

EFFECTS OF PUBLIC SERVICE WELFARE POLICY ON JOB SATISFACTION OF TEACHERS IN LAGOS STATE, NIGERIA

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Abstract

The study examines the effects of public service welfare policy (independent variable) on job satisfaction (dependent variable) of secondary school teachers in Lagos State. With the growing unemployment rate, youth restlessness, and youth perception of education as scam in Nigeria, there is a need to examine how the teachers can be motivated to improve their productivity and quality of service delivery, to renew the confidence of the youths in future of the country. The study obtained primary data through structured questionnaire, administered on randomly selected 360 respondents from five of the 20 local governments of Lagos State, to determine the nature of welfare packages, examine how satisfying they are, and investigates the impacts of the packages on teachers' job satisfaction. The statistical instruments for data analysis include chi-square, percentiles, and bar chart. The findings indicate that teachers benefitted from the packages, and that the packages impact positively on the teachers' job satisfaction. The findings further show that the packages are not significantly satisfying, but ironically the teachers are not willing to quit their job. The paper concludes that the individual preferences, present rate of unemployment, differential level of utility obtained from each of the packages by each employee, and hope of future promotion, which characterizes the hierarchical structure of public service, might be the motivating factors and significant positive impacts on job satisfaction variables. The paper recommends proper feedback appraisal to guide policy decision, proper planning, transparent process and holistic approach for effective policy implementation.

Keywords: Welfare policy, Job satisfaction, Motivation, Organisational productivity

Introduction

Public policy is an instrument used in driving governance (Aderogba, 2022). Lagos State is the most populated and industrialised state in Nigeria. To engender effective organisational performance, government provides welfare policy comprising different packages, to promote job satisfaction of its workforce including the teachers. The ultimate success of any organisation, whether it is public or private, lies entirely on job satisfaction of its workforce. It is an essential and indispensable precursor to organisational success, because it

directly influences productivity, engagement, and retention. While monetary compensation and job responsibilities play significant roles in employee satisfaction, a comprehensive and humane welfare policy can be a game changer. Organisations such as banking, healthcare, and education recognise the significance of enhancing job satisfaction and have increasingly turned their attention to welfare packages as a means of achieving this objective (Wokoma, & Obasi, 2023). According to Xia, et al (2024) teachers constitute a crucial pillar in attaining balanced and high-quality in educational organisations.

They are essential contributors to the teaching workforce, and they assume a pivotal role in influencing the high-quality development of education. Levorato, et al (2023) states that teachers face unfavourable working conditions and lack of good welfare policy, which could affect job dissatisfaction and physical and mental health. In a nutshell, optimal performance of any educational organisation rests squarely on teachers' job satisfaction. The questions are; which type of packages are provided by the state government, how accessible are they, how satisfying are they, and how impacting are they on teachers' job satisfaction. These are the questions the study intends to interrogate. Therefore, the objectives of the study are; to identify the existing welfare packages for teachers in Lagos State, to examine how satisfying they are, and to interrogate how it impacts on teachers' job satisfaction. The outline of the paper is; introduction, conceptual review, methodology, findings and discussion, policy implications and recommendations.

Conceptual Review

Employee welfare refers to the state of well-being determined by the adequate levels of earnings which enhance the quality of life of workers and their work productivity (Kadiri & Jimoh, 2017). A welfare policy refers to the comprehensive set of benefits, perks, and support offered by an organisation to its employees, beyond just monetary compensation (Gbarage & Ololube, 2022). These offerings can include healthcare benefits, retirement plans, flexible work arrangements, professional development opportunities, work-life balance initiatives, and more (Ololube, 2017). It encompasses a range of benefits and perks offered by organisations, including healthcare plans, retirement plans, flexible work arrangement, employee assistance programmes, and various other non-monetary incentives. Also, it is essential to note that the effectiveness of such policies may vary across different organisations, cultures and individual

preferences. Furthermore, the customisation and flexibility of welfare policies play a crucial role on meeting the diverse needs and expectations of the workforce (Wokoma & Obasi, 2023).

According to Olajide & Kayode (2021), employee welfare policies refers to various services, benefits and facilities offered to employees by employers. The welfare measures need not be monetary but in any kind or form. This includes housing, transportation, medical insurance, and food allowances. Employee welfare also includes monitoring of the working condition, creation of industrial harmony through infrastructure for health, and industrial relations and insurance against disease, accident and unemployment for the workers and their families. Welfare measures help in maintaining the high morale and motivation of the employees to retain the employees for longer periods (Eze, 2019). Furthermore, Gbarage and Ololube (2022) identified some of the importance of welfare policies to include but not limited to: attracting and retaining top talent, helps organisation stand out among competitors increase employee retention, enhancing employee motivation and productivity: When employees feel valued and cared for, their motivation and productivity naturally increase as well as help in maintaining work-life balance. These provisions enable employees to meet personal obligations while maintaining their professional commitments, resulting in reduced stress levels and increased job satisfaction. Higher satisfaction is expected where the decision process is bottom up and inputs of the affected are considered, especially when the process is decentralised (Aderogba, 2023)

A study by Waititu, Kihara, & Senaji (2017) on effect of employee welfare programmes on employee performance: A case study of Kenya Railways Corporation used descriptive survey research design and a sample of 172 respondents obtained through stratified random sampling. From the regression model, the study established that

remuneration policies had strongly positively influenced employee performance at Kenya Railways Corporation, followed by occupational health, training and development. The study recommends that remuneration policies; occupational health and training and development should be adopted by the Kenya Railways Corporation to improve on employee performance in the organisation.

Taken together, an employee welfare policy discusses the purpose, applicability, and scope of employee welfare initiatives. It also includes the initiatives undertaken by the organisation to promote employee well-being. Some examples of employee welfare policies are: sick leave, insurance, healthcare, skill development, employee wellness, childcare as well as flexible work arrangement policies. These policies might be a potential strategy that can be used by the managers to maximise employee job satisfaction (Hamdi & Hatem, 2018).

Job satisfaction is a positive attitude toward work, and when job satisfaction is high, employees tend to have a positive attitude toward their work. It is influenced by individual physiological, psychological, and environmental factors, shaping employees' feelings about their work. (Robbins & Judge, 2017). Employee job satisfaction encompasses the level of contentment, fulfilment, and happiness an individual derives from their work and the overall work environment (Ololube, 2017). According to Wokoma, & Obasi (2023), job satisfaction is a critical aspect that not only increases professional performance but also contributes greatly to entire well-being in today's fast paced work environment. According to the two-factor theory, people's job satisfaction is often closely tied to factors like organisations' welfare policies, interpersonal relationships, and the work environment (Shen, 2022).

Education drives development and teachers are critical stakeholders, hence, their job satisfaction cannot be taken for granted. Teachers' job satisfaction refers to the positive and contented state in which teachers express

satisfaction with their own work. It is an overall psychological experience and subjective evaluation made by teachers regarding the nature, content, conditions, and environmental aspects of their profession (Yao *et al.*, 2016). It is a positive emotional experience based on cognition, and positive emotional experience that can significantly predict their work performance and success (Wu *et al.*, 2020; Shi *et al.*, 2021). The job satisfaction of teachers not only affects the quality of teaching and learning (Yang *et al.*, 2022), but it may also influence the overall cohesion of the school (Toropova *et al.*, 2021). Ultimately, teachers who are satisfied with their work can have a more positive impact on their students, facilitating their comprehensive and harmonious physical and mental development (Xia, *et al.*, 2024).

The work of teachers consists of numerous academic and administrative activities beyond the act of teaching. It may include but not limited to planning and preparation, assessments, filling out numerous forms, and participating in meetings, many of which occur outside working hours (Ferreira, 2019). Such overload can lead to health problems and psychological disorders. The precariousness of the school system further aggravates and promotes job dissatisfaction. (Ng *et al.*, 2019). Job dissatisfaction is related to the everyday problems and challenges of work, such as low pay, school violence, and inadequate infrastructure, among others. These aspects affect individuals according to their beliefs, values, and personal perspective, with compromised work activity reflected in physical and mental health disorders (Assunção & Abreu, 2019; Maia, *et al.* 2019). Levorato, *et al.* (2023), conducted a study on job satisfaction and absenteeism among Brazilian teachers. The objective was to verify the association between lower job satisfaction and absenteeism due to short and long term health problems in school teachers. The study adopted observational, analytical and cross-sectional approaches, using 899 elementary and high school teachers. Multinomial logistic regression was used, and

the odds ratio was calculated as a measure of association. The results showed that lower job dissatisfaction was associated with short-term and long-term absenteeism. Job satisfaction was only related to short-term absenteeism after the adjustments made. The study concluded that there was an association between absenteeism and lower job satisfaction, which indicates that measures to improve job satisfaction are necessary.

In addition, studies by Pepe *et al.*, (2019) and Butakor *et al.*, (2021) showed that teachers' job satisfaction has a direct impact on their work performance and success. This means the more satisfied teachers are with their jobs, the more they are able to engage in their work in a positive way. Therefore, improving teachers' job satisfaction can effectively promote organisational success. In fact, school managers, armed with an understanding of this progressive relationship, can enhance teachers' work enthusiasm and elevate teaching quality by fostering a positive school environment and devising judicious teacher management strategies. Schools characterised by a robust collaborative climate, an open leadership style, and adaptable communication methods tend to cultivate higher levels of job satisfaction and a profound sense of achievement among teachers (Xia, *et al*, 2024). In a nutshell, Shen (2022) opines that individuals' emotional satisfaction with work, a sense of achievement, rewards, and expectations for future development, also contributes to the shaping of the organisational climate. All these are part of organisations' welfare policy.

Methodology

The research design is survey, while the instrument is structured questionnaire in likert format. The independent variable is the welfare policy (packages), while dependent variable is the job satisfaction (variables). The population of study is the secondary schools in five of the twenty local governments across the three senatorial districts of Lagos State. The sample is 360 secondary teachers, randomly selected. Research assistants in each local government assist in administering the instruments. Both qualitative and quantitative analysis techniques are used for both the secondary and primary data. The quantitative tools include descriptive and inferential statistics; chi square, percentile, bar chart, flow chart.

Results and Discussion

Hypothesis 1 Testing:

H₀: Lagos Teachers did not significantly benefit in public service welfare policy

H₁: Lagos Teachers significantly benefited in public service welfare policy

The hypotheses will be tested with chi-square (X^2) statistical tool. Calculated chi-square (X^2) from the data of the given table will be compared with the value of the table of X^2 at 5% significant level, and the 24 degree of freedom to determine either to accept Null hypothesis (H₀) and rejects Alternative (H₁) hypothesis or vice versa.

Decision Rule: If the calculated value is greater than the table value, Null hypothesis (H₀) will be rejected while Alternative hypothesis will be accepted and vice versa.

Table1: Public Service Welfare Policy

S/N	HB	B	UD	PB	NB
1.	6	36	42	42	234
2.	78	108	90	48	36
3.	6	72	30	54	198
4.	48	72	132	54	54
5.	24	90	36	72	138
6.	222	66	36	6	30
7	78	132	48	48	54

Housing scheme (1), Health/ insurance (2), Retirement benefit (3), Training/professional Development opportunity (4), Loan schemes (5), Salary (6), Work environment/workplace comfort (7)

The abbreviations denotes as follows: Highly Benefited (HB), Benefited (B), Undecided (UD), Poorly Benefited (PB), Not Benefited (NB)

X^2 Calculated formula denotes

$$X^2 = \sum \frac{(O - E)^2}{E}$$

frequency, E = expected frequency)

Expected frequency (E) is calculated as:

$$E_{ij} = \frac{R_T \times C_T}{G_T}$$

Where R_T Indicate Row total, C_T Indicate column total, G_T Indicate grand total

Hence, $X^2_{\text{Calculated}} = 1,177.31$
 $X^2_{\text{tab}} = X^2(0.05, 24) = 36.415 (= 36.42)$

Conclusion: Since X^2 table is 36.42 and $X^2_{\text{cal}} = 1,177.3$ it means $X^2_{\text{cal}} > X^2_{\text{tab}}$, thus, Null hypothesis (H_0) will be rejected while Alternative hypothesis will be accepted. Therefore, Lagos Teachers significantly benefited in public service welfare policy.

Hypothesis 2 Testing:

H_0 : Public service welfare policy does not impact on the Lagos State teachers' job satisfaction

H_1 : Public service welfare policy impact on the Lagos State teachers' job satisfaction

Table2: Impact of Welfare Policy on Job Satisfaction

S/N	VI	I	U	PI	VUI
1	24	198	78	42	18
2	66	234	12	24	24
3	72	246	18	6	12
	162	678	108	72	54

Source: Researchers' Analysis, 2024

The abbreviations denotes as follow: Very Impacting (VD), Impacting (I), Undecided (U), Poorly impacting (UI), Very Unimpacting (VD)

The serial numbers denotes as follows, Contentment (1), Happiness (2), Fulfilment (3)
 X^2 calculate is 139.1

X^2 table value at 5% i.e. level of significance (0.05) and $df = 8$

$$X^2_{\text{tab}} = X^2(df) = X^2(0.05, 8) = 15.507 (= 15.51)$$

Conclusion: Since calculated X^2 (Chi-square) is greater than table value i.e. $X^2_{\text{cal}} > X^2_{\text{tab}}$, then, Null hypothesis (H_0) will be rejected while Alternative hypothesis will be accepted. Therefore, public service welfare policy

impacts on the Lagos State Teachers' Job satisfaction.

Welfare packages encompass all kinds of statutory or institutional benefits offered by organisations to its employees, which may include healthcare plans, flexible work arrangement, employee assistance programmes, retirement plans, and non-monetary incentives (Wokoma, & Obasi, 2023). Olajide & Kayode (2021) asserts that there are good welfare packages/policies in Lagos State, including on the job training, medical allowance, housing allowance, health insurance and recreational services. According to the Lagos State Governor, Mr. Babajide Olusola Sanwo-Olu, the Lagos State government is one of the best workers-friendly, and committed to all issues affecting the welfare and service entitlements of all

workers, by prioritising the payment of workers' salaries and emoluments, provision of right tools and environment to excel, raise workers' salaries by 20% to cushion the effect of prevailing rising cost of living and payment of contributory Pension Scheme (Badmus, 2023). The results of this study confirm 83% aware of the Lagos State public service welfare policy, which is an indication that the Lagos State government provides numbers of welfare packages for its employees. However, 78% are significantly dissatisfied with the current policy, with 65%, 55%, and 38% confirms that they are not significantly benefited in housing scheme, retirement, and loan schemes.

On the other hand and curiously, the respondents confirm the packages impact on their job satisfaction with 62%, 83%, and 88% agrees that it impacts on contentment, happiness, and fulfilments respectively, which are the three variables of job satisfaction for this study. These account for why the respondents prefer not to quit the teaching profession, despite dissatisfying with the current policy.

Corroborating this, the finding of Binuyo & Durugbo (2020), in a similar survey to investigate the relationship between employee welfare and employee intention to quit Lagos State Internal Revenue Service, with 334 sample employees, the regression analysis revealed that there was a negative significant effect of employee welfare on employee intention to leave, ($\beta = -0.054$, $t = -0.958$, $p > 0.05$). Thus, the employee welfare has a positive significant impact on employee intention to quit Lagos State Internal Revenue Service, and there should be a positive improvement in employee welfare, to discourage employee intention to leave.

Further finding from the results of this study reveals the dynamics of impact of different welfare packages on different employees' job satisfaction. Each package impacts differently depending on expectation and fulfilment of each employee and this corroborates various similar findings in previous related studies. Oshinowo &

Olujuwon (2019) posited that the current welfare packages do not enhance the teachers' job satisfaction or productivity in Lagos State's Education District V. Findings from his study show that staff training and housing allowance has a little positive but statistically insignificant impact, while staff promotion and hazard allowance show a slight negative effect on job satisfaction. This finding is not different from what obtains in other states of Nigeria. In a study involving 600 respondents in 30 public schools of Akoko North East Local Government area of Ondo State, Oyetakin et al (2019) found that external welfare benefits like housing and transport allowances has a significant positive effect, while internal welfare factors such as staff recognition and promotion did not have significant relationship with teachers' job satisfaction.

Similarly, we can adduce from the results; there are indications that the same package may impact on the same set of employees differently under the same or different context. 40% consider financial benefits satisfying, 35% health care, 27% career advancement, 32% work life balance, and work environment 55%. Finding of the study by Adenegan et al (2021) assessing the management of the public secondary schools teachers' welfare in Ondo State during economic recession involving 24 schools across the state's three senatorial districts indicates a significant correlation between effective welfare administration and teachers performance with teachers on higher remuneration performing significantly better than those on poor compensation. However, additional finding reveals that gender has no influence on teachers' perceptions of welfare services, implying that welfare packages impact equally on all genders. In Kebbi State, Nigeria, Wakkala et al (2022) found in Danko-Wasagu Local Government Area, that while teachers' job performance was moderately satisfactory, their welfare conditions are

perceived as poor by 196 respondents. Focusing on the impact of employees' job satisfaction on effective policy implementation, the finding of Gbarage & Ololube (2022) indicated that 2,142 public school teachers in Rivers State agree that both staff welfare schemes and career development opportunities are positively related to the effective implementation of National Policy on Education in Secondary schools. In the same vein, finding of Sylvanus and Ezekiel (2024) revealed mixed perceptions among 110 teachers of Jaba Local Government Area, Kaduna State. While some indicate that their services are valued and appreciated by the school administration, majority feels that the existing welfare package cannot sufficiently meet their needs, thus, negatively affecting their morale and job satisfaction. The findings correlate with the conditions of teachers' job satisfaction in other part of Africa. Rwigema (2022) in his study of the impact of teachers' welfare on the quality of education within the East African Community, the findings showed that teachers' welfare; timely salary payments, promotions, fringe benefits, incentive packages, and in-service training impact significantly as crucial human

resource factor in achieving educational objectives.

Another important finding that we can deduce in comparing other studies is the possibility that different set of employees in different institutions with the same welfare packages are likely to express similar job satisfaction. Aligning with this postulate, the study of Nigerian federal civil service by Pillah (2023) revealed significant gaps in the welfare policy in suitable housing, and sufficient safety provisions, with negative impact on the morale and productivity of federal civil servants.

One significant finding of the study is that the perception or approval of welfare policy or packages may not be the main determinant of employees' job satisfaction. Despite the fact that the result of test of hypothesis 1 confirms the respondents benefited from welfare packages, the rating of benefits by respondents is low; 40% rated financial package as highly beneficial, 35% health, 27% career advancement, 32% work-life balance, and work environment 55% respectively as illustrated below; (SB - Significantly Benefited (HB +B), UD- Undecided, SNB - Significantly Not Benefited (PB+NB))

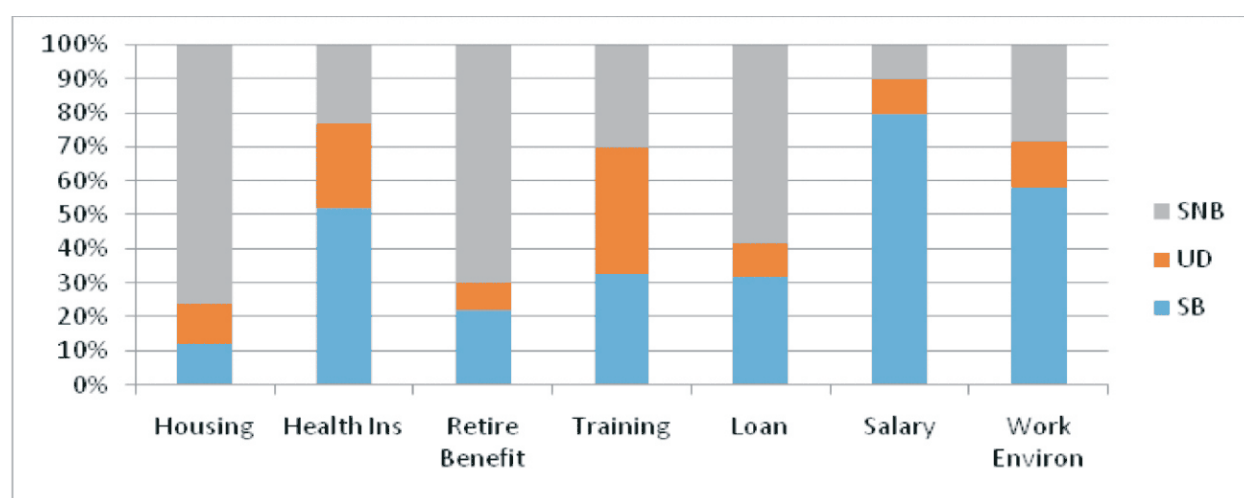


Fig 1: Bar chart illustrating how employees benefited from each package

Source: Researchers' Analysis, 2024

Ironically, while 78% are significantly dissatisfied with present welfare policy, 67% are not considering quitting the employment. The result of hypothesis 2 testing confirms the position, with the rating of the impact of the policy on three indicators of job satisfaction

shows 62% significantly satisfied on Contentment, 81% on Happiness, and 90% on Fulfilment as illustrated below; (SS- Significantly Impacting (VS+S), UD- Undecided, SUI- Significantly Unimpacting (PI+VUI).

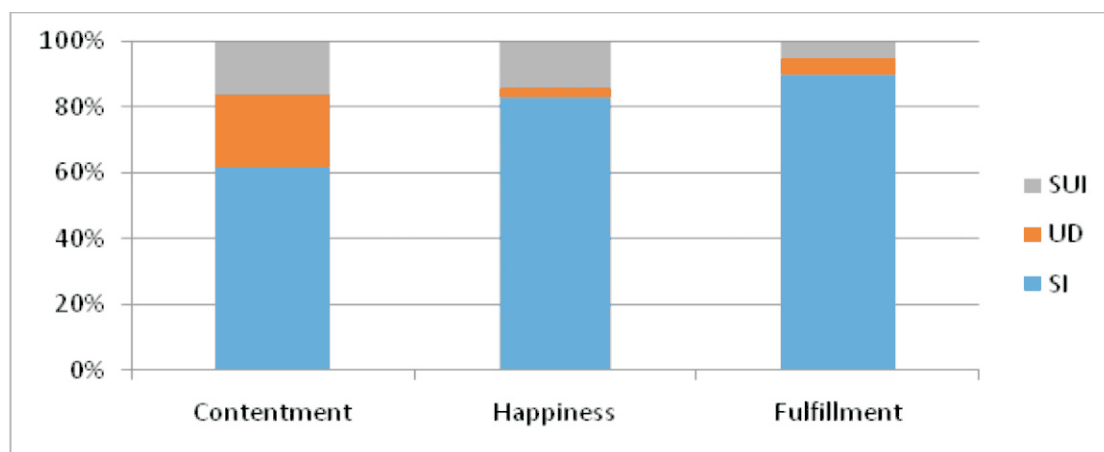


Fig 2: Bar chart illustrating the impacts of packages on employees job satisfaction's variables
Source: Researchers' Analysis, 2024

The policy question is how the welfare policy is able to impact positively on teachers' job satisfaction despite significant unsatisfying packages. Also, what motivates the teachers to consider retaining their job despite dissatisfaction?. We can posit two possibilities; personality complexities and environmental pressure. The job satisfaction indicators used for the study are psychological based, which are highly influenced by personality vagaries on one hand and environmental indices on the other. The motive and expectation in any endeavor is individual in nature and subject to personality peculiarity. Personality refers to the old traits and patterns that influence the individual thinking, feeling and unique way of behavior, understanding of the world, and responding to events (Dumper et al, 2024). Contentment, fulfilment, and happiness are psychologically interrelated. Contentment refers to a continuous inner peace in all circumstances. It is satisfaction of one's existence and external gain. Contentment involves avoiding painful alternatives and mitigating the consequences

of action that can enable discontent. Interrogating the theory of contentment, Ilori (2022) posited that contentment is a preferable choice of individual to be in peace, to concentrate on pressing needs and avoiding unending wants, adjusting to reality by avoiding comparison and unhealthy competition, and embracing gratitude without complacency.

On the other hand, Fulfilment refers to a state of internal harmony derives from peace, progress and achievement of goals. Fulfilment is not achievement of perfection on job, relationship, or endeavour but acknowledging progress and eventual outcome. Fulfilment is the sum of the daily efforts towards progress and not imaginary goals (Azide,2024)..

However, philosophy of happiness emphasises seeking knowledge that can free individual instead of pursuing fluid happiness. It is unhelpful to overstretch the mind in misinterpreting the unexpected outcomes of our endeavours because, there is always opportunity to improve or act differently better. Happiness is fluid and

subjective; depend on situation, time and context, across individuals. The same experience can manifest differently at different time for the same individual (Azide, 2024).

Environmental pressures also influence decision. Unemployment is one. Unemployment, under employment, and out of employment rate is higher in Nigeria. By the Q1 2024, Nigeria's unemployment rate increases to 5.3%, higher in urban areas with 6.0% than 4.3% in rural areas, 8.4% for youth between ages 15–24, 9.0% for post-secondary qualifications, 10.6% for underemployment, and 3.6% out-of-labour force (NESG, 2024). The uncertainty of job market can demotivate an employee in quitting his present employment despite significant dissatisfied welfare packages.

Another environmental factor is that public service in Nigeria is regulated by the public service condition of service; hence, it is bureaucratic in nature, with graded authority and hierarchical structure, starting from grade level 1 and terminates at grade level 17. The higher the grade level, the higher the packages, more benefit and satisfaction. Therefore, the possibility of promotion to higher level with more rewarding benefits has potential for more teachers' contentment, fulfilment and happiness.

According to Maslow (1954), individuals are motivated by unsatisfied needs, which are five and hierarchical. The needs are ranked from lowest to the highest and categorised into two; earliest deficient needs refer to as basic needs, like physiological, safety, and social needs require for survival and security, and the later complex needs refer to as growth

needs like esteem and self-actualisation needs require for personal growth and fulfillment of individual potential (McLeod, 2024). 72% of the respondents are degree holders, while 78% are between grade levels 8- 13 with hope of future self-actualisation. All the findings have implication for public policy decision making.

Also important is the unit of measuring individual welfare. For purpose of this study economic approach is more relevant, by measuring the varied utility of each package to the individuals. The entire unit determines the impacts on job satisfaction. However, it needs to be stressed that there is no fit-all unit that can give the same result between individuals, because of the effects of factors earlier illustrated on individual differences. Deducing from the Deaton (1980) exposition on measuring of individual welfare, we can identify two approaches; money metric utility and quantity metric utility. Money metric utility is the minimum cost of attaining a particular standard of living or welfare. It is the aggregate satisfaction or index of welfare based on the money value or reference prices. On the other hand, Quantity Metric Utility involves determining the individual welfare based on a vector of goods, through consistent preference ordering. In reality, the two metrics are interwoven, and appropriateness depends on the nature of the package, indicators of job satisfaction and individual preferences. Therefore, in considering policy options and packages, decision makers must be holistic and comprehensive in approach to ensure equity.

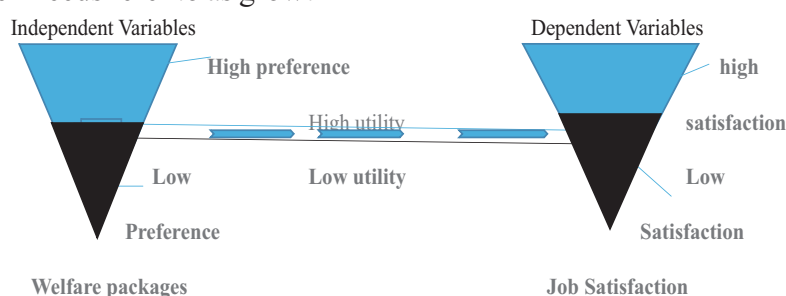


Fig. 3: Flow Chart showing relationship between welfare policy satisfaction and job satisfaction
Source: Researchers' Analysis, 2024

Policy Implications and Recommendations

The above findings raise observations with implications for public policy decision on welfare of teachers:

- i. Adopting significantly dissatisfying packages for teachers' welfare implies policy evaluation is not seriously considered in public service decision making.
- ii. Despite dissatisfying packages teachers are still not considering quitting their job, therefore, welfare policy needs to strongly facilitate self-actualisation required for later complex motivational needs as opined by Maslow.

The following are suggested for more significantly satisfying welfare policy decisions in Lagos State:

- i. For effective administration of the policy, there is need for feedback instruments as input of the beneficiaries to guide choice of packages for different grade levels.
- ii. There must be periodical innovation in packages because of economic and ecological changes
- iii. The process must be transparent enough to attract confidence of beneficiaries in the policy
- iv. The packages must be differentiated enough to justify graded authority structure
- v. The process must be simple without unnecessary administrative encumbrances

Conclusion

Employees' job satisfaction contributes to organisational performances and national productivity; hence it deserves a well-articulated government welfare public policy. Education is critical to national development especially, to a nation grappling with developmental challenges like Nigeria. The impact of the welfare packages on the teachers' job satisfaction is an indicator of the quality of teachers' productivity and how services will impact on the Nigerian teeming youths perceiving education as a 'scam'. The

paper investigates the impacts of Lagos State welfare policy on the public school teachers' job satisfaction and the findings from the primary data shows that teachers benefits from the packages though not significantly satisfying, but still unwilling to quit their jobs. Also, it impacts positively on their job's satisfaction. The study concludes that different packages impact differently on different indicators of individuals' job satisfaction and the extent of impacts determine the individuals' productivity and motivation to stay on the job.

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