

RETIREMENT BENEFITS AND INTENTION OF STAY AMONG CIVIL SERVANTS IN RIVERS STATE

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ABSTRACT

This work examined the relationship between retirement benefits and intention to stay among civil servants in Rivers State. Objectives of the study were to examine how dimensions of retirement benefits such as gratuity and pension relate with measures of intention to stay such as loyalty and pride on the work. The study adopted the survey research design. The target population for this study comprised of 2256 civil servants in Rivers State. The sample size of 331 was obtained using the Krejcie and Morgan Sample Size Determination Table of 1970. Data were collected through primary (questionnaire). A structured questionnaire designed in four point likert rating scale format was adopted for the collection of data. Out of 331 questionnaires administered, the researcher was able to retrieve 304 copies. Spearman Ranking (r) was used for the test of hypotheses via SPSS Version 23.0. The findings revealed that gratuity and pension are significantly related with intention to stay (loyalty and pride on the works) among civil servants in Rivers State. The study concluded that there is a significant relationship between retirement benefits and intention to stay among civil servants in Rivers State. The study recommended among others there should be restructuring that can add more packages for the gratuity of retirees so as to enhance loyalty among active civil servants in public organizations; Gratuity should be promptly paid to retirees so as to impel others who are yet to be retired work for the organization even when they see other officers beckoning on them, thus taking pride to their work

Key Words: Retirement benefits, gratuity, pension, intention to stay, loyalty and pride on the work.

Background of Study

Intention to stay is one of the numerous topics in the field of management and requires prompt attention on how best to make talented employees remain in a given workplace. The goal of every organization be it public or private is to render products or services to its clients or customers in such a way that they derive satisfaction from such patronage. However, this cannot be attained without the effectiveness and efficiency of employees in the organization. Therefore, employee intention to stay with an organization is essential for the fruition of the organization such as the civil service. Contemporary management practitioners have canvassed that the human capital is the most valuable assets for the organizations (Mello, 2011). Thus, administrators need to be keen to encouraging civil servants to remain in the organization in order to make better use of their talents while dissuading them from considering elsewhere for better opportunities. Bring such to fore is important as endearing employees to stay in the organization improves operations and better service delivery. Employees who have intention to stay with an organization are known through their attitude and behaviour to work. However, among others, this paper

measures intention to stay in terms of loyalty and pride on the work.

Drawing from the above, it is noteworthy that employee intention to stay with an organization is always tied to what they tend to benefit from the organization. In the civil service, among numerous employment benefits is the retirement benefit. Retirement benefits are a source of income for retirees as which help them in one way or the other to outlive their financial capacities to maintaining themselves and their independence. In the Nigerian society, the mostly adopted retirement benefits by public administrators and government are gratuity and pension obtained from several enactments such as Factory and Workshop Act, Labour Act, Employment Protection (consolidation) Act, Employment Right Act, Pension Act (Nwikipasi as cited in Fiiwe, 2020), to mention but a few. The above are geared to supporting adequate retirement benefits of workers even as they retire from service.

Contemporarily, public institutions and organizations are increasingly acknowledging the fact that keeping their employees at a happy state when they retire is germane if they are to attract talented workers for their organizations, and among others this could be through the retirement benefits they offer. There are three major forms of retirement which are voluntary, statutory and compulsory retirement, but many people especially in Nigeria will want to choose the statutory form of retirement which makes them eligible for public retirement benefits (Ngozi et al., 2013; Onuoha & Iwunze, 2009). This may be as a result of the fact that pension and gratuity are among the known formal benefit provision available for retirees in Nigeria, even though they seem to have been bedeviled with lots of challenges.

By law, civil servants in Rivers State and Nigeria at large work for 35 years, or till attaining 60 years of age, before retirement, except for professors and judges. But in some Nigerian states, pensioners are found protesting and blocking entrances to government offices due to unpaid benefits. It has been tales of neglect, disappointment, anguish and pain from pensioners who spoke to Daily Trust in some states (Daily Trust Newspaper, 2021). The inability of some pensioners to meet their financial commitments takes a toll on their health and wellbeing. Several pensioners, due to the years of their service and age, suffer from different forms of health challenges including diabetes, high blood pressure, arthritis, visual impairment and heart-related diseases which sometimes lead to death of retirees on time. The above geared the researcher to examine the relationship between retirement benefits and intention to stay among civil servants in Rivers State.

Problem of the Study

Once upon a time, retired civil servants always had cause to smile as their pensions, gratuities and other entitlements were paid in time by the federal, state and local governments. The reverse appears to be the case now as many civil servants complain of neglect by the same governments. Retired civil servants in Nigeria are often not happy people as a result of non-payment of their pensions, gratuities and other entitlements by local, state and federal governments after years of labour and service to their fatherland (Blueprint Newspapers, 2021). While many of them often die out of frustration or depression, others battle with sicknesses that often gulp the savings of their offspring and relatives due to old age and the failure to get their entitlements from the government they served years ago. However, the present inflation in the Nigerian economy is putting workers on a harsh mood and dissatisfaction as they battle with the salary paid to them even when it is not enough for their increasing needs, as they know that come one day they will retire

from service. It is pertinent to note that benefit of retirees has in recent times appealed the interest of both researchers and policy makers across the globe. The amplified attention of such in Nigeria is traceable to the mismanagement of gratuity and pension (Fiiwe, 2020) by those who are in the echelon of power. This culminates to untold hardship to the retirees leading some to their early grave. Adebayo (2010) stated that if employees' future needs are guaranteed, their fears ameliorated and properly taken care of, they will be more motivated to contribute positively to organization's output. When workers are sure that after years of service to the organization their retirement benefits are promptly given to them, they will have nothing to worry as they stay with the organization until they are due for such retirement. Not sure of the receiving of retirement benefits permeate some sharp practices and shabby business among civil servants especially towards the end of their service years in order to insure their future after retirement even as they exit before their retirement is due. Nevertheless when workers perceive their retirement benefits will not be granted to them, their intention to stay in the organization reduces which engineer them to exit the organisation especially when they have better offers from another organization. The continuous stealing and embezzlement of public funds and other government properties by civil servants and as well absconding to safe haven could be as a result of poor implementation of retirement benefits by the government. These challenges have called the attention to examine the relationship between perceived implementation of retirement benefits and intention to stay among civil servants in Rivers State.

Conceptual Framework

The study was predicated on the conceptual framework presented below:

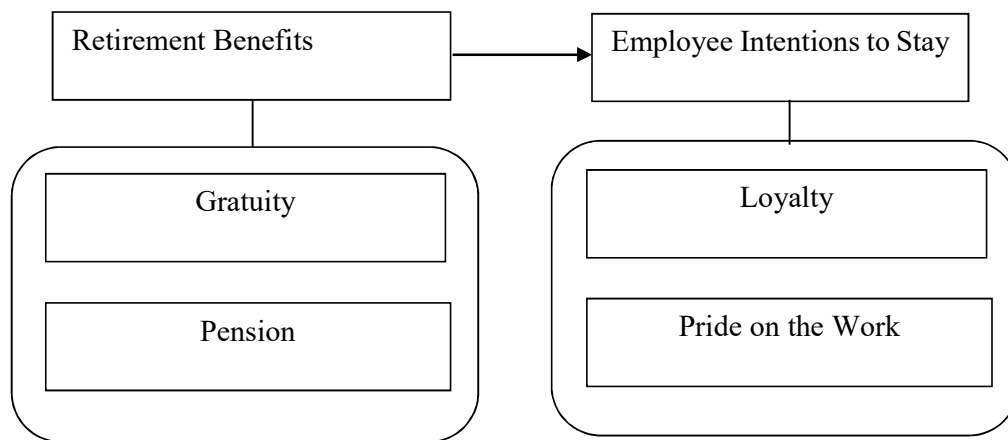


Fig. 1.1: Conceptual Framework Showing Relationship between Retirement benefits and Employee Intentions to Stay.

Source: Researcher's Conceptualization, 2023.

Aim and Objectives

The aim of the study was to examine the relationship between retirement benefits and intention to stay among civil servants in Rivers State. However, specific objectives were to:

1. Ascertain the relationship between gratuity and loyalty among civil servants in Rivers State.
2. Determine the relationship between gratuity and pride on the work among civil servants in Rivers State.

3. Ascertain the relationship between pension and loyalty among civil servants in Rivers State.
4. Investigate the relationship between pension and pride on the work among civil servants in Rivers State

Research Questions

1. What is the relationship between gratuity and loyalty among civil servants in Rivers State?
2. What is the relationship between gratuity and pride on the work among civil servants in Rivers State?
3. What is the relationship between pension and loyalty among civil servants in Rivers State?
4. What is the relationship between pension and pride on the work among civil servants in Rivers State?

Hypotheses

In order to establish the relationship between retirement benefits and intention to stay among civil servants in Rivers State, four (4) null hypotheses were tested which were stated thus:

- H₀₁: There is no significant relationship between gratuity and loyalty among civil servants in Rivers State.
- H₀₂: There is no significant relationship between gratuity and pride on the work among civil servants in Rivers State.
- H₀₃: There is no significant relationship between pension and loyalty among civil servants in Rivers State.
- H₀₄: There is no significant relationship between pension and pride on the work among civil servants in Rivers State.

Concept of Retirement Benefits

It is pertinent to understand the meaning of retirement and benefit before we delve into the concept of retirement benefits. Retirement and benefit are two different words, thus they have their own distinct meaning. Therefore, we will be looking at their meaning differently before looking at its compound word (retirement benefits) Fiiwe (2020) defined retirement as when a person stops working after the service of a certain period of time. It also refers to the time of life when one chooses to permanently leave the workforce behind (Kagan & Thomas, 2021). The motive of retirement varies among individual workers ranging from age to health issues, working conditions and other issues. The online Merriam Websters (2023) defined retirement as the withdrawal from one's position or occupation or from one's active working life. A person may also semi-retire by reducing work hours or workload. On the other hand, a benefit is an advantage you get from an organization (company) in addition to the money that you earn (Hornby, 2015). In the light of the above, retirement benefit is any value received upon exiting from an employment or an organization. They are benefits payable to a beneficiary or members of a pension scheme on retirement or earlier withdrawal from service. They differ in content as decided by the employer or organization, ranging from pension to gratuity, medical aid, disability support, life insurance, paid time off, and other fringe benefits.

In a capitalist economy such as Nigeria retirement plan comes before work especially in public institutions, agencies and parastatals. This is to enable workers know their stand in

the course of working for the organization. Nevertheless, even when they are planned before work, government has the constitutional powers to review them as in the course of bettering the standard of living of its retirees and workers in her workplaces. Government who look beyond instant profit making seek the benefit of their workers in order to ensure enduring sustainable service delivery of public goods. Insufficient retirement benefits lead to poor employee's motivation which will hamper intention to stay with the organization (Okereke & Daniel 2010). Therefore, adequate retirement benefits are not only good for employees but it also provide premise for their decision to stay or not to stay in the organization. In the light of the above, this study dimensionalized retirement benefits into gratuity and pension.

Gratuity: Gratuity is a lump sum benefit provided by an employer as a form of reward to an employee upon retirement, termination, resignation, superannuation or death (Koriat & Co., 2023). It is a package of appreciation, a thank you package to show gratitude for the services rendered by the employees. Gratuity is usually a once and for all lump sum (Fiiwe, 2020). Gratuity serves as an instrument of social security to such employees or their beneficiaries in the event of any of the aforementioned eventualities. It is important to note that gratuity is not a privilege rather a contractual or legal right which may accrue to an employee subject to meeting the terms and condition of service as provided in an employment contract or statute. The payment of gratuity is not automatic. Whether or not an employee will receive gratuity depends on the terms of his employment contract or law (Koriat & Co., 2023). For example, the eligibility of an employee working with any Federal or State Government Agency to be paid gratuity is dependent on whether gratuity is provided for by the enabling law which established such Agency. So, it is important to look at the provisions of the Public Service Rules, to decipher whether or not gratuity is an employee benefit.

Gratuity is usually calculated and payable based on the terms agreed between the employee and the employer! Also, gratuity becomes accruable to an employee when his services to his employer comes to an end via any other means other than dismissal or resignation with immediate effect and subject to working for the number of years that entitles him to be paid gratuity. Unlawful dismissal cannot deprive an employee of his gratuity (Nepa Vs. Adeyemi, 2007)

Pensions: Pensions are income during retirement to help the retired pensioner to survive and enjoy some of the essentials which are necessary for livelihood. Uzoma in Fiiwe (2020) asserted that the brain behind the introduction of pension entails the need to replace aging employees with right caliber of workers; sustenance of retired pensioner; to minimize economic insecurity and social problem; staff motivation and promotion; competition and trade union pressure; reduction of labour market; tax considerations (incentives); and displacement of impersonal employer. However, it is important to note that most retirees do not get satisfied with their pension as a result of continuous change of economic policies and other policies affecting the standard of living among by the Federal and State government in the Nigerian society. According to Fiiwe (2020), giving the rate of hyper inflations in the country the cash received as pension seem to have lost its value so much so that the actual financial value is not able to fund the basic need of the retired person, which of course has an effect on the active workers in the civil service, as the thought of staying in or exiting the organizations keep ringing in their hearts.

Concept of Intention to Stay

Intention to stay is the willingness to remain in the organization and could be seen in their attitude and behaviour to work. It is the emotional connection between an employee and their organization or the employee identifying with their organization, ultimately leading to an intention to stay (Chien- Liang & Mei-Hui, 2021). Intention to stay in an organization is a function of theory of reasoned action which pertains to two basic determining factors via personal factor and reflecting social influence factor. The personal factor entails worker's positive and negative evaluation of performing the behaviour which can be termed as attitude towards the behavior which is referred to an individual's action to exhibit good or bad behavior. While, reflecting social influence factor has to do with one's perception of the social pressure to perform or not perform the behaviour in question (Ghazali in Eketu & Edeh, 2015).

Undesirable, unwanted, and voluntary attrition that companies experience when highly valued employees quit to take another job elsewhere is a much bigger problem than the frequency of corporate layoffs reported (Mobley in Johanim et al., 2012). Employees need to feel that their contributions to the firms are appreciated. To retain employees in the organization, they need to feel as part of the organization. Improving retention among employees in the organization requires appealing management practices. It has been observed that by several studies that intention to stay is the prime determinant of turnover in an organization (Noraani et al., 2010; Johanim et al., 2012; Eketu & Edeh, 2015). Thus, it is expected of organizations to adopt practices that would impel employee to stay with them as long as the organization needs them. From the attitudinal and behavioural perspective of intention to stay, this study measures it into loyalty and pride on the work.

Loyalty: Loyalty can be defined as employees who are devoted to the success of their organization and believe that being an employee of this organization is in their best interest. Not only do they plan to remain ,with the organization, but they do not actively seek for alternative employment opportunities (DeFranzo, 2023). Employees who are loyal are less likely to quit, look for another job, or speak negatively about their employer. They work harder and are more enthusiastic about their roles (Cooks-Campbell, 2022). Loyalty tends to encourage employees to do their best work and perform to their highest of standards. If an organization has loyal employees working for her, then she is going to have employees who work productively and efficiently.

Pride on the Work: Pride means having a feeling of being moral and well-meaning. Employees who have pride on their work are always enthused to proclaim to others where they work. They hold their work sacrosanct as a result of what the work offers to them either during or after the termination of their employment contract. They can be proud of something good that they have done. They can be proud of (or take pride in) their work (Wikipedia, 2021). Employees tend to take pride on the work they do as they feel good about themselves working in such organization, and are more confident in managing the tasks and responsibilities expected of them.

Theoretical Framework

This study is theoretical founded on the Burgess's Activity Theory. The theory is concerned to the life after the work force years. Fiiwe (2020) averred that the theory states that roles and interpersonal activities are regarded as the key feature of successful retirement. The essence of this theory is to give a an explanation for of the concepts under study, that if

the individuals are given hope for a good life at retirement, it will boost their motivation, intention to stay and consequent productivity for the success of the organization.

Procedure

The study adopted the survey research design. The target population for this study comprised of 2256 civil servants in Rivers State. This was acquired from the office of the Head of Service of the Rivers State Public Service based on the works of Obinna and Chinda (2022). This was adopted on the premise that for now, accurate number of civil servants in Rivers State is yet to be validated based on the ongoing recruitment and selection process by Rivers State Government. The sample size is 331 which were obtained using the Krejcie and Morgan Sample Size Determination Table of 1970. Data were collected through primary (questionnaire) and secondary (textbooks, journal articles and internet). In the light of the above, the number of participants in this study has been set at 331 individuals who are currently employed by the Rivers State Government within the Rivers State Public Service. A structured questionnaire titled "Retirement benefits and intention to stay Index (RBISI)". The questionnaire was designed in four point likert rating scale format with the following response options: Strongly Agreed (SA) 4, Agreed (A) 3, Disagreed (D) 2, and Strongly Disagreed (DS) 1. The instrument was validated by two industrial relations experts and one measurement and evaluation expert. The reliability coefficient of the instrument (0.79) was elicited using Crombach Alpha. Spearman Ranking (r) was used for the test of hypotheses. Out of 331 questionnaires administered, the researcher was able to retrieve 304 (92%) copies. A bivariate analysis (test of hypothesis) was done using SPSS Version 23 at 0.05 level of significance. The formula for Spearman Rank Order Correlation is stated thus:

$$r = 1 - \frac{6\sum d^2}{n(n^2 - 1)}$$

Where; .

n = number of pairs of data

d = different between the ranking in each set of data.

Σ = Summation

Results

H0₁: There is no significant relationship between gratuity and loyalty among civil servants in Rivers State

Table 1 Rules/Regulations and Gratuity and Loyalty

		Gratuity	Loyalty
Gratuity	Correlation Coefficient	1.000	.612**
	Sig. (2-tailed)	.	.000
	N	304	304
Loyalty	Correlation Coefficient	.612**	1.000
	Sig. (2-tailed)	.000	.
	N	304	304

** . Correlation is significant at the 0.01 level (2-tailed). Source: Survey Data, 2023.

Table 1 above shows r value of 0.612 at a significance level of 0.00 which is less than the chosen alpha level of 0.05. Since the significance value 0.000 is less than the alpha level of 0.05, the null hypothesis (H_{01}) which states that there is no significant relationship between gratuity and loyalty among civil servants in Rivers State was rejected and the alternate hypothesis (H_{a1}) is accepted. This implies that there is a significant relationship between gratuity and loyalty among civil servants in Rivers State.

H_{02} : There is no significant relationship between gratuity and pride on the work among civil servants in Rivers State.

Table 2 Gratuity and Pride on the work

		Gratuity	Loyalty
Gratuity	Correlation Coefficient	1.000	.778**
	Sig. (2-tailed)	.	.000
	N	304	304
Pride on the work	Correlation Coefficient	.778**	1.000
	Sig. (2-tailed)	.000	.
	N	304	304

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

Source: Survey Data, 2023.

Table 2 above shows r value of 0.778 at a significance level of 0.00 which is less than the chosen alpha level of 0.05. Since the significance value 0.000 is less than the alpha level of 0.05, the null hypothesis (H_{02}) which states that there is no significant relationship between gratuity and pride on the work among civil servants in Rivers State was rejected and the alternate hypothesis (H_{a2}) is accepted. This implies there is a significant relationship between gratuity and pride on the work among civil servants in Rivers State.

H_{03} : There is no significant relationship between pension and loyalty among civil servants in Rivers State.

Table 3 Pension and Loyalty

		Pension	Loyalty
Pension	Correlation Coefficient	1.000	.406**
	Sig. (2-tailed)	.	.000
	N	304	304
Loyalty	Correlation Coefficient	.406**	1.000
	Sig. (2-tailed)	.000	.
	N	304	304

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

Source: Survey Data, 2023.

Table 3 above shows r value of 0.406 at a significance level of 0.00 which is less than the chosen alpha level of 0.05. Since the significance value 0.000 is less than the alpha level of 0.05, the null hypothesis (H_{03}) which states that there is no significant relationship between pension and loyalty among civil servants in Rivers State was rejected and the alternate

hypothesis (Ha3) is accepted. This implies a significant relationship between pension and loyalty among civil servants in Rivers State.

H04: There is no significant relationship between pension and pride on the work among civil servants in Rivers State

Table 4 Pension and Pride on the work

		Gratuity	Loyalty
Gratuity	Correlation Coefficient	1.000	.654**
	Sig. (2-tailed)	.	.000
	N	304	304
	Correlation Coefficient	.654**	1.000
Loyalty	Sig. (2-tailed)	.000	.
	N	304	304

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

Source: Survey Data, 2023.

Table 4 above shows r value of 0.654 at a significance level of 0.00 which is less than the chosen alpha level of 0.05. Since the significance value 0.000 is less than the alpha level of 0.05, the null hypothesis (H04) which states that there is no significant relationship between pension and pride on the work among civil servants in Rivers State was rejected and the alternate hypothesis (Ha4) is accepted. This implies that there is a significant relationship between pension and pride on the work among civil servants in Rivers State.

Summary of Findings

Based on the analyses of data, the following findings were made:

1. There is a significant relationship between gratuity and loyalty among civil servants in Rivers State.
2. There is a significant relationship between gratuity and pride on the work among civil servants in Rivers State.
3. There is a significant relationship between pension and loyalty among civil servants in Rivers State.
4. There is a significant relationship between pension and pride on the work among civil servants in Rivers State.

Discussion of Findings

The analyses of data revealed that there is a significant relationship between retirement benefits (gratuity and pension) and intention to stay (loyalty and pride on the work) among civil servants in Rivers State. It is important to note that working as a civil servant is one of the aspirations of the average individual in the state. This is because of the retirement benefits it promises to offer. Though, those already in working with the civil service commission have the confidence that their job is secured and tenured, thus characterized with benefits even at their retirement era inasmuch they follow or adhere to the conditions attached to it.

Civil service jobs are typically permanent and offer a sense of stability that is not common in other industries. This is because the government is unlikely to go out of business or shut down, and it has a responsibility to provide services to the public (Tom, 2023). Coupled with the retirement benefits such as gratuity and pension that comes working in the civil

service, individuals who are opportune to work in government organizations tend to stay with them even as they are loyal and have pride on the job. Despite lamentations about government agencies and ministries not being regular with salaries payment, research has shown that many Nigerians still prefer to work in government-owned establishments (Charles, 2022). Government jobs are more secured with better incentives at the retirement, which the private sectors do not offer, and this makes those who are privileged to work with them keep pressing for their remaining in the organization until due retirement so as to enjoy its benefits.

Finally, civil servants are willing to remain in government organizations as could be seen in their attitude and behaviour to work via loyalty and pride on the work, not because of the delay in payment of retirement benefits but that it still offers packages such as gratuity and pension which help a long way in enhancing their living standard. Through the awareness of benefits that is provided to an employee upon retirement (Koriat & Co., 2023), civil servants intention to stay with their organizations tends to be high.

CONCLUSIONS

Based on the analyses of data and discussion of findings, the study concluded that retirement benefits are significantly related with intention to stay among civil servants in Rivers State.

RECOMMENDATIONS

Based on the results and conclusions, the following recommendations were made:

1. There should be restructuring that can add more packages for the gratuity of retirees so as to enhance loyalty among active civil servants in public organizations.
2. Gratuity should be promptly paid to retirees so as to impel others who are yet to be retired work for the organization even when they see other offers beckoning on them, thus taking pride to their work.
3. Health benefit should be made compulsory and enshrine in the pension scheme for public organizations so as to impel the loyalty of active workers bearing in mind that the organization has better things to offer to them health-wise.
4. The pension benefit from the employer should be increased to meet up with the current economic conditions facing the Nigerian society so that active workers would take more pride on the work.

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