



## **Contributory Pension Scheme And Work Performance Among Civil Servants In Edo And Delta State**

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### **ABSTRACT**

The issue of employees' pension benefit has had an influence on civil servants work performance in contemporary times in Nigeria, owing to the way retirees are treated in the denial of their entitlements for a long time before payment that has resulted in some dying before the money is released. The seminar examines contributory pension scheme and work performance among civil servants in Edo and Delta State. Several related literature were reviewed in line with the sub-themes of the study. The expectancy theory by Vroom (1964) was used to explain the influence of pension benefits on civil servants work performance. The cross sectional research design was used for the study. The questionnaire was administered to sample of 377 respondents drawn from the population of the study. The convenience sampling method was employed to select respondents that participated in the survey. The data collected from the field work were analyzed using descriptive statistics such as mean and standard deviation. Pearson Product Moment Correlation technique was used to test the hypotheses. The study found out that the availability of pension scheme encourages civil servants to work hard and that civil servants in tertiary Edo and Delta State have a similar attitude to work based on the delay in payment of pension. It was recommended that the government should strengthen the pension ministry tasked with ensuring the social and economic welfare of retirees through the prompt payment of terminal benefits and a policy framework that prosecute corrupt practices in the disbursement of pension funds should be implemented and pursued by the government so as to tackle corrupt practices.

**Keywords:** Contributory Pension Scheme, Work Performance, Civil Servants in Edo and Delta State, Tertiary Institution Employees

### **INTRODUCTION**

Special pension plans for public employees have long been justified on the grounds that they ensure the security, integrity, and independence of government employees, as well as the attraction of a career in the civil service. Employee performance is aided by the pension system, which is viewed as a significant component of remuneration. The concept of a legally distinct body of personnel - the "civil service" – is strongly tied to the arrangements for public sector pensions in several nations. It is claimed that it is the state's responsibility to ensure that this core of employees enjoy a certain level of living after retirement in

compensation for the service and loyalty responsibilities imposed on them. The comparatively substantial pension provision for civil servants is likely to have a political economy component, since they had somewhat privileged access to political decision-makers and were in a position to argue their own case.

The importance of pension management in creating and maintaining a climate conducive to individual success in an organization cannot be overstated. Pension management is a tool that influences hiring decisions in a company since it refers to a type of income that employees or their beneficiaries receive after they retire, become incapacitated, or die. It is one of the solid security attributes approved by the International Labour Organization (ILO,) Convention No. 102, which has worked hard on social security issues since 1919, and especially since 1966, against all arguments, including the freedom of the individual worker to spend his hard-earned money as he sees fit without being burdened by pension issues (ILO, 2017).

Successful organizations or establishments use rewards and a functional pension scheme to attract competent, professional, and qualified human resources, retain top talents, and maintain a highly motivated and satisfied staff in today's competitive business environment and global workplace (Wekesa & Nyaroo, 2013; Nadia, Syed, Humera & Khalid 2011). Human asset managers at an organization are responsible for assessing job values, designing and managing payments (expenditures), job satisfaction, pay systems, employee benefits, and pensions, among other things. Effective, suitable, timely, and market-driven rewards, according to Mujtaba and Shuaib (2010) and Kock (2017), tend to inspire both managers and staff. According to Khalid, Salim, and Loke (2011), rewards are obtained through the exchange of administrative services between representatives; employees and business owners, employers. Pension benefits, which clearly define an employee's entitlement upon retirement or contract termination, operate as a motivator to increase employee productivity. When an employee knows that his or her services will be suitably compensated or rewarded upon retirement, he or she will be committed to the job, do his or her best, and ensure that the organization benefits from the riches of his or her resourcefulness. As a result, their job performance improves, and their job happiness rises (Negash, Zewude & Megersa, 2014; Khalid et al., 2011).

Organizations and human resource managers today consider pension as an essential motivator for employees to perform well and devote a significant amount of time and effort to the organization's benefit, as long as solid relationships are maintained, which increases job satisfaction (Zaini, Nilufar & Syed, 2019). Occupational fulfillment serves as a barometer for a good work experience. It is a positive passionate propensity that arises from one's evaluation of his professional training by contrasting what one expects from one's work with what one actually receives in terms of rewards.

In general, work satisfaction refers to how satisfied employees are with their jobs and how they feel about various elements of their jobs. Because of its importance to the behavior of active service workers in terms of work performance, job satisfaction is caused by the benefits available to the employee and how this affects the packages provided by the government to better the employee's life. It has become a very significant feature in every organization. As a result, human resource managers frequently apply appropriate tactics, such as the total package available to employees, which includes terminal benefits that may improve employees' work performance.

### **Statement of the Problem**

The fear of being vulnerable to the unknown is often the pain of workers who are about to leave their jobs in a country where government social services are at an all-time low, where there are no government programs for the elderly, where the cost of living is constantly rising and expected life span is decreasing. Every worker's joy is to be able to cover their current demands while still having enough savings to weather the coming storms. Pension schemes and other employee retirement or terminal benefits were developed to ensure that workers did not depart the office after giving their youthful days to the service of firms. To many Nigerian workers, retirement is a surprising experience that has taken on a negative tone, as retired Nigerians are living in hell. Many workers, according to Agulanna (2013), regret their decision to join the public sector. "In truth, the technique for departure from active work-life is obviously not a

straightforward one," writes Okorodudu (1998). Many have been presented with a variety of psychosomatic disorders as a result of their lack of preparation and the many sorts of psychophobic reactions frequently displayed by some Nigerian workers" (The Guardian, 2019, p. 19). According to Agulanna (2013, p. 19), few people in Nigeria are aware of or comprehend the difficulties that retirees face. The severity of the cruel treatment meted out to retirees has nearly rendered retirement to a quiet and simple life in Nigeria incomprehensible. The system is so harsh, merciless, and forced on retired people that some would rather kick the can than go through the agony of receiving their retirement benefits. Workers in Nigeria, particularly civil personnel, have been affected by this experience.

Low work performance and attitude toward work indicate a lack of incentive, which includes a pension. Part of the unpleasant experience of workers in the hands of employers about gratuities can be explained by their indolent attitude and apathy to work, without uttermost commitment. Defenders of the existing contributory pension scheme (CPS) system, according to Dostal (2010), would argue that it is too early to make any assertions about CPS' inability to have a beneficial impact on the trajectory of Nigerian workers in Edo and Delta States. However, the issue of CPS's poor performance in Nigeria in general may be traced back to a bigger debate regarding how the Nigerian economy's banking system, stock market, and macroeconomic performance interact with it (Dostal, 2010).

### **Objective of the Study**

The aim of this seminar is to examine contributory pension scheme and work performance among civil servants in Edo and Delta State. Specifically, the seminar intends to:

1. determine the influence of contributory pension scheme on work performance among civil servants in Edo and Delta State
2. determine the influence of delay payment of terminal benefits and civil servants' in active service attitude to work in Edo and Delta State.

### **Hypotheses**

The following hypotheses are formulated for the study

1. There is a significant relationship between contributory pension scheme and work performance among civil servants in Edo and Delta States
2. There is a significant difference in attitude to work among civil servants' in Edo and Delta States as a result of delay in payment of pension

## **2.0 Review of Related Literature**

Employee benefits are programs that an employer offers to complement cash remuneration and safeguard employees and their families from financial dangers. Employee perks are critical to the growth of business labor relations. Retirement plans, child care, elder care, hospitalization programs, social security, vacations, and paid holidays are just a few examples (Christoph, 2016). Employee benefits are designed to increase staff members' financial stability and, as a result, improve employee retention across the firm. Employee benefits can be anything other than direct salary that is paid for in whole or in part by the employer, even if it is delivered by a third party. Benefits are diverse and cater to a variety of social and economic demands. The law mandates a number of advantages. Employer contributions to social security, Medicare, unemployment insurance, and worker's compensation insurance are just a few of the perks. Benefits that are required by law to be granted to employees are for the employees' security in their future lives when they are no longer employed. According to Amah (2010), piece rates, commissions, tips, bonuses, stock options, and other benefits provided by employers, such as health, life, and dental insurance, retirement plans, maternity leave, and child care, can have a significant impact on employee performance and commitment. They also mention that providing pension benefits may encourage people to work more.

Benefits to employees, such as compensation and pensions, are critical to the development of corporate labor relations. Employee benefits have long been regarded as a form of compensation, and they can help to foster a sense of continued employer gratitude. Benefits, on the other hand, assist not just the employee

but also the management in the long run. Few individual companies, according to Amah (2010), saw the need to address concerns connected to employee pension benefits. Positive feelings engendered by a good pension and timely payout may encourage employees to work harder and be more devoted to their jobs. This will eventually lead to a decrease in job turnover and an increase in employee commitment. Benefit programs, according to Amah (2010), have three goals. The first is to meet employees' minimum physical and psychological demands so that they can completely engage in their task. The second is to compete on an equal footing with other businesses. When competitors adopt similar employee benefits, it is vital to offer the same level of benefit program in order to remain competitive. The provision of social and welfare services is the third goal. Employees, according to Amah, Nwuche, and Chukwuigwe (2013), expect more than just a salary from their jobs. Employees demand various benefits in addition to salary for coming to work. Through a sense of belonging, the additional incentives in the form of a sufficient pension could motivate and urge them to perform at their best. They feel that employee loyalty can be maintained if they are given more than simply a paycheck. Everyone expects to be rewarded for their efforts. Pension benefits are critical for the growth of corporate-labor relations (Williams, 2015). The findings may aid in improving industry service quality as well as personnel dedication to the firm.

Contributory Pension Scheme (CPS) is defined by Ahmed, Abayomi, and Nureni (2016) as a fully subsidized annuity that generates sufficient assets through a series of commitments from month to month income by both the representative and the manager through a reserve fund. According to Orszag and Orszag, (2000), a major advantage of CPS is that it has the potential to contribute to the improvement of capital business sectors through required investments in private assets. Contributory benefits are also advocated because they have the ability to boost national savings, which in turn will improve investment and national revenue. According to Ibe (2015), the contributory gratuity plan is funded in the sense that contributions and investment returns provide the resources needed to pay the pension obligations.

The defined pension benefits program, on the other hand, is unfunded because the pension obligations are covered from general current revenue; in the case of the government, taxation, which is why it is known as a "pay-as-you-go" system. Payment of pension obligations in an unfunded pension system is so heavily reliant on the economy's overall productivity and tax revenue growth, as well as a variety of other factors. According to Ibe (2015), in the funded pension system, fulfillment of pension obligations would be hampered if earnings problems with pension assets arose as a result of management issues and adverse macroeconomic movements. Pensioners in both systems face risks regarding the future worth of their payments, with pensioners in a publicly managed system facing primarily political risks and contributing pension scheme members suffering investment risks. While risks are dispersed through a market mechanism in the contributory annuity program, they are spread through a legislative process in the defined pension benefits scheme, which adjusts the benefit plan in the future.

### **Empirical Review**

According to Kotun, Adeoye, and Alaka (2016), employees in the private sector of the economy appear to be content and view retirement as a positive trend. They've formed a positive attitude toward it and are anticipating its arrival. The reason for their optimistic attitude is that any delays caused by bottlenecks in the payment of their retirement benefits have been erased, and they can count on receiving their pension on a regular basis (Dorfman, 2015). Workers in the public sector, on the other hand, dread retirement since it causes strain and anxiety in their subconscious brains. This group views retirement as a penalty to be avoided, as it entails leaving regular job and committing suicide. The misery people experience when they retire is one of the reasons many regard retirement as a monster that they try to avoid at all costs.

Retirees who died while waiting for their retirement benefits were reported in the newspapers. About 14 teachers died in hunger in Oyo State while waiting for their retirement benefits, according to a Punch newspaper report from January 5, 1998, and 15 railway retirees died in Kwara State while waiting for their retirement benefits, according to a Punch newspaper report from September 17, 1998. These recorded examples undoubtedly contributed to the negative attitude toward retirement that Nigerian

public sector workers have adopted, which is reflected in their work attitude. As a means of avoiding the monster known as retirement, document falsification by way of fake age declaration and modifying date of first job is a way out of being in service (Eme, Uche, & Uche, 2014).

Some companies provide retirement benefits such as pensions, which are deferred income collected throughout the working time and returned to the employee upon retirement (Fuchs, Kronenberg, Kühne, & Rieder, 2016). Employee pay encompasses not only earnings and salary, but also long-term benefits such as pensions (Vries, Koster & Stam 2016). These long-term benefits are commonly referred to as employee security benefits or perks. Retirement plans can boost productivity in addition to being a tax-advantaged way of collecting retirement income. Pensions have a significant impact on employee behavior, encouraging older workers to retire on time and providing younger workers with a compelling reason to stay with their business.

Pensions, according to empirical data, determine the type of worker a company attracts and can assist an employer in attracting individuals who exhibit desirable behavior patterns (Mitchell & Piggott, 2016). While productivity effects have been largely linked to defined benefit plans, pension plans have similar effects on employee behavior. Retirement is now regarded as an earned benefit in recognition of years of dedicated service to a specific organization, sector, or, more broadly, the productive society (Renaud, Morin, Morin, Fray, & Fray, 2016). During the latter decade of the twentieth century, older people were exposed to retirement models that offered relaxation, freedom, and flexibility for the final years of their working lives.

Employees' responses to variance in their retirement incentives are consistent with peer effects, according to Chalmers, Johnson, and Reuter (2014)'s research on employee pension plans and employee retention. Employees are also more interested in retirement incentives when their coworkers have similar incentives. Pension plans, according to Tetteh (2014), are a source of income for persons who have retired and can be supported solely by the company or jointly by the company and the employee during their employment. In Germany, Haan and Prowse (2014) conducted research to develop a structural lifecycle model of people's employment, retirement, and consumption decisions. According to the analysis, raising the pension age threshold by 3.76 years or lowering the per-year amount of public pension benefits by 26.8% would balance the economic repercussions of the expected rise in life expectancy over the next 40 years. Individuals are ready to forego 8.51 percent of their baseline consumption to avoid a reduction in per-year pension value, and raising the pension age limits benefits 87.7% of people while promoting work satisfaction and employee retention.

### **Theoretical Review**

The seminar used expectation theory as a foundation for its studies. Victor Vroom (1964) is credited with being the first to develop an expectation theory that could be applied directly to the workplace, but his work was later expanded and improved by others (Porter & Lawler, cited in Pinder, 2018). The theory considers the use of cognitive processes in the field of employee interest and inner satisfaction, which is based on the idea that there are links between the effort people put in at work and the results they get from their efforts and performance (Mokhtar & Nasser, 2015). Employees will be inspired to perform better if they are confident that their efforts will be rewarded. Expectancy theory, according to Gerhart and Rynes (1987), is likewise concerned with the relationship between the reward system and employee satisfaction. Employees become motivated and happy when they are convinced that their expectations for various types of rewards, such as a pension, will be met. According to Vroom (1964), there are three elements that influence human behavior at work: valence, instrumentality, and expectation. The three conditions that are significant in improving employee job performance are as follows: first, rewards must have a high valence or positive net worth, which implies the outcomes must be appealing. Second, compensation, such as a pension, must be tailored to the needs of the individual. Furthermore, the employee must be confident that successfully completing a necessary task will result in the desired results or instrumentality; that is, the employee must be confident that once the task is completed, he or she will be rewarded with a

pension upon completion of his or her service years to the organization. (Osibanjo, Adeniji, Falola, and Heirsmac. 2014).

The relevance of this theory to this study is that it gives empirical evidence that employees expect to be handsomely compensated after completing their jobs or obligations. Essentially, this theory describes how monetary rewards, bonuses, other perks, and recognition can lead to beneficial job behavior, such as improved performance. In other words, workers are more likely to complete their duties if they are confident that their activities will result in the results (such as a pension) that they desire.

**3.0 RESEARCH METHODOLOGY**

The research design adopted for this study is the cross sectional research design. The cross sectional research design was used to collect data from across a population of respondents such as civil servants in Edo and Delta State on a phenomenon of interest to the researcher. It helps to reflect the views of the participants over a particular phenomenon under investigation through the survey method that would be used to sample the aggregate perspectives of the study respondents.

The study's participants are a civil servants selected from Edo and Delta state civil service respectively. Edo and Delta State have staff strength of 58,287 civil servants which make up the population of the work.

The table below shows the population of staff/workers selected from Edo and Delta State

**Table 1: Population Figure of Staff selected from higher academic institutions in Delta State**

S/N	NAME OF STATE	Category of civil servant		Total
		Junior	Senior	
1	Edo State	16,105	18,710	34,815
2	Delta State	10,635	12,837	23,472
<b>Total</b>				<b>58,287</b>

**Source (Civil Service Commission, Edo and Delta State, 2021)**

**Table 2: Sampled population of selected tertiary institutions**

S/N	NAME OF STATE	Category of civil servants	Sample Percentage of civil servants	Sample
		Junior and Senior civil servants		
1	Edo State	34,815	60	238
2	Delta State	23,472	40	169
<b>Total</b>		<b>58,287</b>	<b>100</b>	<b>397</b>

**Source (Civil Service Commission, Edo and Delta State, 2021)**

The sample size for the research work is 397 and was derived using Taro Yamane sample size formula used for simplifying a population with a figure above 10,000 to derive a representative sample size. The convenience sampling method was used by the researcher to select the participants from the ministries by administering it to those available as at the time of the survey exercise. This method was adopted because of the ease of reaching the study participants especially those available when the instrument was being administered.

**3.4 Instrument for data collection**

The instrument that was used to collect the information from the respondents was a questionnaire titled “contributory pension scheme and work performance among civil servants in Edo and Delta State The questionnaire is a closed ended questionnaire type using a four point Likert scale of Strongly Agree (SA), Agree (A), Strongly Disagree (SD) and Disagree (D) used in the collection of information from the research respondents. The instrument was divided into two parts; A and B. Part A of the instrument contained respondents' demographic features, such as gender, marital status and age, etc. Part B of the

questionnaire contained information on contributory pension scheme and work performance among civil servants in Edo and Delta State.

The study questions were answered using mean and standard deviation, while Pearson product moment correlation technique was used to validate the hypotheses stated in the study using 0.05 level of significant was used.

**Bench Mark:** For the research questions mean score of 2.50 was used as the bench mark for agreeing and any mean score below 2.50 was said to disagree.

**Decision Rule:** The null hypothesis is rejected if the calculated r value is greater than the critical r value, but the null hypothesis is maintained if the critical r value is greater than the calculated r value.

#### 4.0 RESULTS AND DISCUSSION

This chapter focuses on the presentation and analysis of the data obtained from the fieldwork by the researcher. A total of 397 questionnaires were administered, however, only 377 copies of the administered questionnaire were retrieved while 20 copies were mutilated. This shows that 95% retrieved represents a large number of questionnaires while 5% were lost and this is adequate enough for analysis. Data analysis was therefore based on this figure. The data presented below covers for descriptive statistics in addition to the hypotheses tested.

##### 4.1: Analysis of Respondents' Socio-Demographic Characteristics

Table 4.1.1 Demographic characteristics of respondents

		Frequency	Percentage
Age	25-35	142	38
	36-45	147	39
	46 and above	88	23
	Total	377	100.0
Gender	Male	211	56
	Female	166	44
	Total	377	100.0
Worker's cadre	Junior staff	171	45
	Senior staff	206	55
	Total	377	100.0

*Source: Fieldwork, 2022*

Table 4.1 shows the respondents' socio-demographics that participated in the survey. The age distribution shows that majority of them belong to the age bracket of 36 – 45 with 39%. Other age categories were 25 – 35 with 38%, 46 and above with 23%. Sex distributions revealed that a large segment of the respondents are males with 56% and males with 44%. The staff positions revealed that majority of the respondents are senior civil servants with 55% while junior civil servants had 45%.

##### 4.2: Analysis of Questionnaire Items

Table 4.2.1: Respondents' responses on the influence of pension benefits on civil servants' work performance

S/N	ITEMS	Mean	Standard Deviation	Remark
1	Quality service delivery	2.88	.92	Agree
2	Efficient management team	2.64	.89	Agree
3	Innovative and creative service delivery	2.57	.81	Agree
4	Quality work output	2.70	.76	Agree
5	Timely delivery of work schedule	2.95	.84	Agree
6	Fast and uninterrupted handling of given assignments	2.83	.77	Agree

*Source: Fieldwork, 2022*

Data in table 4.2.2 shows the mean scores and standard deviation on the influence of pension benefits on civil servants' work performance. Results of the analysis, shows that respondents agreed on all the items. Specifically, respondents agreed that pension benefits available to civil servants makes them to perform their work effectively in the area of delivery of quality service, having efficient management team, innovative and creative service delivery, quality work output, timely delivery of work schedule and fast and uninterrupted handling of given assignments. This is with a mean score of 2.88, 2.57, 2.70, 2.95 and 2.83 respectively. This implies that pension benefits available to civil servants makes them to perform their work in the area of delivery of quality service, having efficient management team, innovative and creative service delivery, quality work output, timely delivery of work schedule and fast and uninterrupted handling of given assignments.

Table 4.2.3: Respondents' responses the relationship between delay payment of pension benefits and civil servants in active service attitude to work

S/N	ITEMS	Mean	Standard Deviation	Remark
1	Lack of motivation to work	2.67	.87	Agree
2	Indifferent attitude to work	2.80	.78	Agree
3	Rigid and sticking to work rules	2.65	.62	Agree
4	Unfriendly and passive to work	2.55	.73	Agree
5	Slow in task delivery	2.89	.83	Agree
6	Poor disposition to work	2.59	.80	Agree
7	Tense working atmosphere	2.66	.70	Agree

Source: *Fieldwork, 2022*

Data in table 4.2.3 shows the mean scores and standard deviation analysis on the relationship between delay payment of pension benefits and civil servants in active service attitude to work. Results of the analysis, shows that respondents agreed on all of the items. Specifically, respondents agreed that there is lack of motivation to work, indifferent attitude to work, rigid and sticking work rules, unfriendly and passive to work, slow in task delivery, and tense working atmosphere. This is with a mean score of 2.67, 2.80, 2.65, 2.55, 2.89, 2.59 and 2.66 respectively.

This implies that there is lack of motivation to work, indifferent attitude to work, rigid and sticking work rules, unfriendly and passive to work, slow in task delivery, and tense working atmosphere among civil servants in Edo and Delta state based on the delay in payment of pension benefits to retired workers.

### Test of Hypotheses

#### Hypothesis One

Ho: There is no significant relationship between contributory pension scheme and work performance among civil servants in Edo and Delta States

Hi: There is a significant relationship between contributory pension scheme and work performance among civil servants in Edo and Delta State

Table 4.3.2: Pearson correlation analysis for hypothesis one

		Terminal benefits	Employees work performance
Terminal benefits	Pearson Probability	0.000	0.000
	Sig. (2-tailed)		.216
	N	377	377
Employees work performance	Pearson Correlation	0.000	0.000
	Sig. (2-tailed)	.216	
	N	377	377

\*\*. Correlation is significant at the 0.05 level (2-tailed).



**Decision rule**

If the Pearson r calculated value is greater than the Pearson r critical value, reject Ho and retain Hi, but if otherwise retain Ho and reject Hi. At 0.05 level of significant, with a probability score of 0.000, the statistical Pearson r value is 0.216. The values in table 4.3.2 indicates that there is a significant relationship between contributory pension scheme and work performance among civil servants in Edo and Delta State

**Hypothesis two**

Ho: There is no significant difference in attitude to work among civil servants’ in Edo and Delta States as a result of delay in payment of pension

Hi: There is a significant difference in attitude to work among civil servants’ in Edo and Delta States as a result of delay in payment of pension

**Table 4.3.3: Pearson correlation analysis for hypothesis three**

		Delay payment of pension benefits	Civil servants attitude to work
Delay payment of pension benefits	Pearson Probability	0.000	0.000
	Sig. (2-tailed)		.211
	N	377	377
Civil servants attitude to work	Pearson Probability	0.000	0.000
	Sig. (2-tailed)	.211	
	N	377	377

\*\* . Correlation is significant at the 0.05 level (2-tailed).

**Decision rule**

If the Pearson r calculated value is greater than the Pearson r critical value, reject Ho and retain Hi, but if otherwise retain Ho and reject Hi. At 0.05 level of significant, with a probability score of 0.000, the statistical Pearson r value is 0.211. The values from table 4.3.3 show that there is a significant difference in attitude to work among civil servants’ in Edo and Delta States as a result of delay in payment of pension

**DISCUSSION OF FINDINGS**

Findings from the first hypothesis tested revealed that there is a significant relationship between contributory pension scheme and work performance among civil servants in Edo and Delta State. This finding corroborates with previous works. According to Ippolito (2017) retirement plans in addition to serving as a tax-advantaged means of accumulating retirement income, can enhance productivity. Pensions have a significant impact on employee behavior, providing younger employees with a appealing reason to stay with their employer and encouraging older employees to retire on time. Pensions, according to empirical research, affect the type of worker a company attracts and may assist an employer in attracting employees that display favorable behavior patterns. Despite the fact that the productivity effects have been positive, workers behavior in the firm depends on the level of motivation provided (Ippolito, 2017).

According to Perrin (2015), leading organizations, need to understand the current, and future, workforce composition and offer the right package of rewards and other programs to attract, retain and engage the people an organization needs. The opportunity also exists to align employee and customer demographics and to become a chosen employer for the multiple generations represented in today’s workforce. However, whether any organization will be successful in retaining its baby boomer talent will depend on offering rewards that effectively meet the needs of older workers. Research shows these include competitive health-care and retirement benefits as well as important intangibles like work schedule and work-location flexibility and respect for employee contributions. Health-care and retirement benefits top the list of what 50-and-older workers at large companies look for in deciding whether to stay with an

organization, intangibles such as work-life balance, the ability to work with high-quality colleagues, and on-the-job recognition are also relevant.

Arguing in the same vein, Auer and Fortuny (2010), stated that while retirement policies constitute a “push” factor for non-employment of old-aged workers, pension systems and policies are a “pull” factor. It is well observed, especially in advanced European welfare countries that more generous pension benefits tend to pull old-aged workers out of employment even before normal retirement age but the availability of retirement funds to older workers contributes to the “pull factor” of retirement.

Lastly the second hypothesis tested revealed that there is a significant difference in attitude to work among civil servants’ in Edo and Delta States as a result of delay in payment of pension. This finding corroborates with previous research. Kotun, Adeoye and Alaka (2016) uncovered that laborers in the private area of the economy appear to be upbeat and consider retirement to be an invited improvement and are amped up for it. They have developed an uplifting mentality to it and are looking forward to when it will come. The reason for the positive attitude stemmed from the fact that all delays arising from bottlenecks in payment of their retirement benefits are eliminated, and are sure of regular payment of their pension (Dorfman, 2015). Then again, workers in the public sector dread retirement as it create tension and anxiety in their sub conscious minds. This group sees retirement as punishment to be avoided, to them it means leaving regular employment for death. The agony they are subjected to when they retire accounted for the reason why they see retirement as a monster and make every effort to avoid it.

Stories had it in the newspapers of retirees who died while waiting for their retirement benefits. The Punch publication of January 5th, 1998 had it that about 14 teachers died in hunger in Oyo state while waiting for their retirement benefits, also in the publication of September 17th, 1998 by punch newspapers also had it that 15 railway retirees have died in Kwara State, while waiting for their retirement benefits. These reported cases, no doubt added to the negative attitude developed by Nigerian workers in public sector about retirement which reflects in their work. The way out of being in service is to indulge in document falsification by way of false age declaration and altering date of first employment as a way of avoiding the monster called retirement (Eme, Uche, & Uche, 2014).

## **CONCLUSIONS / RECOMMENDATIONS**

The study has discovered that the availability of pension affects civil servants work performance positively. This is based on the expectation of workers social security to be derived from the pension upon retirement. However the delay in the payment of the pension has led to negative attitude on the part of civil servants that is making working in active service to be indifferent to work by creating all manner of conditions to sabotage work delivery in the ministries.

The study has discovered that the availability of pension affects civil servants work performance positively. This is based on the expectation of workers social security to be derived from the pension upon retirement. However the delay in the payment of the pension has led to negative attitude on the part of civil servants that is making working in active service to be indifferent to work by creating all manner of conditions to sabotage work delivery in the ministries.

- The government should strengthen the ministry tasked with ensuring the social and economic welfare of retirees through the payment of terminal benefits. This is being certain that pension board is periodically audited and appraised so as to expedite quick payment of entitlements
- A policy framework that prosecute corrupt practices in the disbursement of pension funds should be implemented and pursuit by the government so as to tackle corrupt practices that results in the delay in the payment of terminal benefits.
- There should be proper funding of the retirement programme introduced so as to motivate employees to work hard as well as being productive in their work.

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