

**TRADE UNION FINANCE AND WORKERS' SOCIAL SECURITY OF OIL AND GAS FIRMS
IN RIVERS STATE**

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Abstract

This work examined the relationship between trade union finance and workers' social security of oil and gas firms in Rivers State. Objectives of the study were to examine how trade union finance relates with workers' health benefits and job security support. The study adopted the survey research design. 100 respondents from ten oil and gas firms in Rivers State were adopted for the study. Data were collected through primary (questionnaire). A structured questionnaire designed in four point likert rating scale format was adopted for the collection of data. In the course of administering the questionnaires, the researcher was able to retrieve 73 copies. Spearman Rank Order Correlation Coefficient (r) was used for the test of hypotheses via SPSS Version 23.0. The findings revealed that there is a significant relationship between trade union finance and workers' social security of oil and gas firms in Rivers State. The study concluded that trade union finance enhance workers' social security. The study recommended among others that trade unions should generate income beyond membership dues, such as through investment in cooperative ventures, partnerships, or welfare funds as such would enable them to negotiate for comprehensive health insurance packages, sponsor health awareness campaigns, and subsidize medical bills for members.

Keywords: Trade union finance, workers' social security, health benefits and job security support.

INTRODUCTION

Background to the Study

Social security serves as a goal for nation-building as well as a catalyst for progress. All social classes, the impoverished, laborers, and those facing unforeseen hazards may all live in equality thanks to social security (Pham et al., 2025). Nigeria is not an exception to the global goal of creating a comprehensive, diverse social security system, progressively increasing coverage, and encouraging shared responsibilities between the state, society, and individuals as well as between various social groups within and between generations. Social security implementation is an essential and unavoidable part of organizations. Worker's social security refers to the structured systems and legal frameworks designed to protect workers from economic and social vulnerabilities resulting from life contingencies such as illness, injury, unemployment, maternity, old age, or death. Businesses' dedication to social security enhances the standard of living for their employees and their families, as well as the local community and society at large, and reflects their moral behavior and contributions to economic growth (Bchemang, 2021). In the light of the above, this work measured worker's social security in terms of health benefits and job security support.

Health benefits refer to employer-provided programs that safeguard employees against financial hardships arising from illness or injury. In industrial relations, access to health benefits reflects a firm's commitment to decent work standards and can influence job satisfaction, loyalty, and organizational stability (Bender & Elliott, 2018). Job security support refers to policies and protections that safeguard employees from arbitrary dismissal, frequent layoffs, and precarious employment. When job security is guaranteed, workers are more engaged, productive, and willing to invest in organizational goals (Standing, 2011). However, among others, workers' social security could be dependent on trade union finance, especially in contexts where trade unions play an active role in negotiating, advocating for, or supplementing health-related provisions for their members.

The concept of trade union finance refers to the system of generating, managing, and utilizing financial resources by labor unions to support their organizational goals, member services, and advocacy activities. Trade union finance is a multidimensional concept as it is a critical pillar for sustaining union activities and safeguarding workers' rights.

Effective trade union finance determines a union's strength, autonomy, and ability to advocate for labor rights within dynamic industrial environments. There is a compelling need to conduct a study on trade union finance and workers' social security in oil and gas firms in Rivers State due to the sector's hazardous work environment and the critical role unions play in safeguarding employee welfare (Pham et al., 2025). More so, unions are instrumental in negotiating the social security of workers, but their effectiveness depends largely on their financial strength and management. In Rivers State, where oil and gas firms dominate the economy, assessing this relationship between trade union finance and workers' social security would provide insights for strengthening labour relations and policy formulation. It will also help to identify gaps in social support systems and propose mechanisms for sustainable union financing. Therefore, this study examines how trade union finance enhances workers' social security of oil and gas firms in Rivers State.

Statement of the Problem

On May 1, 2025, the Nigerian workers join millions around the globe to commemorate International Workers' Day as the mood in the country was more sombre than celebratory. Despite recent promises of reform, millions of workers across Nigeria continue to face low wages, mass layoffs, poor labour protections, and unsafe working conditions (Henry, 2025). The above is not far-fetched from poor social security among workers across sectors in the country. In the oil and gas industry, there are times when employees receive inadequate health benefits, such as lack of access to medical care, insurance, or wellness programs. Furthermore, insufficient job security support, including frequent layoffs, poor grievance mechanisms, or lack of legal protection, fosters anxiety and low morale. These gaps collectively undermine workers' well-being, reduce productivity, and can strain industrial relations in the long term. However, among others, poor workers' social security could be traceable to inadequate financing by trade unions.

Drawing from the above, it appears unions rely solely on inconsistent or low membership dues without diversifying income streams thus face financial instability, limiting their operational capacity. Some are marked by irregular audits, secretive financial reporting, and exclusion of members from budget decisions, and this erodes trust and reduces member engagement. Likewise, unstructured or wasteful expenditure patterns divert funds from critical activities such as legal representation, strike support, and retirement. In oil and gas firms where workers often face health risks and labor exploitation, weak union financing compromises the union's ability to negotiate fair contracts. This can lead to worker dissatisfaction, increased vulnerability, and industrial unrest and poor workers' social security in a volatile sector. The above therefore craved for management of unions to put in necessary modalities to financing their unions and as well promoting the workers' social security. More so, study related to trade union finance and workers' social security of oil and gas firms in Rivers State is yet to be established, hence this study examine the relationship between trade union finance enhances workers' social security of oil and gas firms in Rivers State.

Conceptual Framework

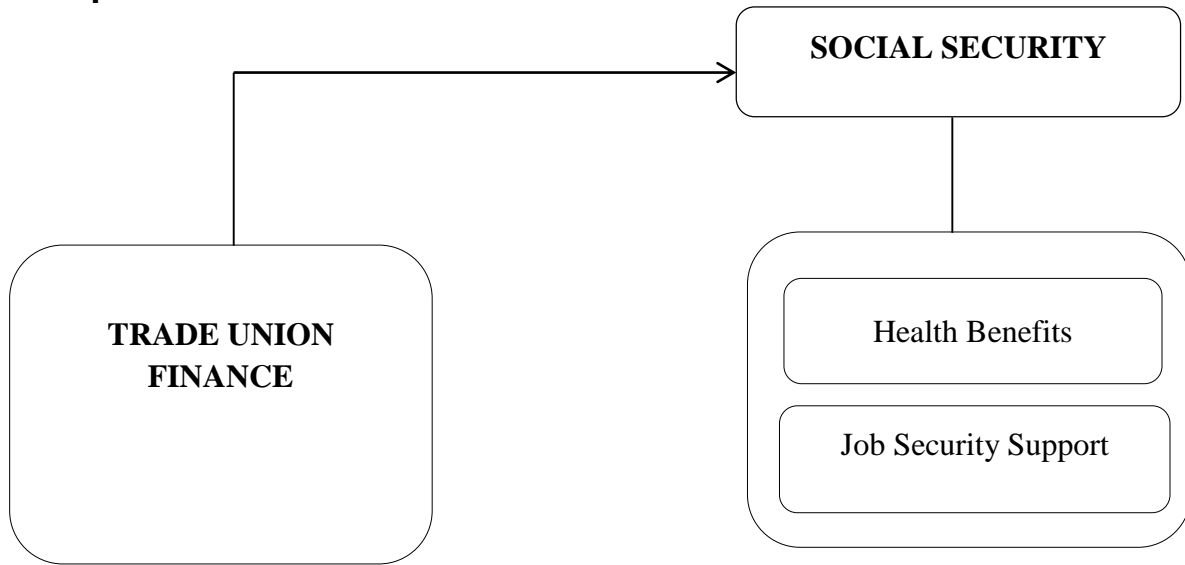


Fig 1.1 Conceptual Framework Showing the Relationship between Trade Union Finance and Workers' Retirement of Oil and Gas Firms in Rivers State

Source: Adopted from Pham et al. (2025)

Aim and Objectives of the Study

The aim of the study was to examine the relationship between trade union finance and workers' retirement of oil and gas firms in Rivers State. Specific objectives were to:

1. examine the relationship between trade union finance and health benefits of oil and gas firms in Rivers State
2. ascertain the relationship between trade union finance and job security support of oil and gas firms in Rivers State.

Research Questions

The following research questions were raised for the study:

1. What is the relationship between trade union finance and health benefits of oil and gas firms in Rivers State?
2. Is there any relationship between trade union finance and job security support of oil and gas firms in Rivers State?

Hypotheses

The following hypotheses were tested to guide the study:

Ho₁: There is no significant relationship between trade union finance and health benefits of oil and gas firms in Rivers State.

Ho₂: There is no significant relationship between trade union finance and job security support of oil and gas firms in Rivers State.

REVIEW OF RELATED LITERATURES

Conceptual Review

Concept of Trade Union Finance

The concept of trade union finance refers to the system of generating, managing, and utilizing financial resources by labor unions to support their organizational goals, member services, and advocacy activities. These finances are primarily sourced from membership dues, levies, donations,

investments, and sometimes government grants or collective bargaining agreements (ILO, 2013). The financial strength of a trade union significantly determines its capacity to function effectively, enabling it to support legal actions, organize strikes, negotiate labor contracts, offer welfare schemes, and maintain administrative operations (Webb & Webb in Kerr & Wittenberg, 2021). A well-financed union is better positioned to engage in collective bargaining, protect workers' rights, and influence policy decisions that affect labor conditions and social protections such as health, pensions, and workplace safety.

Drawing from the above, trade union finance is a crucial condition for ensuring the activities, rights, and responsibilities of trade unions and maintaining the operation of the trade union system (Johansson & Partanen, 2002). Financial capacity and performance created incentives for unions to mobilize at the grassroots level and launch major drives to improve their position in society. Understanding how unions raise and spend money provides insight into their administrative orientation and organizational capacity.

The financial structure of a union is typically governed by a constitution or bylaws, which stipulate how funds are collected and disbursed. Accountability mechanisms like audited reports and financial committees help ensure transparency and trust among members (ILO, 2005). In developing countries like Nigeria, where trade unions play a crucial role in representing labor across both public and private sectors, including oil, education, manufacturing, and transport, financial autonomy is especially vital. For example, unions such as the Nigeria Labour Congress (NLC) and Trade Union Congress (TUC) rely heavily on member contributions to support strike actions, legal proceedings, and campaigns for fair wages and benefits. Trade union finance also supports solidarity funds, which are used to provide relief to members during industrial actions or in cases of accidents, health crises, or unemployment. This welfare function enhances union loyalty and worker engagement (Bchemang, 2021). Furthermore, adequate financing enables unions to invest in research, policy analysis, and capacity-building programs that strengthen their negotiation power and relevance in changing labor markets. In contrast, weak financial capacity can undermine a union's legitimacy, reduce its ability to mobilize members, and expose it to undue influence from employers or political actors. As labor environments become more complex with challenges like automation, contract work, and global competition, trade union finance must be strategically managed to ensure sustainability and relevance. Unions must diversify income sources, embrace digital financial tools, and engage in strategic budgeting to meet the evolving needs of members and adapt to economic uncertainties (Johansson & Partanen, 2002; Son, 2021). In Therefore, trade union finance is not merely a technical concern, it is a foundational element that underpins the political strength, social responsibility, and operational viability of unions in advocating for just and equitable labor systems.

Concept of Social Security

Worker's social security refers to the structured systems and legal frameworks designed to protect workers from economic and social vulnerabilities resulting from life contingencies such as illness, injury, unemployment, maternity, old age, or death. In the context of industrial relations, social security plays a vital role in promoting industrial peace, reducing labour disputes, and enhancing the welfare of the workforce. It reflects the commitment of both employers and the state to uphold decent work standards and ensure humane working conditions (ILO, 2021). Social security systems, comprising pensions, health insurance, and unemployment benefits, serve as mechanisms of compensation, income replacement, and social stability, which are crucial in managing employer-employee relationships (Ghosh & Ghosh, 2014). From the union perspective, effective social security is a cornerstone of collective bargaining agreements, often negotiated to secure comprehensive benefits for workers. The presence of reliable social protection reduces worker dissatisfaction, increases morale, and fosters loyalty to the organization. Moreover, it provides a safety net that reduces the pressure on employers to address every individual grievance personally, thus streamlining industrial relations processes. In emerging economies and transitional labour markets, the lack of social security coverage often leads to informal employment, job insecurity, and

heightened conflict (Barrientos, 2013). Therefore, social security is not only a labour right but a strategic tool for industrial harmony, productivity, and national development. However, this work measured social security in terms of health benefits, retirement and job security support.

Health Benefits: Health benefits refer to employer-provided programs that safeguard employees against financial hardships arising from illness or injury. These benefits include medical insurance, hospital coverage, preventive care, and occupational health services. Health benefits enhance worker productivity, reduce absenteeism, and support long-term well-being, making them vital in employer-employee relations (ILO, 2021). In industrial relations, access to health benefits reflects a firm's commitment to decent work standards and can influence job satisfaction, loyalty, and organizational stability (Bender & Elliott, 2018).

Job Security Support: Job security support refers to policies and protections that safeguard employees from arbitrary dismissal, frequent layoffs, and precarious employment. It includes legal frameworks, union representation, fair contract terms, and grievance mechanisms that promote employment continuity and dignity at work (ILO, 2021). This support is critical in industrial relations, as it fosters trust, enhances morale, and motivates long-term employee commitment. When job security is guaranteed, workers are more engaged, productive, and willing to invest in organizational goals (Standing, 2011).

Relationship between Trade Union Finance and Social Security

It is important to note that financially robust unions can negotiate better health benefits, such as employer-sponsored insurance and workplace safety standards, ensuring employees have access to quality medical care (ILO, 2021). Furthermore, union finance supports legal teams and grievance mechanisms that protect workers from unjust layoffs, bolstering job security support. By funding training, legal aid, strike support, and educational initiatives, trade unions empower workers and pressure employers to adhere to fair labor standards (Schmitt & Mitukiewicz, 2012). In oil and gas companies, where risks are high and job conditions volatile financially strong unions are vital to securing stable, long-term employment relationships and enhancing industrial peace.

Theoretical Review

This study was anchored on Social Exchange Theory. Social exchange theory, propounded by Peter M. Blau in 1964, is a sociological framework that explains human relationships through the lens of reciprocal exchange. The theory assumes that social behaviour is the result of an exchange process where individuals aim to maximize benefits and minimize costs in relationships. In workplace and organisational settings, it suggests that employees' commitment and loyalty increase when they perceive fairness and tangible returns from the organisation or group they contribute to. This reciprocal dynamic is grounded in trust, mutual benefit, and obligation (Osegbue & Ohamobi, 2025). The theory also highlights that ongoing relationships are sustained not only by material rewards but also by intangible outcomes like respect, recognition, and a sense of belonging. In essence, Social Exchange Theory explains how trust and perceived equity drive sustained engagement, especially in voluntary associations like trade unions.

Implications of Social Exchange Theory to the Present Study

The social exchange theory provides a premise where trade union finance and workers' social security in oil and gas companies by emphasizing mutual benefit and reciprocal obligations. When trade unions are financially stable, they are better positioned to negotiate and sustain essential social security benefits such as health coverage and job protection for their members. Workers, perceiving these benefits as valuable, reciprocate through increased loyalty, commitment, and union participation. This exchange fosters a stable industrial relations climate where both parties uphold their roles. The financial strength of unions thus becomes a tool for fulfilling their part in the social exchange, ensuring members' welfare is protected consistently over time. In this dynamic, workers are more likely to support dues payment and union advocacy efforts, knowing their interests are

safeguarded, and the relationship remains beneficial. The SET framework captures how reciprocal support, built on trust and resources, strengthens collective security for workers.

Empirical Review of Related Studies

Bala and Sadeeq (2024) examined the effect of trade unionism on the workers' welfare of the Federal Polytechnic Bauchi. The study utilized simple random sampling technique by administering questionnaire on 208 respondents so as to draw the required information. The descriptive statistics used included simple percentages and tables, while inferential statistics utilized was linear regression. The findings of the study established that trade union's actions do have significant effect on employees' wages and salaries; and also that trade union's membership has significant effect on employees' working conditions. The findings of the study indicated further that trade union's negotiation ability plays significant role in improving employees' job security among the Federal Polytechnic staff. The study therefore recommends more encouragement for trade unionism in the Federal Polytechnic Bauchi.

Pham et al. (2025) examined the impact of trade union finance on ensuring social security (SS) for workers in enterprises based on the five pillars of SS (namely: ensuring a minimum income level, enhancing risk management capabilities, ensuring income distribution, promoting sustainable employment, developing labor market, and improving social management efficiency for workers). This study utilizes structural equation modeling (SEM) to test hypotheses in the proposed research model using survey data collected from 770 workers who pay union dues at enterprises with established trade unions. The findings indicate that the trade union financial spending policies and union financial spending ratios ensuring SS both have a positive impact on the five pillars of SS. Supervising trade union financial spending positively influences the enhancement of risk management capabilities and ensures income distribution. The competency of trade union officials affects enhancing risk management capabilities, income distribution, and ensuring a minimum income level for employees. Based on the research results, the authors propose several suggestions to improve the efficient use of trade union financing to guarantee SS for workers in Vietnamese enterprises.

Tom et al. (2024) examined the impact of trade unionism on staff welfare in Nigerian public institutions, with a particular focus on Akwa Ibom State University (AKSU). The study addressed three main objectives: examining the effect of trade union activities on working conditions and benefits at AKSU, assessing the relationship between lobbying efforts and staff welfare, and evaluating the impact of strikes on staff welfare at the university. The findings revealed that trade union activities significantly impacted the working conditions and benefits of employees at AKSU. Unionized staff reported better access to resources, improved remuneration, and more favorable working environments compared to their non-unionized counterparts. The study also found a positive relationship between lobbying and staff welfare in AKSU, as effective lobbying efforts by trade unions contributed to the implementation of policies and programs that enhanced staff welfare, such as salary reviews and career development opportunities. The study concluded that trade unionism played a vital role in shaping staff welfare in Nigerian public institutions, as exemplified by the case of Akwa Ibom State University (AKSU). The findings highlighted the importance of constructive engagement between university management and trade unions to address staff welfare concerns and foster a conducive work environment. The study recommended that the university management and the state government establish regular dialogue and collaborative platforms with trade unions to address staff welfare issues proactively. AKSU should also develop comprehensive staff welfare programs that address the diverse needs of its academic and non-academic staff and strengthen its internal dispute resolution mechanisms to minimize the frequency and impact of strikes.

Bishal (2012) examined the effects of trade unionism on workers in Finland. The main objectives of this study were to first identify how the practices of trade union PAM effects on workers. Another aim was to determine how union PAM works in offering benefit for its members. In addition other

functions of trade union that aim towards benefiting both organization and employees were highlighted in the study. The study also examined how to settle industrial conflicts in organization in Finland. Theories relating to introduction of trade unions, history of trade unions in Finland and collective agreement in Finland was presented in the beginning of the theoretical study and general information about industrial relations were also presented. The study applied both the qualitative as well as quantitative research methods. Personal interviews and questionnaire were used in building up this research work. The questionnaire consisted mainly of closed ended questions. The empirical study was conducted by sending out a questionnaire to a sample of members of PAM. The sample size was 1000 members, out of which 64 responded, making the respond rate of 6.4%. The findings of this research indicate that trade union PAM has an active role in maintaining the quality life of the workers and its members also believe that by joining PAM the interests of wage earners are promoted effectively whereas there is very little relationship between the trade union members and their performance at work. Finally, PAM should avoid the path of confrontation but continue dialogue through the collective bargaining process.

Gap in Related Literature

The relationship between trade union finance and social security has been carried out (Bala & Sadeeq, 2024; Pham et al., 2023; Tom et al., 2024; Bishal, 2012). However, from extant literature, the relationship between trade union finance and social security of oil and gas firms in Rivers State is yet to be established, hence the conduct of empirical study on same.

Methodology

The study adopted the survey research design. The population of the study was 10 oil and gas firms in Rivers State. Questionnaires were sent to 100 workers who are in unions such as Petroleum and Natural Gas Senior Staff Association of Nigeria (PENGASSAN) and Nigeria Union of Petroleum and Natural Gas Workers (NUPENG). This was conveniently chosen by the researcher. The entire population was used as the sample size, hence a census study. Data were collected through primary (questionnaire) and secondary (textbooks, journal articles and internet). A structured questionnaire titled "Trade Union Finance and Workers' Retirement Index (TUFWRI)". 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 (SD) 1. The instrument was validated by two human resource management experts. The reliability coefficient of the instrument (0.79) was elicited using Crombach Alpha. Spearman Rank Order Correlation Coefficient (r) was used for the test of hypotheses. Out of the questionnaires administered, the researcher was able to retrieve 73 (73%) copies. A bivariate analysis (test of hypothesis) was done using SPSS Version 23 at 0.01 level of significance.

Data Analysis and Results

H₀₁: There is no significant relationship between trade union finance and health benefits of oil and gas firms in Rivers State.

Table 1 Relationship between Trade Union Finance and Health Benefits

		Trade Union Finance	Social Security
Trade Union Finance	Correlation Coefficient	1.000	.623**
	Sig. (2-tailed)	.	.000
	N	73	73
Social Security	Correlation Coefficient	.623**	1.000
	Sig. (2-tailed)	.000	.
	N	73	73

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

Source: Survey Data, 2025

Table 1 above shows r value of 0.623 at a significance level of 0.00 which is less than the chosen alpha level of 0.01. Since the significance value 0.000 is less than the alpha level of 0.01, the null hypothesis (H_{01}) which states that there is no significant relationship between trade union finance and health benefits of oil and gas firms in Rivers State was rejected and the alternate hypothesis accepted. This implies that there is a significant relationship between trade union finance and health benefits of oil and gas firms in Rivers State.

H_{02} : There is no significant relationship between trade union finance and job security support of oil and gas firms in Rivers State.

Table 2: Relationship between Trade Union Finance and Job Security Support

		Trade Union Finance	Job Security Support
Trade Union Finance	Correlation Coefficient	1.000	.581**
	Sig. (2-tailed)	.	.000
	N	73	73
Job Security Support	Correlation Coefficient	.581**	1.000
	Sig. (2-tailed)	.000	.
	N	73	73

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

Source: Survey Data, 2025

Table 2 above shows r value of 0.581 at a significance level of 0.00 which is less than the chosen alpha level of 0.01. Since the significance value 0.000 is less than the alpha level of 0.01, the null hypothesis (H_{03}) which states that there is no significant relationship between trade union finance and job security support of oil and gas firms in Rivers State was rejected and the alternate hypothesis accepted. This implies that there is a significant relationship between trade union finance and job security support of oil and gas firms in Rivers State.

Discussion of Findings

The analyses of data revealed that there is a significant relationship between trade union finance and worker’s social security of oil and gas firms in Rivers State. These findings are in line with the views of Pham et al. (2025) which stated that trade union finance has a positive impact on the social security. This implies that trade union finance strengthens workers’ social security in oil and gas companies by equipping unions with the resources needed for impactful advocacy and welfare initiatives. Financially sound unions like PENGASSAN and NUPENG derive their strength from member dues collected at branch and national levels, enabling negotiation power and welfare delivery (Ilodigwe, 2025). With adequate funding, trade unions can negotiate for employer-supported healthcare programs, provide legal support for occupational health claims, and even facilitate access to medical services, reducing out-of-pocket costs and improving worker well-being (union core objectives) (Edet et al., 2024; PENGASSAN, 2025).

Union finance supports legal representation, grievance-handling mechanisms, and collective action funding, which is crucial for protecting workers from arbitrary dismissal and contractual precarity, especially in the oil sector rife with contract labor. In Rivers State’s oil and gas context, where working conditions can be volatile and informal employment widespread, these unions leverage financial backing to organize members, enforce industrial agreements, and engage in policy advocacy. Their funding enables campaigns for guidelines against outsourcing and for inclusive collective bargaining for contract staff, thus reducing precarious work conditions and enhancing tenure security

Conclusion

Conclusively, trade union finance enhances workers' social security by providing the financial strength needed for effective advocacy and welfare support. With adequate funding, unions can negotiate better health benefits and ensure job protection. These resources also enable legal representation and policy engagement. Well-financed unions can monitor employer compliance with labor laws. Finally, strong union finance ensures consistent protection of workers' rights and well-being.

Recommendations

Base on the findings and conclusions, the following recommendations were made:

1. Trade unions should generate income beyond membership dues, such as through investment in cooperative ventures, partnerships, or welfare funds as such would enable them to negotiate for comprehensive health insurance packages, sponsor health awareness campaigns, and subsidize medical bills for members.
2. Improved union finance would enable the hiring of legal experts and consultants who can defend workers' rights against unfair dismissals or layoffs, as financial strength would allow unions to represent employees in industrial disputes, secure favorable collective bargaining agreements, and negotiate job protection clauses.

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