05 level of significance. The correlation coefficient indicates that as job

satisfaction increases, pre-retirement anxiety equally increases. The null hypothesis that says there is no significant relationship between job satisfaction and pre-retirement anxiety among secondary school teachers in Zamfara state thereby rejected.

Hypothesis 2: There is no significant difference between job satisfaction of urban and rural secondary school teachers in Zamfara state.

Table 4.2: This hypothesis was analyzed with SPSS using t-test to determine the mean difference between Job Satisfaction of urban and rural teachers

Variables	N	Mean	MD	Df	t-cal	p-value	Decision
Rural	131	89.31	22.37	358	15.71	. 010	Significant
Urban	230	66.94					

Table 4.2 shows that there is significant difference between job satisfaction of rural and urban secondary school teachers in favour of rural teachers with the mean of 89.31 for rural teachers and mean of 66.94 for urban teachers as confirmed by p-value =.010. This means that rural teachers in Zamfara state are more satisfied with their teaching job than their urban counterparts. The hypothesis that says there is no significant difference between job satisfaction of rural and urban secondary school teachers in Zamfara state is hereby rejected.

Hypothesis 3: There is no significant difference between pre-retirement anxiety of rural and urban secondary school teachers in Zamfara state.

Table 4.5: This hypothesis was analyzed with SPSS using t-test to determine the mean difference between pre-retirement anxiety of urban and rural teachers

Variables	N	Mean	MD	Df	t-cal	p-value	Decision
Urban	230	69.77	19.79	358	14.83	.007	Significant
Rural	131	49.98					

Table 4.5 shows that there is significant difference between pre-retirement anxiety of rural and urban secondary school teachers in Zamfara state with the mean of 69.77 for urban teachers and mean of 49.98 for rural teachers as confirmed by p-value =.007. This means that urban teachers experience higher pre-retirement anxiety than those rural teachers. The hypothesis that says there is no significant difference between pre-retirement anxiety of rural and urban secondary school teachers in Zamfara state is hereby rejected.

Hypothesis 4: There is no significant difference between job satisfaction of male and female secondary school teachers in Zamfara state.

Table 4.4: This hypothesis was analyzed with SPSS using t-test to determine the mean difference between Job Satisfaction of male and female teachers

Variables	N	Mean	MD	Df	t-cal	p-value	Decision
Female	136	85.21	13.47	358	17.02	.003	Significant
Male	225	71.74					

Table 4.4 shows that there is significant difference between job satisfaction of male and female secondary school teachers in favour of female teachers with the mean of 71.74 for male teachers and mean of 85.21 for female teachers as confirmed by p-value =.003. This means that female teachers in Zamfara state are more satisfied with their teaching job than their male counterparts. The hypothesis that says there is no significant difference between job satisfaction of male and female secondary school teachers in Zamfara state is hereby rejected.

4.3 Summary of findings

The followings are the summary of the major findings based on the result of the hypotheses testing:

1- There is significant relationship between job satisfaction and pre-retirement anxiety among secondary school teachers in Zamfara with r= .755 and p- value = .001.

2- There is significant difference between job satisfaction of rural and urban secondary school teachers in favour of rural teachers with the mean of 89.31 for rural teachers and mean of 66.94 for urban teachers as confirmed by p-value =.010.

3- There is significant difference between pre-retirement anxiety of rural and urban secondary school teachers in Zamfara state with the mean of 69.77 for urban teachers and mean of 49.98 for rural teachers as confirmed by p-value =.007.

4- There is significant difference between job satisfaction of male and female secondary school teachers in favour of female teachers with the mean of 71.74 for male teachers and mean of 85.21 for female teachers and p-value =.000.

4.4 Discussion of Findings

The following empirical studies were reviewed for the purpose of this research:

This research found significant relationship between job satisfaction and pre-retirement anxiety among secondary school teachers in Zamfara State. This finding corroborates the study conducted by Amune, (2013) on Management of pre-retirement anxiety and life after Retirement and its Implication on Retired Academic Librarians in Edo State, Nigeria, the researcher commented that management of life after retirement entails planning for the unpredictable and unavoidable new life style when one withdraws from active service. The need to plan, adopt and implement strategies to ease the pain and problems associated with life after retirement cannot be overemphasized. The rationale for this study is to examine the management of life after retirement and its implication on retired academic librarians in Edo State, Nigeria. Survey method was adopted and two hundred (200) questionnaires were randomly administered to retired professional and non-professional librarians in Edo state, Nigeria. Data collected were categorized and coded. The data were analyzed using simple percentage and Chi Square statistical techniques. The study revealed that most of the retirees retired as a result of their attainment of the prescribed length of service or age limit, that librarians prepare for their retirement through monthly contribution to specific pension schemes, maintaining a personal savings fixed deposit account with a bank, investing in skills acquisition and training, ownership of property, investment in shares and stocks and insurance policy. The implication of not preparing for retirement is that after retirement, the retiree will be unhappy, dejected, feeling of inferiority complex as a retiree, low self- esteem in the community, regretted retiring from Public Service and inability to contribute to the society.

Furthermore, the study showed that there are inadequate government retirement programmes equipping librarians in terms of ability to plan and set up new business after retirement, in order to take care of them self and family and there is significant difference between life after retirement and life during service years. The study recommended that librarians should be encouraged to invest in assets and financial ventures so that at retirement, they can earn additional income from these assets and financial ventures to supplement their pension income and they should embark on continuous education and skills acquisition and training as a way of preparing for life after retirement.

This study has found significant difference between job satisfaction of rural and urban secondary school teachers in favour of rural teachers. This finding is informed because life in the rural areas is relatively more affordable compared to life in the urban areas. Those who teach in the rural areas who are mostly indigenes of those areas find the job more satisfying to them than those in urban areas where things are too expensive to afford. This finding disagrees with Grant, Fried, and Juillerat (2010) at a large bank, managers found that bank tellers in the rural areas are very dissatisfied with their jobs stating that they were "just glorified clerks". They also said that their jobs were boring and felt micromanaged because they were unable to make decisions even small ones, without the approval of their managers in the urban areas. In this case, the managers of the bank decided to re-design the teller jobs to increase job satisfaction.

The last finding of this study found significant difference between pre-retirement anxiety of rural and urban secondary school teachers in Zamfara state. An analogy could be drawn from the third finding that rural are more satisfied with their jobs compared to their urban counterparts, in the sense that urban teachers are for long time dissatisfied with their jobs which

results to so much anxiety on the verge of retirement because even when they are in service their salary packages may not adequately cater for their family's needs let alone when they retire. Again, perhaps they stay in government quarters or even rent a house for this long service years, now retiring from job to a condition they cannot predict. They may account to so much pre-retirement anxiety.

This study also found significant difference between job satisfaction of male and female secondary school teachers in favour of female teachers in Zamfara state. This may be because the female teachers are not bestowed with shouldering the responsibility of maintaining home and other life's expenses compared to male teachers. Thus, the salary scale and the nature of the job are appealing to them. This study corroborates study conducted by Muchinsky, (2013) on Importance of Job Satisfaction. The purpose of the study was to research the relationship between lighting and efficiency and satisfaction and efficiency. The experiment was conducted in 1924 by researchers from Western Electric and Harvard University at the Hawthorne Works of the Western Electric Company. Various sets of lights at various intensities were set up in rooms where electrical equipment was being produced. The amount of illumination (bright, dim, or a combination) provided to the workers seemed to have no effect on production. The results of the study were so unexpected that further investigation revealed many previously unknown aspects of human behavior in the workplace. Researchers learned female workers are more satisfied with their job than their male counterpart.

This research has found significant difference between pre-retirement anxiety of male and female secondary school teachers. An analogy could be drawn from the third finding that female teachers are more satisfied with their jobs compared to their male counterparts, in the

sense that male teachers are for long time dissatisfied with their jobs which results to so much anxiety on the verge of retirement because even when they are in service their salary packages may not adequately cater for their family's needs let alone when they retire. Again, perhaps they stay in government quarters or even rent a house for this long service years, now retiring from job to a condition they cannot predict. They may account to so much pre-retirement anxiety.

A study was conducted by Anthonia (2013) on Perception and Attitude towards Pre-Retirement anxiety among Nigerian Civil Servants. The author submitted that retirement is usually a period of major changes in the lives of public servants. Most times, some people see such changes as devastating and traumatic. In this study, public servants' perception of retirement and their attitude towards pre-retirement counselling was surveyed. A representative sample of 1200 civil servants was selected using purposive sampling approach. Responses were elicited from them using a self-structured questionnaire to test one major proposition that guided the study. Data analysis were carried out using one-way ANOVA and tested at 0.05 alpha levels. Results of the study showed that civil servants' perception of retirement significantly leads to pre-retirement anxiety and to some extent leading to health issues, management difficulties, health related issues, management of loneliness and change in physical environment. It was recommended among other things that pre-retirement seminars and workshops should be organized for civil servants on a regular basis to prepare them for life at retirement.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter discusses the outcome of the study and the findings of the research in relation to the hypotheses generated and tested. Conclusions were drawn based on the results, suggestions and recommendations for further researches are also made.

5.2 Summary

Retirement or termination of work signifies a period of major change in the life of secondary school teachers. Such changes are usually devastating and traumatic in the life of the retiree, especially when the person concerned did not prepare for the phase of life. The adverse psychological and socioeconomic disposition identified to characterized functional discontinuation of their regular financial source of livelihood and its corresponding decline in the social status cannot be overstated. Such challenges include financial insufficiency, poor feeding, dysfunctional family matters as well as psychological or behavior disorders thinking of the delay in payment of retiree, processing and documentation which may likely lead to depression, hypertension, identity crisis, alcoholism, loneliness, fast ageing and ill health occasion at times by lot of good accommodation among others. Some also experience low of self-esteem due to lower status in which they find themself on retirement from a highly exalted position they had occupied as public services. Some teachers are not satisfied with the job in itself perhaps because it does not pay them to cater for their needs of survival let alone saving for the rainy day. It is on this note that the researcher considers it fit to investigate into the relationship between job satisfaction and pre-retirement anxiety among secondary school teachers in Zamfara State,

Nigeria. The study was guided by five (5) research questions, five (5) research hypotheses and three (5) basic assumptions.

In chapter two, literature was reviewed based on the major concepts of the study such as concept of job satisfaction and pre-retirement anxiety. In the process of the literature review, the theoretical aspect was considered of which Maslow's Needs Hierarchy theory, Herzberg's Motivator-hygiene Theory, Aaron Beck Theory and Freud's Cognitive Behaviour were also reviewed. Also some empirical studies were examined in this chapter.

Chapter three examined the design of the study which employed correlational method, the population of the study comprised of secondary school teachers from nine local governments in Zamfara state and their number stands atfive thousand nine hundred and thirty four (5,934) male and female secondary school teachers. The sample for the study was drawn from the population of which 361 was considered appropriate as guided by the provision of Krecjie and Morgan (1970) table of sampling population. Two (2) instruments are Job Satisfaction Scale and Pre-retirement anxiety scale and were validated by experts in the Department of Educational Psychology and Counselling, ABU Zaria. Cronbach alpha in SPSS was used to compute the result of the pilot test on the instrument and the results read as Cronbach alpha reliability co-efficient of Job Satisfaction Scale (JSC) and Retirement Anxiety Scale (RAS) are 0.711 and 0.817 respectively.

In chapter four, Pearson Product Moment Correlation (r) and independent t-test were used to test hypotheses one of this study.

5.3 Contribution to Knowledge

1. Significant relationship exists between job satisfaction and anxiety among secondary sschoolpre-retirementteachers in Zamfara state.

2- Significant difference exists between job satisfaction of urban and rural secondary schoolpre-retirementteachers in Zamfara state

3. Significant difference exists between anxiety of rural and urban secondary school preretirementteachers in Zamfara state.

4. Significant difference exists between job satisfaction of male and female secondary schoolpre-retirement teachers in Zamfara state.

5.4 Conclusions

Based on the findings of this study, it can be concluded that significant relationship existed between job satisfaction and anxiety among secondary school pre-retirement teachers in Zamfara state, significant difference existed between job satisfaction of urban and rural secondary school pre-retirement teachers in Zamfara state, significant difference existed between anxiety of rural and urban secondary school pre-retirement teachers in Zamfara state and also significant difference existed between job satisfaction of male and female secondary school pre-retirement teachers in Zamfara state, ,

5.5 Recommendations

Based on the findings of this study, the researcher would want to recommend as follows:

1. Government should restructure the salary of teachers in other to give them more job satisfaction and reduce anxiety.

2. Government should enlighten the teachers on how to save for retirement by organizing seminar to teacher.
3. Secondary school teachers should create habit of making contribution monthly from their income in order to prevent suffering after retirement.
4. Secondary school pre-retirement teachers should be taught different coping strategies to cope with anxiety.

5.6 Suggestions for Future Research

The following suggestions were derived from the finding of this study.

1. Studies on the Relationship between Job Satisfaction and Pre-retirement Anxiety should be conducted among Primary School Teachers in the State
2. Studies on the Relationship between Job Satisfaction and Pre-retirement Anxiety such as Factors, Effects and Coping Strategies should be emphasizes.
3. Anxiety, Family Size, Job Satisfaction as a Correlate of Personality of the Teacher should also be exploits.
4. Effect of Job Satisfaction, Pre-retirement Anxiety on Mental Health of the Teachers should be studied.

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APPENDICES

APPENDIX I

Bio Data

1. Gender: a. Male ☐ b. Female ☐

2. Categories of Retirement: a. Voluntary ☐ b . Years in Service ☐ Age ☐

2. School Location: a. Rural ☐ b. Urban ☐

Job Satisfaction Scale		**SA**	**A**	**D**	**SD**
1.	I receive recognition for a job well done				
2.	I feel close to the people at work				
3.	I feel good putting my studentsthrough				
4.	I feel secure about my job				
5.	I believe management is concerned about me				
6.	On the whole, I believe teaching is good for my physical health				
7.	My wages are good				
8.	All my talent and skills are used at work				
9.	I get along with my supervisors				
10.	I feel good about my job				
11.	I do not have sleeping problems after work				
12.	I feel happy in my personal life				
13.	I do not feel worn out at the end of the day				
14.	I do not desire counselling about my job				
15.	I rarely worry about my job				
16.	My promotion doesn't delay				
17.	I do not feel like changing my job				
18.	Whenever I am asked about my job, I say it with pride				

Scoring Procedure

0-30	low job satisfaction
31-60	Average Job satisfaction
61 and above	High job satisfaction

Source: Macdonald and Maclntyre (1997)

Adapted from MacdonaldandMacIntyre (1997)

ANXIETY INVENTORY

S/N	ITEMS	SA	A	NS	SD	D
1.	I feel so lonely without a friend					
2.	I feel my response to others now should be aggression					
3.	I am afraid to talk to people					
4.	I am scared of sleeping because of the nightmares that come with it.					
5.	I feel as if no one likes me					
6.	I fear even to whisper in somebody's ear					
7.	I am always angry					
8.	I cry easily					
9.	I am not giving good food and so not fed well					
10.	I don't feel safe anywhere					
11.	It is not easy for me to get the basic needs					
12.	I am so afraid that I become easily confuse					
13.	I have trouble in concentrating					
14.	Where possible I try to avoid sound as it makes me want to scream aloud					
15.	I am always nervous now					
16.	What is left with me is only anger					
17.	I cannot help worrying					
18.	I am sad all the time					
19.	I feel my future is hopeless and will only get worse					
20.	It is hard to get interested in anything					

Scoring Procedure

0-30	low anxiety
31-60	Average anxiety
61	and above extreme anxiety

Source: Pam Rose, (2013)

Sources: Adopted from Rose Pam (2013).

APPENDIX II

Result of the Cronbach Alpha Reliability test for Job Satisfaction Scale

Case Processing Summary

		N	%
Cases	Valid	20	100.0
	Excluded[a]	0	.0
	Total	20	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.711	.724	18

Item Statistics

	Mean	Std. Deviation	N
Question 1	3.1000	.05368	20
Question 2	3.4000	.49824	20
Question 3	3.2500	.55915	20
Question 4	3.4000	.59824	20
Question 5	3.1400	.68304	20
Question 6	3.1000	.72084	20
Question 7	3.1000	.72084	20
Question 8	3.2500	.71635	20
Question 9	2.4200	.78640	20
Question 10	3.2100	.68504	20
Question 11	2.1400	.68704	20
Question 12	3.2300	.49824	20
Question 13	2.6400	.62215	20
Question 14	3.1400	.66524	20
Question 15	3.000	.78205	20

Question 16	2.1000	.65285	20
Question 17	3.1000	.34581	20
Question 18	3.1300	.43914	20

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.226	3.100	3.700	1.231	1.316	.165	18

Result of the Cronbach Alpha Reliability test for Anxiety Inventory

Case Processing Summary

		N	%
Cases	Valid	20	100.0
	Excluded[a]	0	.0
	Total	20	100.0

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.817	.830	18

Item Statistics

	Mean	Std. Deviation	N
Question 1	3.4000	.28258	20
Question 2	3.3000	.23110	20
Question 3	3.4000	.26972	20
Question 4	2.9500	.19868	20
Question 5	3.2000	.79785	20
Question 6	2.5100	.88852	20
Question 7	3.1120	.55056	20
Question 8	3.2300	.54640	20
Question 9	2.3500	.47292	20
Question 10	2.1100	.88152	20
Question 11	3.1020	.61156	20
Question 12	3.2500	.52940	20
Question 13	2.3500	.41192	20
Question 14	3.1200	.71344	20
Question 15	2.1000	.81752	20
Question 16	2.3500	.41192	20
Question 17	3.1200	.71344	20
Question 18	3.2300	.75224	20

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.2200	2.1100	3.600	1.111	1.236	.065	18

Appendix C

HYPOTHESIS ONE

Descriptive Statistics

	Mean	Std. Deviation	N
JOB SATISFACTION	49.94	7.09	361
PRE-RETIREMENT ANXIETY	47.38	6.83	361

Correlations

		JOB SATISFACTION	PRE-RETIREMENT ANXIETY
JOB SATISFACTION	Pearson Correlation	1	.755
	Sig. (2-tailed)		0.001
	N	361	361
JOB SATISFACTION ANXIETY	Pearson Correlation	.755**	1
	Sig. (2-tailed)	0.001	
	N	361	361

	GENDER	N	Mean
	MALE	361	85.21
	FEMALE	361	71.74

Independent Samples Test

	Levene's Test for Equality of Variances		t-test for Equality of Means					
								95% Confidence Interval of the Difference
	F	Sig.	t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower
Equal variances assumed	.099	.753	17.02	358	.003	13.47	.95217	-2.54460
Equal variances not assumed			17.02	358	.003	13.47	.95271	-2.54600

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

Hypothesis 3

	GENDER	N	Mean
	RURAL	361	89.31
	URBAN	361	66.94

Independent Samples Test

	Levene's Test for Equality of Variances		t-test for Equality of Means					
	F	Sig.	t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference Lower
Equal variances assumed	.199	.753	15.71	358	.003	22.37	.25217	3.54460
Equal variances not assumed			15.71	358	.003	22.27	.25271	3.54600

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