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# RETIRING CIVIL SERVANTS' ATTITUDE TOWARDS RETIREMENT IN EDO STATE, NIGERIA

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***Abstract***
*The study was designed to find out the attitude of Edo state civil servants towards retirement. The researchers embarked on the study due the ugly situation and conditions faced by the retirees in the country and Edo state in particular. Some workers including the retirees have not been properly managed by successive governments. Some are owed several months of salaries, pensions and gratuities. There are several reports of mismanagement and embezzlement of salary, pension and gratuity's funds which sometimes give rise to protest in some states. The mismanagement of non-contributory pension scheme was the major problem confronting pension administration in Nigeria. In some cases, offenders go with impunity thereby encouraging the evil practice to continue unabated. Inability of government to pay salary, pension and gratuity coupled with the ordeal some pensioners are made to pass through in the hands of the governments has sent many to their untimely graves and these could affect the attitude of the retiring civil servants both and the state and the country at large, hence the study. Three research question and two hypotheses guided the study. Descriptive survey design was adopted. A structured and standardized instrument titled "Workers Retirement Attitude Scale" was used for the study. Aggregate scores were used to answer the research questions while t-test was used to test the null hypotheses. The findings revealed that majority of the retiring civil servants in Edo state have positive attitude towards retirement. Also females and married workers significantly have more positive attitude than the male and single workers respectively. The study recommends among others that government should do everything possible to sustain and improve on the attitude of the civil servants towards retirement.*

**Keywords: Retiring, Civil Servant, Attitude and Retirement**

## INTRODUCTION

Civil servants are workers employed by the government at different levels to perform some specific tasks or duties. As employees of the government, civil servants are expected to serve under three major tiers of the government in a hierarchical order namely the federal, state and local governments. Apart from recognizing the civil servants as employees in the public sector under a government department or agency, the Nigeria Civil Service Reform (2009) also allows the civil servants to operate under the umbrella of the "civil service".

Civil servants serve within 55 – 60 years age bracket after which they go on retirement. Furthermore, with the reform of the Civil Service Decree, No. 43 of 1988, retirement age of the civil servants has been put at 60 years or 35 years in service whichever comes first. In the context of this study, "retiring civil servants" simply referred to as those civil servants who are currently serving but still have 5 years or less to retire from the service. Today, civil servants in Nigeria perform their duties under some form of insecurity, uncertainty and anxiety.

Retirement is a change from an individual active work life of all most total dependent life of practically every issue of life and survival, that affects the individual immediate family, extended and nation in general (Yunusa 2013). It is the state of being withdrawn from business, public or active service. Retirement ought to remain a luxury as it is in most developed countries but in Nigeria, workers are always afraid of retirement especially financial insecurity after retirement. What is the attitude of the government or the civil servants toward retirement in Nigeria or Edo State? Retirement is the withdrawal from one's position or occupation or from one's active working life. It is defined by Akinade (2006) as the terminus of one's active working life.

Civil servants are very conscious of their retirement right from the day they join the civil service and as they move closer to retirement, they begin to develop some form of anxiety which influences their attitude towards it.

Attitude is described by Kinicki and Kreitner (2009) in social psychology as a learned predisposition to respond in a consistently favourable or unfavourable manner with respect to a given situation or object. Also Attitude is described as the way we think and feel about someone or something. It is the way we think and feel that affect a person's behaviour. This way we think or feel about others could be friendly or unfriendly, rude or polite. Attitude could also refer to the emotions, beliefs and behaviours expressed toward a particular person, event, object or something. It could be described as evaluations which may be positive or negative about issues, people or events. It could result from life experience or upbringing and it tends to exert powerful influence over our behaviour. Again, attitude could be implicit or explicit. One may not be conscious of implicit attitude but it could still have some effect on our beliefs and behaviours. Attitudes that individuals are conscious of and have clearly or direct influence over individual's beliefs and behaviours could be described as explicit attitudes.

Attitude can be expressed positively or negatively towards anything including retirement. This was confirmed by Hardy (2006) when he observed that the workers who prepare better for their retirement tend to develop more positive attitudes than those who are not. Adams and Lax (2002) observed that attitude has been found to influence employees' planning, decision-making towards retirement and satisfaction in retirement. However, Robinson and Moen (2010) observed that the married individuals were more likely to have more positive attitudes towards retirement than the unmarried ones. Again, Robison and Moen (2010) further noted that males were likely to have a more positive attitude toward retirement than the females.

Generally, literature has shown that some workers including the retirees have not been properly managed by successive governments. Some are owed several months of salaries, pensions and gratuities. There are several reports of mismanagement and embezzlement of salary, pension and gratuity's funds which sometimes give rise to protest in some states. Daima (2009) observed that the mismanagement of non-contributory pension scheme was the major problem confronting pension administration in Nigeria. In some cases, offenders go with impunity thereby encouraging the evil practice to continue unabated. Little wonders why some civil servants develop a lukewarm attitude to work. Inability of government to pay salary, pension and gratuity coupled with the ordeal some pensioners are made to pass through in the hands of the governments has sent many to their untimely graves. Olori (2008) observed that many retirees were turned to beggars and died as a result of the hardship they encountered following their retirements.

Anene (2002) studied the attitude of public servants in Onitsha urban, Anambra state towards retirement: counselling implications. The instrument used in the study was structured questionnaire. The Pre-retirement Attitude Scale Inventory (PASI), which was duly validated. The subjects for the study consisted of 145 public servants above 40 years. The mean, SD, independent t-test and analysis of variance were used for data analysis. The findings revealed that: Attitude of Public Servants in Onitsha Urban, Anambra state towards retirement is generally negative, public servants' attitude towards retirement is not significantly influenced by sex, public servants' attitude towards retirement does not significantly influence their attitude towards retirement and public servants' income does not significantly influence their attitude towards retirement.

The relationship of Anene (2002) study with the present study is that it deals with two of its variables namely attitude and gender. The study used a survey research design which the present study is also intends to use. The two studies focused on retirement among public or civil servants but while the former study placed emphasis on the public servants' attitude towards sex, age and income the latter focused his study on how attitude, gender and location of civil servants predict anxiety towards retirement. Location of studies also differs.

Olakunle and Sina (2010) carried out a study to investigate the attitudes toward retirement and pre-retirement education among Nigerian bank workers. Respondents included senior members (n = 48) and middle-level workers (n = 60). There were more males (79.6%) than females (20.4%). More than half were over 40 years of age. A summary of data based on questionnaire administration reveal that retirement on its own is not as traumatic as generally thought. Respondents looked favourably toward retirement,

and identified potential advantages of pre-retirement education.

The study and the present study are related in the areas of retirement and pre-retirement. Pre-retirement education was employed by the study as a viable instrument to remove or alleviate the anxiety threatening a peaceful retirement among the bank workers. In the same vain, the present study also observed some pre-retirement anxieties as threats to the retiring civil servants in Edo State and decided to conduct a study to identify some variables such as attitude, gender and location that may likely predict these anxieties for solutions. The two studies employed the use of questionnaire among other things to investigate the issue but while the present study intends to employ a survey design as a means of investigating tool the study conducted by (Olakunleet al., 2010) did not disclose the design method used. Two different locations were also used for the two studies.

Another study was conducted by Lucia (2004) on attitudes towards retirement: A cross-cultural study between two national; New Zealand and Brazilian executives. The study focused on the similarities and differences in the attitudes towards retirement among executives in New Zealand (individualistic orientation) and Brazil (collectivist orientation), countries that present strong differences in culture, size of population, social-economical and environment aspects. The research which was carried out and published in 2004 in the University of Auckland Psychology Department was conducted in 2001, targeting 4,200 executives as the whole population of top executives in New Zealand from companies employing more than 100 staff (Kompass database); and in Brazil, from companies with more than 500 staff (DMS-database). A total of 517 high-level executives – 226 New Zealanders and 291 Brazilians – leaders of government, quasi government, and non-government organizations completed a questionnaire with 214 items. Six scales with 21 subscales were constructed. The scales of the perception of gains (EPGR) and losses (EPLR) measure attitudes towards retirement. In general, executives are optimistic about retirement and life after retirement. JPS measures their job perception and it was confirmed that executives in general are highly involved and satisfied with their jobs, but New Zealanders are more satisfied with their jobs than Brazilians. However, individual predictors (health perception, income loss and proximity to retirement) were relatively poor at predicting retirement attitudes in general.

The two studies have some relationship as both directed their attitudes toward retirement. While Lucia (2004) study employed the executives of New Zealand and Brazil, as respondents the present study intends to use the retiring civil servants in Edo State as its respondents. Attitude which both New Zealand and Brazilian executives engaged to perceive retirement in Lucia (2004) study was also one of the variables employed by the present study to predict anxiety towards retirement. While the previous study done by Lucia (2004) employed health perception, income, income loss, and proximity to retirement as predictors of attitude toward retirement, the present study intends to use attitude, gender and location as predictors of anxiety towards retirement. However, the location of the two studies differ significantly in that the present study is being done in Edo State while that of Lucia (2004) was carried out far away in the University of Auckland. The years the two studies were carried out and the cultural practices of the respondents differ greatly.

Anthonia and Chima (2013) did a study on perception and attitude towards pre-retirement counselling among Nigerian Civil Servants. In the study, public servants' perception of retirement and their attitude towards pre-retirement counselling was surveyed. A representative sample of 1,200 civil servants was selected using purposive sampling technique. Responses were elicited from them using a self-structured questionnaire to test one major proposition that guided the study. Data analysis were carried out using one-way ANOVA and tested at 0.05 alpha levels. The results of the study showed civil servants' perception of retirement significantly influence their attitude towards pre-retirement counselling with respect to income and expenditure management, health related issues, management of loneliness and change in physical environment.

Relationship of the study to the present study is that both centred on retirement of public servants. Both also employed survey designs. Attitude towards retirement was a common variable to both studies. The former study perceived retirement with respect to counselling services while the latter study

expresses anxiety towards retirement. The location of studies differs from each other.

A study was carried out by Greenfield and Proctor (2004) on attitudes toward retirement: A survey of American Surgical Association. The study among other things primarily examined attitudes and practices with respect to retirement in a senior group of surgeons. The author also focused on the extent of planning for retirement and factors that should determine withdrawal from performing operations. The federal law prohibiting operation by surgeon based on age was somehow flouted and practices by surgeon were to be carried out continuously until adverse outcomes occur which in a sense subject both the surgeons and patients at risk. A survey was then returned from 75% (659/882) of the members of the American Surgical Association. Work load, level of planning for retirement, and methods to determine when one should cease performing operations were collected. Responses were coded and data were analysed. Additional subgroup analyses were conducted, stratified by age and level of operative activity. Results showed that less than 50% of respondents reported any retirement plan, and among those who did, 75% planned activities in medicine. The extent of planning varied by age.In the youngest group (40 – 50 years), only 6.5% had a plan versus 40% of those older than 70 years who were not retired already. The level of activity was found to decline significantly between 60 and 70 years while 18% of those older than 70 years of age continued to perform operations.

Both studies are related in attitudes to retirement. In the study of Greenfield and Proctor (2004) in America, attitude toward retirement has to do with the extent of planning for retirement and factors that should determine withdrawal of surgeons from performing operations whereas attitude in the present study is employed as a predictor of anxiety towards retirement among the retiring civil servants. Both studies also placed emphasis on age with respect to retirement. While the previous study of Greenfield and Proctor (2004) anchored the peak of age of surgeons on 70 years the present study pegged the statutory age of civil servants at 60 years. However, both studies employed survey design in carrying out their research works. There was a great distance between the locations where the two studies were carried out.

A study, Teacher's Perception and Attitudes towards Retirement in Secondary Schools: An Analytical study was conducted by Osuji (2014) to determine teachers' perceptions and attitudes towards retirement in secondary schools in Rivers State, Nigeria. The study which adopted descriptive survey used a population of 990 and a sample size of 400 teachers representing 40% of the total population in 10 randomly selected government senior secondary schools in Port Harcourt metropolis. A stratified random sampling technique was used for the study. Out of the 400 sample, 250 were females and 150 were males. Instrument used was designed by the researcher and tagged Teachers' Perception and Attitudes Rating Scale (TPARS) and Teachers' Retirement Perception Rating Scale (TRAPRS). Findings showed that secondary school teachers in Port Harcourt metropolis, Rivers State know that no matter how efficient they have been in teaching, they will retire one day either through years of service or statutory age. Results also showed that secondary school teachers in Port Harcourt metropolis of Rivers State perceived retirement as statutory and a formal disengagement from full paid teaching employment.

The two studies are related in attitudes towards retirement but while the former study deals with secondary school teachers in Rivers State, the present study places emphasis on retiring civil servants in Edo State Civil Service. Both studies used descriptive survey method and stratified random sampling technique. The former study was much concerned with Teachers' attitudes and perception towards retirement while the present study placed emphasis on how attitude, gender and location could predict anxiety towards retirement. However, the location of the two studies differs.

Wata, Kamau and Bett (2015) carried out a study on determinants of employees' attitude towards retirement in the energy sector in Kenya; a case of Kenya pipeline company. The main aim of the study is to investigate the determinants for employees' attitude towards retirement in the energy sector. The target population was 500 respondents from the departments of Kenya Pipeline Company. A descriptive case study was adopted for the research and a stratified random sampling technique was used. Research questionnaire was used as instrument. Data collected was analyzed using descriptive statistics, inferential statistics and regression analysis which

was presented using mean, correlation, standard deviation and percentages. The findings showed that environmental factors, social factors, occupational factor and economic factors jointly influenced the employees' attitudes towards retirement in the energy sector.

The present study is related to this study in the area of workers' attitudes towards retirement. Workers in the study are in the energy sector of pipeline company while the workers in the present study are in the civil service. A descriptive case study was used in the Kenya Pipeline Company while a descriptive survey is being used in the present study. Both studies employed questionnaires as their instruments. Analysis of data was done partly through the application of regression as it would be employed by the present study. Again, location of studies differs greatly as one was carried out in Kenya while the present study is being done in Edo state of Nigeria. In all the researchers tried to find out the attitude of Nigeria civil servants towards retirement.

**Research Questions**

The following research questions will guide the study.

1. What are the attitude scores of retiring civil servants in Edo State towards retirement?
2. What are the attitude scores of retiring male and female civil servants in Edo State towards retirement?
3. What are the attitude scores of retiring married and single civil servants in Edo State towards retirement?

**Research Hypotheses**

The following null hypotheses will guide the study and will be tested at 0.05 level of significance.

1. The attitude scores of retiring male and female civil servants in Edo State towards retirement do not differ significantly.
2. The attitude scores of retiring married and single civil servants in Edo State towards retirement do not differ significantly.

**Research Method**

The research design used for this study is descriptive survey design. The study was carried out in Edo State. Population of the study comprised all the 2560 retiring civil servants who are currently serving in all ministries, departments, units, boards, and parastatals in Edo State. The sample of this study comprised 1,018 retiring civil servants from Edo State. Proportionately stratified random sampling technique was used to draw the sample. The instrument to be used in this study is a 24-item questionnaire titled Workers' Retirement Attitude Scale (WRAS) developed by the researchers. The instrument was face validated by three experts. The reliability of the instrument was established using Cronbach alpha reliability method. A trial test of the instrument was done on 30 retiring civil servants who have less than five years to their retirement or have put in not less than 30 years of service in Delta State Civil Service. Ten research assistants were used to distribute the questionnaire. Direct approach was used in data collection. The data collected from the study will be analyzed using SPSS 21. Research questions 1, 2 and 3 were answered using summated scores. The null hypotheses 1 and 2 were tested using t test analysis. The norms of the instrument guided the decision of the researchers on research questions.

**Presentation of Results**

**Research Question 1:** What are the attitude scores of retiring civil servants in Edo State towards retirement?

**Table 1: Range of attitude scores of the retiring civil servants in Edo state towards retirement (Norm = 60)**

| Range of Scores | N | % | Remark |
|---|---|---|---|
| 24 – 59 | 76 | 7.5 | Negative attitude |
| 60 – 100 | 942 | 92.5 | Positive attitude |

In table 1, it was observed that with scores ranging from 60 to 100, 942(92.5%) retiring civil servants in

Edo state have positive attitude towards retirement, while 76(7.5%) others whose scores ranged from 24 to 59 have negative attitude towards retirement.

**Research Question 2:** What are the attitude scores of retiring male and female civil servants in Edo State towards retirement?

**Table 2: Range of attitude scores of the retiring male and female civil servants in Edo state towards retirement (Norm = 60)**

| Range of Scores | Male N | % | Female N | % | Remark |
|---|---|---|---|---|---|
| 24 – 59 | 3 | 1.11 | 73 | 9.77 | Negative attitude |
| 60 – 100 | 268 | 98.89 | 674 | 90.23 | Positive attitude |

Table 2 reveals that with scores ranging from 60 to 100, 268(98.89%) retiring male civil servants in Edo state have positive attitude towards retirement, while 674(90.23%) retiring female civil servants in Edo state have positive attitude towards retirement.

**Research Question 3:** What are the attitude scores of retiring married and single civil servants in Edo State towards retirement?

**Table 3: Range of attitude scores of the retiring married and single civil servants in Edo state towards retirement (Norm = 60)**

| Range of Scores | Married N | % | Single N | % | Remark |
|---|---|---|---|---|---|
| 24 – 59 | 63 | 9.31 | 13 | 3.81 | Negative attitude |
| 60 – 100 | 614 | 90.69 | 328 | 96.19 | Positive attitude |

Table 3 shows that with scores ranging from 60 to 100, 614(90.69%) retiring married civil servants in Edo state have positive attitude towards retirement, while 328(96.19%) retiring single civil servants in Edo state have positive attitude towards retirement.

**Null Hypothesis 1:** The attitude scores of retiring male and female civil servants in Edo State towards retirement do not differ significantly.

**Table 4: t-test on the attitude scores of retiring male and female civil servants in Edo State towards retirement**

| Source of variation | N | Mean | Sd | df | Cal.t | Pvalue | Remark |
|---|---|---|---|---|---|---|---|
| Male | 271 | 67.92 | 6.79 | | | | |
| | | | | 1016 | 3.716 | 0.000 | S |
| Female | 747 | 69.95 | 8.03 | | | | |

Table 4 indicates that at 0.05 level of significance and 1016df the calculated t3.72 with P-value 0.000 which is less than 0.05, the first null hypothesis is not accepted. Therefore, there is significant difference in the mean scores male and female retiring civil servants on their attitude towards retirement.

**Null Hypothesis 2:** The attitude scores of retiring married and single civil servants in Edo State towards retirement do not differ significantly.

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**Table 5: t-test on the attitude scores of retiring married and single civil servants in Edo State towards retirement**

| Source of variation | N | Mean | Sd | df | Cal.t | Pvalue | Remark |
|---|---|---|---|---|---|---|---|
| Married | 677 | 69.93 | 8.23 | | | | |
| | | | | 1016 | 3.007 | 0.003 | S |
| Single | 341 | 68.38 | 6.64 | | | | |

Table 5 shows that at 0.05 level of significance and 1016df the calculated t3.007 with P-value 0.003 which is less than 0.05, the second null hypothesis is not accepted. Therefore, there is significant difference in the mean scores married and single retiring civil servants on their attitude towards retirement.

**Discussion of Findings**

The findings from this study showed that the retiring civil servants' in Edo State have positive attitude towards retirement. The respondents' attitude towards retirement in this way must have been motivated and influenced by the verbal promises constantly made towards the payment of outstanding gratuities spanning ten years and the subsequent clearing of retirees' arrears of pension by the government of Edo State in recent times. Furthermore, all the civil servants including those with many years to retirement and those nearing retirement enjoy job security and regular payment of salaries which come as at when due. The same is applicable to the retirees who have since left the service. The present finding clearly support the claim finding from the study of Randall (2009) which showed that confidence in government's programme such as social security and workplace financial education help to facilitate and influence worker's attitude and decision toward retirement.

From studies, a lot of factors could ginger and influence workers' attitude towards retirement. Some of these could be social, environmental and economic factors. The finding of this study collaborates with the finding from the study of Wata, Kamau and Bett (2015) in which the employees' attitude towards retirement in the energy sector in Kenya were influenced and determined by environmental, social, occupational and economic factors. The finding from this present study is also in alignment with the study of Lucia (2001) in which the executives both in Brazil and New Zealand were highly involved and satisfied with their jobs became very optimistic about retirement and life after retirement. Those respondents with high positive attitude towards retirement in this present study may have also been optimistic that the situations in Nigeria generally and Edo State in particular would soon get better. Apart from being optimistic about governments' policy and programmes, the respondents may have been well prepared for their retirement. This claim is confirmed by the finding of Foster (2008) which suggests that the higher an individual's reported income, the more financial savings he or she made and the more positive his or her attitude is towards retirement. Finding from the study of Hardy (2006) also confirmed that those who are better prepared for their retirement tend to develop more positive attitude than those who are not.

However, the finding of this study disagreed with the findings of Anene (2002) in which public servants' attitude towards retirement in Onitsha Urban, Anambra state was generally negative compared to the finding from this present study in which the majority of the respondents developed positive attitude towards retirement. The study of Anene (2002) agreed that the devastating psychological effect on the retirees is accentuated by the present slow and uncertain payment of benefits to retired workers in Nigeria but since there is now compulsory pension savings by works the uncertainty is disappearing leading to the change in attitude.

The present study also found that female civil servants have more positive attitude than the males towards retirement and the difference is significant. This disagrees with belief of Robison and Moen (2010) which noted that males were likely to have a more positive attitude toward retirement than the females.

Furthermore, the present study found that married civil servants have more positive attitude

than their single counterparts and the difference is significant. This agrees with the opinions of Robison and Moen (2010) who observed that the married individuals were more likely to have more positive attitudes towards retirement than the unmarried ones.

## Conclusion

This study concluded from the findings that majority of the retiring civil servants in Edo State have positive attitude towards retirement but they differ significantly based on gender and marital status.

## Recommendations

Based on the findings of this study, the following recommendations were made.

1. The government should organize workshops from time to time for the civil servants nearing retirement to prepare them for a successful retirement.
2. Workers' unions should regularly organize guidance and counseling programmes/financial counselling as part of planning programmes for civil servants nearing retirement to enable them sustain positive attitude towards retirement.
3. The Civic Service Pension Bureau should be well organized, restructured and revitalized to enable it manage the remaining pension cases arising from the non-contributory pension scheme in Edo State.

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