



## Organisational support, quality of family life and pre-retirement anxiety among public service employees: Mediating role of entrepreneurial intention

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**Abstract:** *Background:* Scholars have established different factors influencing pre-retirement anxiety among different categories of employees. However, the role of organisational support and quality of family life is given less research attention. Also, the role of entrepreneurial intention in the link especially among public employees is non-existence in the extant literature. *Objectives:* This study examined the role of quality of family life and perceived organisational support on pre-retirement anxiety and the mediating role of organisational support and quality of family life – pre-retirement anxiety link. *Methods:* The study adopted a cross-sectional design while multi stage sampling was used to select 413 participants (Mean = 53.55; years:  $SD = 3.18$ ) who completed the pre-retirement anxiety scale, organisational support scale and quality of family life scale. *Results:* The result revealed that higher quality of family life tends to lower pre-retirement anxiety ( $\beta = -.27$ ). Organisational support did not predict pre-retirement anxiety ( $\beta = .06$ ). Entrepreneurial intention directly predicted pre-retirement anxiety ( $\beta = .11$ ). Entrepreneurial intention partially mediated the link between quality of family life-pre-retirement anxiety ( $\beta = .01$ ). Entrepreneurial intention did not mediate the perceived organisational support-pre-retirement anxiety ( $\beta = .01$ ). *Implication:* The study has implication for industrial and organisational psychologists to tailor interventions such as family-focused wellness programs and entrepreneurship readiness training in a bid to reduce pre-retirement anxiety among public service employees.

**Keywords:** Organisational support, Quality of family life, Entrepreneurial intention, Public service employees, Pre-retirement anxiety.

## Introduction

Globally, retirement is a phase that every employee who get wages are expected to experience during a particular time in their work life. It could occur when one reaches the official retirement age or by years spent in service. On a few occasions, retirement can also occur as a result of unforeseen circumstances in life, which may include ill health, disciplinary action, a change in the organisation's policies aimed at cutting down expenses, or political factors (Dansan, 2016). The thought that a worker is transiting from active work to a non-active work-life often brings about pre-retirement anxiety for most employees (Mugure, 2025; Ugwu et al., 2019).

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Pre-retirement anxiety is the term used to describe the fear and anxiety that prospective retirees have as they get closer to retirement, which might affect their experiences and decisions (Fleischmann et al., 2020). In another vein, pre-retirement anxiety refers to the feelings of worry, and uncertainties that exiting employees experience toward their future in retirement (Fagbenro et al., 2025). The transition to retirement can lead to psychological and emotional challenges, including financial reduction, loss of identity and status, and feelings of loneliness and fear about the future (Gabriel, 2019). While some employees may react positively to this transition and anticipate it with joy, others may react negatively as they associate it with unpleasant thoughts (Ogbebor, 2011). Employee reactions to retirement depend on psychological factors affecting their preparedness for this significant life phase (Transamerica Global Retirement Survey, 2018). Researchers indicate that pre-retirement anxiety typically starts when employees have less than ten years before retirement (Appolonius et al., 2017; Ugwu et al., 2019). Research has shown that employees who plan for retirement with consideration and practicality have a more favourable attitude toward retirement than those who do not (Bracken-Scally, 2015; Helman & Paladino, 2004).

Retirement worry remains a global issue; for instance, the Global Benefits Attitudes Survey (GBAS) in 2016 established that 56% of Indian employees feel worried about insufficient funds during their retirement (Willis Towers Watson, 2016). Also, Reyes et al. (2022) assert that Philippine workers constantly feel worried about their retirement prospects. In Africa, pre-retirement anxiety is a significant issue for potential retirees in countries like Ghana, Cameroon, and Kenya, with insufficient government and stakeholder interventions to address it (Gabriel, 2019; Vordzorgbe et al., 2018). In Nigeria, many government employees who are nearing retirement express worry about this new stage of their lives (Maisango & Muhammad, 2020; Njoku et al., 2018; Nkechi & Otuonye, 2022; Ujoatuonu et al., 2024). This is due to uncertainties in life after retirement. Some of the challenges government workers face during retirement include financial worries, poor retirement preparation, lack of social support, and health-related issues. For employees with a few years to retirement, the inconsiderate and disrespectful treatment of retirees prior to receiving pension and gratuity also contributes to pre-retirement anxiety (Chizueze et al., 2011).

Sadly, the Pension Reform Act of 2014 that governs retirement policies for all government workers in Nigeria has, over the years, been a source of apprehension for retirees. This is due to delays in pension payments, mismanagement of funds, and corruption, which have negatively impacted government workers' retirement transition and financial security (Akintoye, 2018; Ujoatuonu et al., 2024). In recent times, pre-retirement anxiety among government workers has been further fuelled due to the thought that there will be a decrease in their financial status to maintain themselves and their family when retirement eventually occurs. This is due to the high cost of living, caused by the removal of fuel subsidy by the government, the COVID-19 pandemic, and Nigeria's current insecurity. These challenges have resulted in many incessant practices of age falsification among Nigerian workers and engagement in different fraudulent practices and deviant acts (Onuoha, 2022; Tolu-Kolawole, 2022).

The study of pre-retirement anxiety makes immense scientific sense at this time, as pre-retirement anxiety if not curtailed could further lead to more devastating problem. This may include poor retirement planning and adjustment into the retirement phase. Also, the unattractive nature of retirement benefits in Africa, especially in Nigeria, makes this study important, as it will provide insights to exiting government workers on how to cope with this inevitable phase of life. Several factors have been investigated on pre-retirement anxiety, but the direct role of organisational support and quality of family life is still given less attention to in the extant literature.

### *Quality of family life and retirement anxiety*

The term “quality of family life” relates to one’s level of contentment, pleasure, or discontent with one’s family’s wellbeing. Family plays a crucial role in an individual’s wellbeing in Nigeria, as it represents the most important lifelong social connection (Igbolo et al., 2017). An individual must pay appropriate attention to fundamental family requirements in order to reach this state of wellbeing. By having a satisfying personal life, the individual also fosters family unity. This, with successful planning, may produce a better quality of family life even with limited resources. Having a fulfilling family life can be difficult and time-consuming for various employees with diverse personalities. Burke and Moffet (2009) noted that difficulties in balancing family life and failing to meet family needs can lead to feelings of worry, fear, and anxiety among employees. Therefore, failure to achieve a good quality of family life could be a source of pre-retirement anxiety, especially when the individual is the sole breadwinner of the family.

In line with the above assertion, the wellness model (Adams et al., 1997) posits that workers with a positive family life are likely to experience overall wellness that includes physical, spiritual, psychological, social, emotional, and intellectual dimensions. A situation where exiting government workers fail to meet wellness indices for their families before retirement may lead to negative emotions, potentially causing fear about retirement due to this perceived failure. Studies (Asebedo & Seay, 2014; Figueira et al., 2017; Ugwu et al., 2021) have all found that positive family relationships and involvement contribute negatively to retirement fear and positively to retirement planning and satisfaction.

### *Organisational support and pre-retirement anxiety*

Another factor considered to have a direct effect on pre-retirement anxiety in the study is perceived organisational support. Eisenberger et al. (2016), defined perceived organisational support as an employee’s view of how their organisation cherishes their work and is concerned about their wellbeing. Therefore, perceived organisational support can be seen as a good quality that provides workers with confidence that the organisation will assist them in times of stress. This is an important area that determines workers’ motivation as well as their commitment to an organisation. Employee perceptions reflect the effectiveness of an organization in supporting employees across diverse job situations and personal circumstances, as well as its concern for their wellbeing (Rhoades & Eisenberger, 2002). The sum of support employees get from their employers has been shown to influence employees’ job attitudes, such as increased job commitment, low turnover intention, positive emotions, and better performance (Ikon & Nwoye, 2019; Kurtessis et al., 2015; Rhoades & Eisenberger, 2002). The perception of care and support comes in different ways for different employees. It could be support given by the organisation in terms of being empathetic and emotionally aware and concerned about employees’ plights and challenges prior to retirement. When an organisation gives adequate support in terms of solving workers’ problems, gives priority to workers’ goals and values, and is concerned about workers’ opinions, these may position them for a well-adjusted non-work life (Eisenberger & Stinglhamber, 2011).

Leveraging the social exchange theory (Blau, 1964), which emphasizes that setting clear and specific goals may be in the form of an exchange, which in turn motivates and strengthens an individual’s performance. Employees develop a worldwide perception of how much their employers value their well-being on a global scale. When there is a high level of perceived organizational support, it makes individuals compulsorily repay the organisation through engaging in positive job attitudes. For example, if the organisation provides the necessary retirement support for its employees in the form of tangible or intangible rewards. This ultimately makes exiting

employees happy and compels them to put in their best for the remainder of their time in active service.

A situation when exiting employees perceive poor organisational support in terms of lack of financial fairness and poor retirement rewards. This may cause negative emotions in the form of anxiety prior to retirement and may have a detrimental effect on both the organisational and the potential retiree workers wellbeing. Also, Anibueze (2013) asserts that government workers experience fear and anxiety toward retirement when they perceive poor organisational support in their shift from work to retirement. It is evident that the level of organisational support that public workers experience may also influence pre-retirement anxiety.

### *Mediating role of entrepreneurial intention*

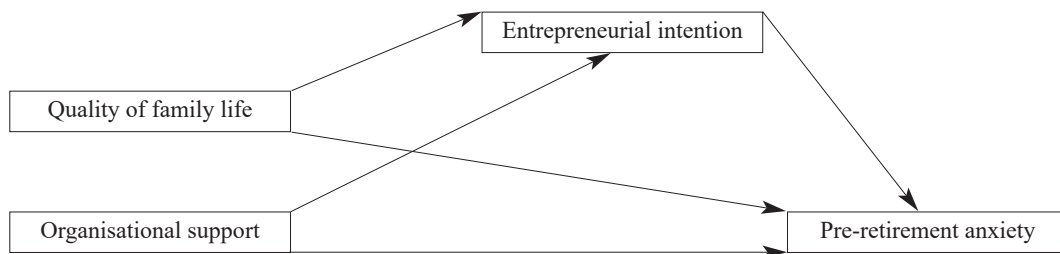
Addressing pre-retirement anxiety among workers calls for a comprehensive insight. While some researchers (e.g., Froidevaux et al., 2022; Kubicek et al., 2010; Ugwu et al., 2021; Ugwu et al., 2024) have established some personal factors that act as an indirect pathway to pre-retirement anxiety. The present study also identifies entrepreneurial intention as a mediator in a bid to enrich the relationships that may exist between organisational support, quality of family life, and pre-retirement anxiety. Entrepreneurial intention refers to the willingness of workers to set up or start a business of their own. According to Kothari (2013), a person may believe in themselves to become an entrepreneur but may not transit into entrepreneurship unless they have the intention. The study therefore assumed that high entrepreneurial intention may lead to a better quality of family life and a better perception of organisational support which may lead to lessened pre-retirement anxiety.

This aligns with the Theory of Planned Behaviour (TPB; Ajzen & Fishbein 2004), which asserts that having the intention of engaging in entrepreneurial activities is determined by the attitude retiring government workers hold toward engaging in entrepreneurship; the subjective norm, which is the challenges associated with venturing into an entrepreneurial career; and perceived behavioural control, which is the efficacy or confidence needed to engage in entrepreneurship. Consequently, when all these predictors of intention are positive among exiting workers. The likelihood of engaging in entrepreneurial intention prior to retirement will be high, which will positively affect quality of family life and organisational support and this in turn will tend to reduce fear prior to retirement. Studies done by Njoku et al. (2018), Ekwuenu and Omede (2019), and Agboola et al. (2020) all asserted that entrepreneurship alternatives and intentions may reduce pre- and post-retirement anxieties among employees. Despite the submission of these studies, there is no direct empirical evidence on the mediating effect of entrepreneurial intention on the connections between organisational support, quality of family life, and pre-retirement anxiety. In addition, such a comprehensive model of entrepreneurial intention is also essential for investigating the relationship between organisational support and quality of family life and employees' pre-retirement worry.

Additionally, this will provide a better understanding of the predictor and criterion factors that are inherent in pre-retirement anxiety. This understanding could potentially help public health institutions, management, and policymakers design and develop effective supportive services, thereby reducing the effects of pre-retirement anxiety on government employees in an African context. Therefore, it is currently unclear how entrepreneurial intention may act as a pathway in which organisational support and quality of family life affect employees' pre-retirement anxiety. Therefore, our study aimed to fill this gap by exploring the influence of quality of family life and organisational support on pre-retirement anxiety among government employees and to investigate the mediating role of entrepreneurial intention of the relations.

### *Aim and hypothesis of the study*

Specifically, the current study aimed to examine (1) the direct effect of quality of family life on pre-retirement anxiety among government workers, (2) the direct effect of organisational support on pre-retirement anxiety among government workers, (3) the direct effect of entrepreneurial intention on pre-retirement anxiety, (4) mediating role of entrepreneurial intention in the relationship between quality of family life and pre-retirement anxiety, and (5) mediating role of entrepreneurial intention in the relationship between organisational support and pre-retirement anxiety (Figure 1).



*Figure 1. Hypothesized model of study variables*

We therefore propose the following hypotheses: (1) Higher level of quality of family life will predict lower level of pre-retirement anxiety among Nigerian government workers; (2) Higher level of organisational support will predict lower level of pre-retirement anxiety among Nigerian government workers; (3) Higher entrepreneurial intention will significantly predict pre-retirement anxiety among Nigerian government workers; (4) Entrepreneurial intention will significantly mediate the link between quality of family life and pre-retirement anxiety among Nigerian government workers; (5) Entrepreneurial intention will significantly mediate the link between organisational support and pre-retirement anxiety among Nigerian government workers.

## **Methods**

### *Research design and participants*

The study utilised a cross-sectional survey research design. This is because data were gathered at a particular point in time across different sections of participants. The predictors variables in this study were perceived organisational support and quality of family life while the outcome variable was pre-retirement anxiety. The mediating variable is entrepreneurial intention. The population were public workers with less than 10 years to their retirement in Ministries, Departments, and Agencies (MDAs) in three states namely Ogun, Osun and Ondo in Southwestern Nigeria. Yamane's (1973) sample size formula was used to arrive at 444 for the study. The multi-stage sampling procedure was adopted. First, three states namely Osun, Ondo, and Ogun, were randomly selected from the six states in the Southwest region of Nigeria, using the balloting method. In the second stage, Ministries, Departments, and Agencies (MDAs) were chosen using a convenience sampling technique based on their accessibility, availability, and closeness to the researchers.

In the last phase, the study's respondents were chosen using a purposive sampling technique. A total number of four hundred and thirteen (413) exiting civil servants (238 males; 175 females) from three states participated in the study from December 2021 to February 2022. They were between 45 and 60 years old (mean age = 53.55 years; standard deviation = 3.18). Of them, 2.7% were single, the bulk (92.3%) were married, 4.6% were widowed or widowed, (2%) were separated and (.2%) were divorced. The majority (79.4%) identified as Christians, followed by Muslims (20.1%) and African traditional religion (.5%). Their educational background revealed that the majority (48.9%) had an HND or B.Sc., (20.6%) had an M.Sc., (2.7%) had a Ph.D. (11.4%) had primary or secondary schooling, and (16.5%) had an OND or NCE. Additionally, the participants' work ranks differed as well: (3.6%) were junior cadre, (17.9%) were middle cadre, and (78.5%) were senior cadre. In terms of the participants' employment status, the majority (40.0%) were chosen from Osun State, while (31.2%) were selected from Ondo State. Of these, 28.8% were chosen from Ogun State. According to the participants' socioeconomic status distribution, 8.5% of them identified as having a low socioeconomic position, 81.4% as having a moderate socioeconomic status, and 10.2% as having a high socioeconomic status. Finally, the individuals reported having 1 to 10 years (Mean = 5.51 years;  $SD = 2.91$ ) left before retiring.

### *Measures*

A structured paper-and-pencil questionnaire was used as an instrument for data collection in the study.

*Pre-retirement anxiety.* This variable was captured using 15-item Nigerian Pre-retirement Anxiety Scale (NPAS) developed by Ugwu et al. (2019). The scale was scored on a 5-point Likert format from 5: Strongly Disagree to 1: Strongly Agree. Sample of the items on the scale reads "Retirement makes me lose societal power both at home and in my community" and "I am afraid I will be lonely when I retire". High scores indicate high pre-retirement anxiety, while low scores mean low retirement anxiety. Ugwu et al. (2019) reported a reliability of .73 for the scale while the present study got a Cronbach's alpha of 0.70.

*Perceived Organisational Support Scale (POS).* This was measured using the 8-item Perceived Organisational Support scale (POS) propounded by Eisenberger et al. (1986). The scale was developed to elicit perception of the employee on how their organisation was willing to reward and provide for their wellbeing. The scale was also rated on a 5-point Likert scale that ranged from 1: strongly disagree, and 5: strongly agree. The samples of the items read, "My organisation strongly considers my goals and values" and "My organisation really cares about my wellbeing". The authors reported a reliability of 0.88 for the scale. In this study a Cronbach alpha of 0.76.

*Entrepreneurial intention.* Was captured using the 6-item Entrepreneurial intention scale developed by Liñán and Chen (2009). The scale is designed to tap individuals' dispositions toward having or starting their own business. The samples of the items include "I will make every effort to start and run my own business" and "I am determined to create a business in the future". The scale was scored on a five-point Likert format ranging from SD = Strongly Disagree, D = Disagree, U = Neutral, A = Agree, SA = Strongly Agree. The authors reported a reliability coefficient of .77. The author reported that a high score on the scale implies high entrepreneurial intention, while a low score on the scale implies low entrepreneurial intention. In this current study, a Cronbach's alpha of 0.86 was reported for this scale.



## *Procedure*

This study was approved by the Ethics Committee of the Department of Psychology of the University of Ilorin (Approval No: UIL/PSY/REC/2025/021). Furthermore, an official introduction letter was collected from the Head, Department of Psychology introducing the researcher to the Heads of Service of Ogun, Ondo and Osun States for official approval in order to gain access to the study participants. Permission to conduct the study was granted at different time from the Heads of service of the aforementioned states through a circular letter addressed to all permanent secretaries/accounting officers of all Ministries, Departments and Agencies (MDAs).

The data collection followed a similar pattern across the three states because of the peculiarity of the respondents that is employees who have less than 10 years to retire. The researcher met some permanent secretaries and/or coordinating directors of MDAs who thereafter directed the researcher to their respective Director Administration and Supply (DAS) in order to help identify the targeted respondents of the study. Employees who had less than 10 years were identified through the staff nominal roll (A document that contained list of employee's bio-data such as age, sex, date of first appointment, date of retirement etc.) and after they consented to participate in the study, they were given the questionnaire to fill. In all, a total number of four hundred and forty-four (444) copies of the questionnaire were distributed across the three states, but only four hundred and twenty-six (426) copies of the questionnaire were retrieved as eighteen (18) were not returned, yielding a response rate of 93%.

## *Data analysis*

We utilised the IBM-SPSS statistics for Windows, version 27 and IBM-AMOS, version 27 for the data analysis. The data gathered from the respondents was analyzed using descriptive and inferential statistics. The sociodemographic characteristics of the individuals were described using descriptive statistics including frequency, mean, and standard deviation. Pearson's bivariate correlation was used to analysed the associations among variables. Structural Equation Modelling (SEM) using maximum Likelihood was used to test the direct relationships among the variables. The mediation analysis was tested using the direct and indirect effect based on the bootstrap procedure (2000 samples) and bias-corrected bootstrap confidence interval (90%). As part of the condition for SEM analysis, Exploratory Factor Analysis (EFA), construct, convergent and discriminant validity was done for the measurement model, and they all met the recommendation suggested by scholars (Fornell & Larcker, 1981; Hair et al., 2010). Several different coefficients were used to assess the goodness of fit of the SEM model, which includes the goodness of fit index (GFI), Tucker-Lewis index (TLI), comparative fit index (CFI), incremental fit index (IFI), root mean square error of approximation (RMSEA), and the standardized root mean square residual (SRMR). The goodness of fit is acceptable if the values of GFI, TLI, CFI, and IFI are higher than 0.9 and the values of RMSEA and SRMR are lower than 0.08 (Browne & Cudeck, 1992; Hu & Bentler, 1999). In our present study, the model is fit and satisfy the standard recommendation as seen from the full structural and mediation model (bootstrap test) in Figure 2.

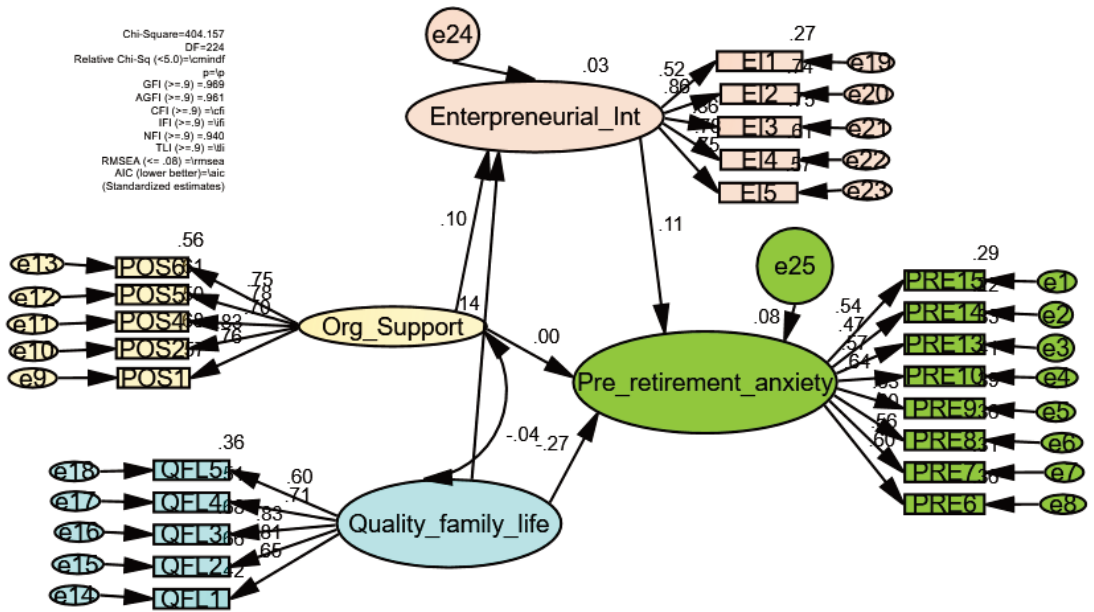


Figure 2. Structural and mediation model

## Results

### Relationship among variables

The correlation matrix revealed that there was no relationship between perceived organisational support and pre-retirement anxiety ( $r = .01, p > .05$ ). There was significant negative relationship between quality of family life and pre-retirement anxiety among government exiting workers ( $r = -.21, p < .01$ ). There was also significant positive association between entrepreneurial intention and pre-retirement anxiety ( $r = .10, p < .01$ ) (Table 1).

Table 1

Correlations matrix with mean and standard deviation of the latent variables

Variables	Mean	SD	1	2	3	4
1. Percieved organisational support	24.60	5.44	-			
2. Quality of family life	17.23	4.16	-.04	-		
3. Entrepreneurial Intention	25.91	3.90	.10*	.11*	-	
4. Pre-retirement anxiety	34.27	7.87	.01	-.21**	.10*	-

Note. SD: Standard deviation; \*\* $p < .01$ , \* $p \leq .05$ .

### Direct and mediation analysis

The result revealed that quality of family life negatively and directly predicted pre-retirement anxiety ( $\beta = -.27$ ). This imply that higher level of quality of family life predicted lower level of pre-retirement anxiety among Nigerian government workers which supports H1. The result also revealed that Higher level of organisational support did not predict lower level of pre-retirement



anxiety ( $\beta = .06$ ), thereby not supporting H2. The result also revealed that that entrepreneurial intention directly predicted pre-retirement anxiety ( $\beta = .11$ ), this means that higher level of entrepreneurial intention predicted higher level of pre-retirement anxiety and this supported H3. Entrepreneurial intention partially and significantly mediated the negative relationship between quality of family life and pre-retirement anxiety ( $\beta = .01$ ). The mediation is partial because there was still a direct effect of quality of family life on pre-retirement anxiety despite the introduction of the mediator variable (Entrepreneurial intention) Therefore, H4 is supported. Entrepreneurial intention did not mediate the relationship between perceived organisational support and pre-retirement anxiety ( $\beta = .01$ ) and H5 was not supported. The results were presented on Table 2.

Table 2

*Direct and indirect effect of the study variables*

Hypothesised path	Direct effects	Indirect effects	Total effects	Decision
Quality of family life → Pre-retirement anxiety	-.27**	-	-	H1 Accepted
Perceived organisational support → Pre-retirement anxiety	.06	-	-	H2 Rejected
Entrepreneurial intention → Pre-retirement anxiety	.11*	-	-	H3 Accepted
Indirect effect				
Quality of family life → Entrepreneurial intention → Pre-retirement anxiety	-.24***	.01**	-.23***	H4 Accepted
Perceived organisational support → Entrepreneurial intention → Pre-retirement anxiety	.00	.00	.01	H5 Rejected

Note. \*\*\* $p < .001$ , \*\* $p < .01$ , \* $p < .05$ .

## Discussion

To our knowledge, the present study is the first to explore the impact of organisational support and quality of family life on pre-retirement anxiety. The study also investigates the mediating role of entrepreneurial intention in the quality of family life, organisational support-pre-retirement link among exiting public workers. The result of the first hypothesis found that public workers with higher quality of family life tends to have lower pre-retirement anxiety. This finding supported studies (Asebedo & Seay, 2014; Figueira et al., 2017; Ugwu et al., 2021) who all found that positive family relationship and involvement contribute negatively to retirement fear and positively with retirement planning and satisfaction.

Theoretically, the wellness model Adams et al. (1997) lay credence to this assertion that workers tend to feel good when they have a good quality of family. This in turn make them to feel relaxed, and hopeful that they can connect with their family when they eventually retire without experiencing any fear. The justification for this finding maybe connected with the priority that typical Nigerians including exiting government workers, give to their family life while they are active at work. This is because when exiting workers feel they have provided the basic needs and necessities of life to their family, it makes them feel happy and satisfied. This satisfaction in turn makes them feel less anxious but relaxed, assured and confident that their family will be with them during the retirement phase.

The result of the second hypothesis found that perceived organisational support did not predict pre-retirement anxiety of public workers. The study finding was not in line with Anibueze (2013) who established that government workers experience fear and anxiety toward retirement when they perceive poor organisational support in their transition from work to retirement. Additionally, the finding contradicts Amos et al. (2019), who discovered that employees' productivity is positively and significantly impacted by perceived organizational support.

The reason for this finding maybe unconnected to potential cultural, structural, or psychological factors. Culturally, in Nigeria many families and community rely heavily on family networks or community association for emotional and financial support during retirement planning than organisational support. Structurally, the Nigeria's pension scheme has experienced instability and delays, causing anxiety for exiting workers that organizational support cannot resolve. Psychologically, exiting workers exposed to dysfunctional systems may feel they have little control over retirement outcomes, making organizational support seem irrelevant to them. Also, workers who plan less for retirement, may feel that organisational support can not make any difference especially when support is made generic and not tailored specifically to them.

The result of the third hypothesis found that entrepreneurial intention significantly positively predicts pre-retirement anxiety among exiting public employees. The findings indicate that workers who have high entrepreneurial intention tends to experience high pre-retirement anxiety. The finding did not align with previous studies (Adejare et al., 2019; Agboola et al., 2020; Egwuenu & Omede, 2019; Njoku et al., 2018). The authors submitted that entrepreneurship alternatives and intention have been found to reduce pre- and post-retirement conditions among employees. The finding also contradicts Aikhuomogbe (2016) in his study that found a negative relationship between entrepreneurship activities and pre-retirement fear. In a similar vein, Petters and Uwe (2015) found a substantial negative correlation between pre-retirement anxiety among public employees and entrepreneurial training.

The plausible rationale behind this surprising finding may be explained using the uncertainty reduction theory (Berger & Calabrese 1975), which posit that people seek to reduce uncertainty in new or ambiguous situations. This means that Entrepreneurship in Nigeria is uncertain and unpredictable due to poor infrastructures, high inflation and currency volatility, multiple taxes, limited access to credit facilities, fees imposed by government agencies and high level of insecurity. Because of this uncertainty, the more exiting government workers consider entrepreneurship as a retirement plan, the more they are faced with increase anxiety prior to retirement as a result of the aforementioned challenges.

The finding from the fourth hypothesis revealed that entrepreneurial intention partially mediates the link between quality of family life and pre-retirement anxiety. The result means that despite the introduction of entrepreneurial intention as a mediator, the negative effect of quality of family life on pre-retirement anxiety was still significant. This means that quality of family life may reduce pre-retirement anxiety through entrepreneurial intention. The finding was in accordance with Sandi and Nurhayati (2019) who found that family environment has significant relationship with student intention on entrepreneurship. The finding was also in accordance with Akinbode et al. (2018) who found a strong impact of prior family business experience on entrepreneurial ambition.

The reason for this novel finding maybe that exiting public workers may continue to experience contentment and happiness about their family, when they have the intention to start a business prior to their retirement. This decision in a way will equip them well enough before and after retirement, and will make them fear less about the transition phase. Theoretically, the theory of Planned Behaviour (TPB) (Ajzen & Fishbein 2004) asserts that the intention of engaging in entrepreneurial activities is determined by the attitude, subjective norm and behavioural control. This means that when workers have a positive quality of family life, there is likelihood they have the intention to start a business which in turn may reduce their level of retirement anxiety.

The finding from the fifth hypothesis found that entrepreneurial intention did not mediate the relationship between perceived organisational support and pre-retirement anxiety. This means that there is no mechanism of any sort that exists between the entrepreneurial intention, perceived organisational support and pre-retirement anxiety. The study finding was not similar with Saaondo (2018) who found that supports from family, friends, significant others and government significantly and positively predicted entrepreneurial intention. The study finding was also similar with Marques et al. (2018) who found that the dimensions of organisational factor (health care organisations and support entrepreneurship) did not have any influence on entrepreneurial intention. The reason could be that entrepreneurial intention is not an actual behaviour which may not promote organisational support and untimely dictate exiting workers pre-retirement anxiety.

### *Implications of the study*

The study variables, entrepreneurial intention, quality of family life, and pre-retirement anxiety, have shown how vital they are with pre-retirement anxiety among exiting government workers. Evidence in the study has shown that higher quality of family life reduces pre-retirement. The finding implies that exiting government workers must give the utmost priority to the quality of their family by providing the basic amenities needed for them to remain in excellent state. Providing these necessary amenities will make exiting government workers to be satisfied and happy and be rest assured that their family will serve as a support network whenever they retire. This in a way will promote confidence in them and devoid them of experiencing any form of fear prior to retirement. The study also got an insight that high entrepreneurial intention tends to increase entrepreneurial intention. This also means that industrial and organisational psychologists should psycho-educate exiting government workers through engaging in self business that will be low in risk and can thrive in the phase of any eventualities. Also, quality of family life may reduce pre-retirement anxiety through entrepreneurial intention. Practically, family-focused wellness programs can be organised to help exiting government workers feel more secure, supported in a bid to address the emotional, financial, and relational concerns of impending retirement. Also, entrepreneurship readiness training should be integrated into pre-retirement workshops. This will help exiting workers government prepare for the shift from employment to self-employment by providing them with the requisite knowledge, skills, and confidence needed to transit into entrepreneurship. Thereby turning a potentially stressful life change into an opportunity for growth and empowerment for government workers. This policy and programmes are germane for this set of population because they represent a large chunk of workers in the Nigerian workforce and their contribution remain significant to the growth and development of the country.

Theoretically, the present study has extended the applicability of the theory of planned behaviour to exiting employees. This is because the study has identified and implicated entrepreneurial intention as a mediating variable between quality of family life and pre-retirement anxiety. This has proved that entrepreneurial intention serves as a buffer for having better and continual quality of family life which in turn increases chance of experiencing positive and not negative transition before and after retirement.

Methodological, the study used a robust and comprehensive statistical modelling tool known as Structural Equation Modelling (SEM) to determine the direct and mediation analysis. The importance of Structural Equation Modelling (SEM) over Hierarchical Regression is that it reduces error variance. Additionally, it allows researchers to forecast the associations between the independent and dependent variables by specifying and estimating the model's fitness using the mediator variable (Hoyle, 1995; MacCallum & Austin, 2000).

This study like any other survey study is faced with some limitations which need to be addressed by future studies. First, the results might have been impacted by the over-reliance on self-report measures for data collection. This is because the sensitive nature of the issue being studied might have led some respondents to provide biased assessments or socially acceptable answers. To overcome this limitation, future studies should use a more objective assessment such as observation methods and interviews with colleagues and employers. Secondly, as with other cross-sectional survey designs, the study was limited to examining events that were happening at the time of the investigation. It was therefore unable to establish causal links between the variables under examination. Future research can employ a longitudinal design in order to establish how perceived organisational support, quality of family life, entrepreneurial intention changes with respect to pre-retirement anxiety. Finally, respondents of the present study were selected only from Southwestern part of Nigeria which may hinder result generalisation. Future studies may consider looking at other region of Nigeria and other African countries where the issue of pre-retirement anxiety is a problem.

## **Conclusion**

The study has been able to contribute to scientific knowledge as it discovered that quality of family life tends to cushion the negative impact of pre-retirement anxiety. It was also concluded that the effect of entrepreneurial intention may heighten pre-retirement anxiety while the negative role of quality of family life on pre retirement anxiety can further be strengthened through entrepreneurial intention. The findings suggest a practical and policy programmes aimed at alleviating pre-retirement anxiety among government workers.

## **Declaration of conflicting of interests**

The authors declared no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

## **Data availability statement**

The data that support the findings of this study are available from the author Fagbenro Dare Azeez (1<sup>st</sup> Author), upon reasonable request.

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## **Authors contribution**

Conceptualization: DAF, MOO; Data curation: DAF, AMO, EOA; Formal analysis: DAF; Methodology: DAF, MOO; Project administration: AMO; Supervision: DAF, MOO, EOA; Writing – Original draft: DAF, MOO; Writing – Review and edit: DAF, MOO, AMO, EOA.

All the authors read and approved the final manuscript.

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### **Apoio organizacional, qualidade de vida familiar e ansiedade pré-aposentadoria entre servidores públicos: O papel mediador da intenção empreendedora**

**Resumo:** *Contexto:* Os estudiosos estabeleceram diferentes fatores que influenciam a ansiedade pré-aposentadoria entre diferentes categorias de funcionários. No entanto, o papel do suporte organizacional e da qualidade de vida familiar recebe menos atenção na investigação. Além disso, o papel da intenção empreendedora na ligação, especialmente entre funcionários públicos, é inexistente na literatura existente. *Objetivos:* Este estudo examinou o papel da qualidade de vida familiar e do suporte organizacional percebido na ansiedade pré-reforma e o papel mediador do suporte organizacional e da

qualidade de vida familiar – ligação de ansiedade pré-reforma. *Métodos:* O estudo adotou um desenho transversal, enquanto a amostragem em várias fases foi utilizada para selecionar 413 participantes (média = 53,55; anos;  $DP = 3.18$ ) que completaram a escala de ansiedade pré-reforma, a escala de suporte organizacional e a escala de qualidade de vida familiar. *Resultados:* O resultado revelou que uma maior qualidade de vida familiar tende a diminuir a ansiedade pré-aposentadoria ( $\beta = -.27$ ). O suporte organizacional não previu a ansiedade pré-reforma ( $\beta = .06$ ). A intenção empreendedora previu diretamente a ansiedade pré-reforma ( $\beta = 0.11$ ). A intenção empreendedora mediou parcialmente a relação entre a qualidade de vida familiar e a ansiedade pré-reforma ( $\beta = 0.01$ ). A intenção empreendedora não mediou a percepção de suporte organizacional e a ansiedade pré-reforma ( $\beta = 0.01$ ). *Implicação:* O estudo tem implicações para que psicólogos industriais e organizacionais adaptem intervenções, como programas de bem-estar voltados para a família e treinamento de prontidão para o empreendedorismo, em uma tentativa de reduzir a ansiedade pré-aposentadoria entre o público.

**Palavras-chave:** Apoio organizacional, Qualidade de vida familiar, Intenção empreendedora, Funcionários do serviço público, Ansiedade pré-aposentadoria.

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