

Determinants of Attitude of Civil Servants towards Preparation for Retirement in Ebonyi State.

Ojong, Felix E., Emeka, Josephat O., Agba A.O.Ogaboh, Williams Okon William, Eshitong, Winifred N. & Aja, Ezekiel

Department of Sociology, University of Calabar, P.M.B. 1115, Calabar, Cross River State, Nigeria

Abstract

Many studies have examined the attitude of different set of workers toward retirement, but the aspect of factors influencing attitude of civil servants towards preparation for retirement have been overlooked. Against this background, this study examined employees' preparedness attitude for retirement; examined the extent to which employee's educational level, salary/income size, and number of dependents influence preparation for retirement. The study utilized a survey research design and guided by relative deprivation theory. Data were purposively collected in Ebonyi state because of its high incidence of retirement compensation crises. Simple random sampling was used to select ten ministries and a total of 300 respondents. Data were obtained through the use of questionnaire, and were analyzed using frequency, simple percentages, and incidence index analysis. It was revealed that most civil servants exhibited negative attitude towards preparation for retirement for instance; greater number of them- 70% were not anxious about preparing retirement plan, they leave by fate, believing that God would help them; again, 58% employee were apathetic towards preparation and rarely made adequate retirement plan or program to support a living after retirement. It further revealed that the negative attitude towards preparation for retirement was determined by low level of employees' education obtained, low salary/ income earned, and high number of dependents the employees maintained in their respective households. Therefore, government should increase workers' salaries, introduced mandatory adult education program, and organized retirement education to enhance awareness of benefits for retirement plan.

Keywords: Retirement, attitude, retirement preparedness, pension scheme, civil servants

Introduction

In the world of work employees either in public or private sector are statutorily required to retire from employment having reached a prescribed age limit or years of service. Retirement, according to Atchley & Barusch, (2004) is institutionalized separation of employees from an occupational position, with continuation of income through a retirement pension based on prior years of service. It therefore implies that in retirement, employees stop employment completely, by withdrawing or giving up office or work. Indeed, such separation marks the end of a status that has long been a source of income and a means of personal identity for the retirees (Atchley & Barusch, 2004; Odey & Owan, 2014; Ada & Akan, 2019). In fact, in this modern times, most developed countries have systems to provide pensions on retirement in old age, which may be sponsored by employers and/or the state. However, in many developing and poorer societies, support for the old is still provided through the family. Notwithstanding, today, retirement with

pension is considered a right of the worker in many societies (Okechukwu&Ugwu, 2011). Even though retirement age and years of service vary from country to country, depending on the occupational sector (either federal or State), but in Nigeria, the mandatory age of retirement in State Civil Service that attracts payment of gratuity and pension to the retirees is sixty (60) years or at completion of thirty (35) years in service. Invariably, civil servants who retired voluntarily are equally qualified for retirement compensations, provided, the employees work for a minimum of ten (10) years, and put in fifteen years in the service. (FGN Public Service Rule, 2008). Currently, the most common adopted pension payment schemes in Nigeria are “defined benefit scheme” (DBS) and “contributory pension scheme” (CPS). In contributory scheme, both employer and employee made monthly contributions into employees’ retirement saving account (RSA), while in defined benefit scheme, funding comes from various tiers of government budgetary provisions. Defined benefit is mostly used by some state government, but unfortunately, because of its unsustainable nature, it is unstable, and usually accompanied with many challenges such as delay in paying retirees’ gratuities and pensions. In fact, these challenges have made retirement from civil service frightful to civil servants and intending retirees. Obviously, these overwhelming challenges had compelled federal government to establish 2014 contributory pension act that made it mandatory for State and Local Government to implement contributory pension Schemes for their employees. But ever since 2014, few States in the federation (Zamfara, Niger, Kaduna, Jigawa, Osun, Lagos, Delta, Rivers, including Federal Capital City) have fully implemented and adopted contributory scheme, while most of the States including Ebonyi are still operating defined benefit scheme. (PenCom bulletin, 2020; Otu, Ushie, Attah, & Owan, 2008; Odey, Emeka, & Ayade, 2012).

Currently, Ebonyi State is operating the defined benefit scheme for payment of gratuity and pensions to retirees. However, there had been countless of problems emanating from this scheme, such as delay in payment of retirement benefits, withholding of gratuities, endless and rigorous verification and screening exercise. It is really worrisome, that these practices certainly have stressed many retirees to collapse and others dead without enjoying the fruit of their labour (Okechukwu & Ugwu 2011; Agba, Agba, & Chukwurah, 2020; Achu, Owan, Uyang., & Francis, 2013). Worse still, the retired civil servants are usually protesting over nonpayment of pensions and gratuity in the State. In fact, these inherent retirement crises experienced by retiree, and further witnessed by remaining civil servants who are still on the job have created a state of uncertainties among civil servants, thus compelling some employees to take certain actions to enable them stay long in service so as to avert the looming retirement predicaments. All this situation has made civil servants in Ebonyi State to develop certain degree of feelings towards retirement and the extent to which they have prepared for retirement.

Statement of the Problem

After successful retirement from active service, civil servants in Ebonyi State are statutorily entitled to be paid gratuities and pensions regularly so as to sustain a living while on retirement. But such payments are usually delayed, and sometimes withheld for a very long time. Most often, the retirees are subjected to endless verification and screening exercise. Even in many cases where the state had proactively made budgetary provisions for retired civil servants, inadequate and untimely release of funds resulted in intense delays and accumulation of arrears of payments of pension’s rights do persist. This situation has caused frustration and suffering and even death to the retirees. It has equally propelled them to embark on incessant protests and agitations.

As a direct response, civil servants who are still in service are usually afraid that they may experience the same suffering like their former colleagues after retirement, therefore, many of them do not want to retire. This certainly pushed some young employees to alter their age at assumption of duty so as to have more years of service. Again, some employees who are on the job already have equally changed their age or alter their records to enhance their longevity on the job. Actually, the consequence of this behavior pattern could clearly breed a generation of over-aged workforce which in turn jeopardizes efficiency and promote organizational ineffectiveness, as well as increasing youth unemployment.

Though, several studies have been conducted on retirement attitude, for instance, Chibueze, Nwosu and Agba, (2011) examined the pattern of attitude to retirement, while Nweke, (2016), Wata et al, (2015) assessed organizational and managerial dimension of attitude to retirement, but much is unknown about the determinants of civil servants' attitude toward their preparedness for retirement in term of socio-economic and demographic characteristics. In view of the above, this study was designed to examine employees' attitude towards preparedness for retirement and also assess the extent to which employees' socio-economic factors (years of education, salary size and number of dependents) predicted their preparedness for retirement. What then is the civil servants' attitude toward preparation for retirement, and how do socio-economic demographic factors influence employees' attitude towards retirement in Ebonyi State.

Methodology

The study was conducted in Ebonyi state. It adopted the survey research design. The design allows a researcher to select representative sample from a larger population. (Emeka, Ayuk, Udiba, & Uyang, 2016; Agba, Ojong, Akintola, Maruf, Udom, & Usung, 2021; Ojong, Agba, Njirinze & Angioha, 2021; Akpabio, Angioha, Egwuonwu, Awusa, & Ndiyo, 2020; Ukwaiyi, Ojong, Austin & Emeka, 2012; Ayuk, Owan, Ekok. & Odinka, 2012). Simple random sampling was used to select 10 ministries out of 31 and a total of 30 respondents (staff of the ministry) each, making a total of 300 were selected based on their willingness to complete the instrument and availability on seat at the time of administering the questionnaire. Primary data was obtained from the respondents through the use of questionnaires. The two-sectioned questionnaire was designed to reflect the major objectives of the study. Section A contained 5 items designed to obtain information on the socio-economic characteristics of the respondents while section B contained 7 items designed to measure the respondents' preparedness attitude towards retirement. The preparedness towards retirement scale was scored using a four-point Likert Scale, with scoring ranging from Strongly Agree (SA, 4 points) Agree (A, 3 points) Disagree (D, 2 points) and Strongly Disagree (SD, 1 point). The respondents were reached in their offices during work hours. The questionnaires were administered and retrieved the same day. Data were analyzed using frequency, simple percentages and incidence index analysis.

Results

A. Socio-economic Characteristics of the Respondents

Table 1 shows the results of the respondents' socio-economic characteristics. Item 1 reveals that majority (25.7%) of the respondents were within 31 to 40 years of age, only 19.3% were less than 31 years old while the rest were above 40 years. This shows majority of the respondents were in active young and middle age range that could probably prepare well for retirement time. While only 25.3% of them were single, majority (66.3%) were married. Based on this, whatever

decision made concerning preparations towards retirement is based on family and household level. For education, all the employees had one form of education or the other, but majority of them (68.0%) were Senior School Certificate holders, Ordinary National Diploma/ National Certificate in Education (OND/NCE) holders. It therefore implies majority of the employees have low level of education and probably lack investment skills to aid retirement preparation.

This buttresses FAO (1999) report that, higher education attainment makes individual more knowledgeable for investment advantages and food consumption likelihood. In terms of dependents, majority (42.0%) of the respondents had dependents members in their households up to 12 persons and above, 31.3% had 6 to 11 persons dependents while 26.7% of the respondents had above 0 to 5 dependent members in their households. Number of dependent members of the house, to a large extent, may determine the attitude towards preparation for retirement among working members of the family. Thus, higher dependent members might increase the workers perception towards retirement negatively. And for salaries, majority (43.3%) of the respondents had salary size below N40, 000, 35.7% had salary size of N40,000 to N60,000, while 21.0% were enjoying salaries above N60,000. This indicates that majority of the respondents were low-income earners as they are grossly underpaid.

B. Analysis of Preparation Towards Retirement

Analysis was done to examine the attitude of civil servants towards their preparation for retirement. The respondents were made to express their agreement or otherwise on seven (7) item statements that border on attitude toward preparation for retirement. And the extent of their agreement with these statements portrayed their level of preparation. Findings on the table revealed that most of the respondents were not in agreement with most of the statements which implied that the employee generally had very poor attitude towards preparation for retirement. This could be well understood by analyzing specific preparedness index pattern percentage (PIP) on the table. For instance, on the first item, only 18% of the civil servants were sure of crossing current consumption pattern after retirement because they had better plan for post-retirement life, whereas majority of them consisting 82% are not sure because they seem unprepared for retirement. This therefore implies majority of civil servants displayed negative attitudes towards preparation for retirement. Secondly, very few employees (15%) were sure of retiring on the fixed date, whereas significant numbers of civil servants 85%, would likely wish to do anything to elongate their stay in the service. It therefore signifies majority of them were afraid leaving their work. Thirdly, some employees (36%) had affirmed they would not face financial difficulties after retirement, while most of them consisting 64% were afraid because they had no retirement savings or contributions to sustain themselves after retirement. This collaborate with HDP Age Intl, 2016, ILO, 2014, Dugarova, 2018 assertion that in developing countries, only few older retirees have access to pension and must therefore rely on other sources of income. Furthermore, only 30 percent of workers declared they would not experience health challenges since they had prepared savings plan, which implies most of them 70% did not make adequate financial preparation to handle any emerging health issues after retirement. Indeed, this circumstance made the workers to get worried on how to cope with future health conditions. Based on item five, very few employees (15%) maintained they would not prolonged retirement age, likely because, they had prepared for retirement, but majority 85% of them rather preferred to extend their retiring age rather than preparing for retirement because they were not sure that their pension income would sustain them after retirement. This buttresses Jah, (2019) assertion

that workers tend to work over 60/65 years due to inadequate savings and pension benefits. Invariably, most respondents (58%) never bordered about retirement days, and this apathetic attitude made them to prepare poorly towards retirement as they never care to plan for retirement time. Finally, it was also revealed, majority of the respondents (70%) knew they had to leave their job, but put faith in God to intervene in their retirement life. This indicated negative attitude towards preparation for retirement as they spiritually believed that God would take care of them after retirement.

Table 2: Distribution of Respondents based on Preparation towards Retirement

Item	Statements	SD	D	A	SA	PIP% and RROP
1	I am sure of crossing current consumption pattern over retirement because of my savings	48.0	34.0	12.0	6.0	^d 18.0 ^{5th}
2	I am not sure if I will retire at the calculate date	5.0	10.0	33.0	52.0	^d 15.0 ^{7th}
3	I will not face financial difficulty at retirement since I have retirement savings or contributions	28.0	36.0	18.0	18.0	^c 36.0 ^{3rd}
4	Health challenge will not confront me at retirement	40.0	30.0	10.0	20.0	^c 30.0 ^{4th}
5	I will prolong my retirement age if given the chance since I have no future investment	12.0	13.0	38.0	37.0	^d 15.0 ^{7th}
6	Retirement is a normal thing that should not bother me	20.0	22.0	25.0	33.0	^b 58.0 ^{2nd}
7	I am not anxious about retirement; God is in control	12.0	18.0	33.0	37.0	^a 70.0 ^{1st}

Note: N-300 respondents, PIP% means Preparedness Incidence Pattern Percentage, RROP means Relative Rank Order Positioning, SD means strongly Disagree, D means Disagree, A means Agree and SA means Strong Agree.

Table 3 shows the result of the dimensions underlying civil servants’ attitude towards preparation for retirement. Based on preparedness incidence pattern percentage, it revealed ‘category a’ had the highest number of civil servants within the range of 70- 100% who believed in spirituality and fate during retirement, hence failed to plan for retirement. It therefore signifies, they exhibited negative attitude towards preparation for retirement. ‘Category b’ also affirmed most of the civil servants equally developed negative preparedness attitude since 50– 60 percent remained indifferent toward preparation. ‘Category c’ indicated few civil servants within the range of 30 – 40 percent displayed preparedness capacity to sustain their future wellbeing after retirement, which implies majority of them had expressed negative preparation. More so, ‘category d’ revealed very few numbers of civil servants within the range of 10 – 20 percent had preparedness capacity to maintain future consumption pattern, and equally willing to retire as

when due. This equally indicates greater number of civil servants displayed negative preparation attitude for retirement.

C. Dimensions Underlying Civil Servant Attitude towards Retirement Preparedness

Table 3: Showing preparedness Incidence pattern percentage analysis and underlying implication of the Attitude of civil servant towards retirement in Ebonyi State

PIP % category	PIP% range	Attitudinal Item frequency	Percentage composition	PIP% Underlying implication
a	70 – 100	1	14.3	Spirituality and fate confidence level
b	50 – 60	1	14.3	Relative Indifference attitude for retirement
c	30 – 40	2	28.6	Capacity for future wellbeing maintenance
d	10 – 20	3	42.8	‘On the job’ longevitymanipulation and consumption pattern sustenance

Discussion of the findings

Certainly, the Ebonyi State, civil servants had exhibited negative attitude towards retirement such attitude was expressed because most of them perceived retirement as frightening. Most of them felt retirement was a period of frustration, suffering, financial lack, acute illness and even leading to untimely death. This happened because the employees had witnessed the sufferings the retirees and their former colleagues encountered after retirement from service, therefore most of them felt they might suffer the same way. Consequently, most of the civil servants had experienced relative deprivation since they felt that their legitimate compensation rights were being blocked, whereas other colleagues in federal service and some states were getting their full benefits after retirement. This collaborates with relative deprivation theory that when people experience discontent about their condition they feel deprived relative to some standard of comparison. In fact, many of them were aggrieved because of the inhuman treatment (delay in payment/ outright stoppage of pension payment, constant but fruitless verification exercise) encountered during retirement. This grievance had created a lot of discontentment which eventually propelled them to engage in “perceived resistance”, and self-help such as absent from work, age falsification, and personal record adjustment to stay longer in service so as to avoid being retired on due date.

Consequent to this inherent negative attitude, most of them were poorly prepared for retirement. In other words, the negative attitude towards retirement had led to a poor level of preparedness for retirement. This could be evidenced from the fact that the civil servants were not quite sure of retaining their current consumption pattern after retirement because they felt the lop-sided retirement income would not feed them in the future as they never planned for any other source of income.

By nature, civil servants are particularly interested in sustaining their wellbeing, but unfortunately, they failed to prepare for investment or savings that would maintain their health conditions, consumption pattern and financial upkeep after retirement. In fact, the civil servants’ attitude towards preparation for retirement was so poor to the extent that these employees remained indifferent to any retirement plan like a saving program, or even bother to think out of

the box by creating another source of income like small business ventures. In fact, they leave a life of fate, believing that God would certainly take care of them during retirement period.

It is certainly affirmed that some civil servant in the State were not ready to retire from service as at when due, and they often skimmed their way by doctoring documents in order to stay long in service. This arose due to fear of uncertainties engulfing retirement.

As found in this study, low level of education, low salaries/income, and high number of dependents on employees' household were the core determinants of the employees' poor attitude towards preparation for retirement. As per education, the extent an employee is educated is proportionally to his abilities and potentials to adjust to situations including retirement (Nweke, 2016). Nevertheless, most civil servants in Ebonyi State were lowly educated, this low level of education has contributed to the poor attitude they exhibited toward preparing for retirement, since most of them could not develop their career plan or skills. In fact, the civil servants never thought of doing a part time work after retirement, or planning to take up other ventures in terms of investment (having no "Plan B"), instead they preferred to adjust their age to work for longer years. This implies some of the civil servants rarely prepare for retirement time, and this is because most of them acquired low level of education. This buttress Joo & Pauwell assertion that employees with low level of education exhibit low level of knowledge about all concepts regarding retirement. (Wata, etal, 2015)

According to Kim, etal, (2005) level of salary and income plays a significant role in employees' attitude to retirement, hence higher salaries and household income predict higher levels of retirement confidence and attitude. But in Ebonyi State, most of the civil servants were low-income earners. In fact, concerning monthly salaries, the civil servants were grossly underpaid, while other incomes such as pension and gratuity for retirees were not sure. And because of this, they displayed low preparedness attitude for retirement to the extent of developing poor savings attitude in terms of financial or savings plans for retirement. More so, due to the inconsistent retirement compensations emanating from "defined benefit scheme", most of the employees perceived that after retirement they would be subjected to suffering since they might not have regular income to take care of themselves in future. This equally buttress Sheriff & Isa (2019) observation that when employees perceived retirement income is inadequate, they become less likely to express positive attitude to retirement.

Weaver, (1994), Joo & Pauwel, (2005) assert that having financial dependence influences workers' decision to invest. By implication, it is expected that those employees with large household size and corresponding number of dependents are less likely to save for retirement. Accordingly, most civil servants in the state maintained high number of dependents in their respective households. Aside their children and housemates, other dependents comprised - siblings, family relatives, friends and extended family members. In fact, the influence of extended family culture has compelled the civil servants to used their little income to support their large household and dependents, hence could not adequately save for retirement and this had consistently contributed to low preparation for retirement period, since most civil servants rarely had savings programs, or adequate contribution scheme.

Conclusion and Recommendations

Retirement problems in Ebonyi State were aggravated by the adoption of defined benefit pension scheme. This scheme is heavily marked with irregularities in pension compensation payments, as

a result, the Ebonyi State civil servants and potential retirees had displayed negative attitude towards preparation for retirement. Majority of the civil servants failed to prepare for retirement time, they never had adequate future retirement plans. This negative attitude exhibited by the civil servants toward retirement was determined by their employees' low level of education, low salary/income and high number of dependents the employees maintained in their respective households

It is therefore recommended that the Ebonyi State Government should implement and adopt contributory pension scheme to replace defined benefit scheme, while upward review of salary be carried out. Employees should adjust and proactively plan for retirement while still in active service.

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