

FEAR OF RETIREMENT AND PRODUCTIVITY IN THE IMO STATE PUBLIC SERVICE, NIGERIA

Kingsley Chuks Njoku and E.O. Ugwulebo
Department of Sociology, Imo State University, Owerri
E-mail: kingsleychuks1988@gmail.com; +2348134747973

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E.B.J. Iheriohanma
Directorate of General Studies, Federal University of Technology, Owerri, Imo State, Nigeria.
E-mail: iherioha2005@yahoo.com

Abstract

This study is on fear of retirement and productivity among public servants in Imo State public service. The general objective of this study is to investigate what instigates the perceived fear slack and unwillingness to retire by public servants and how the perceived fear, slack and unwillingness affect public servants productivity in the Imo State public service. The study examined factors that instigated the perceived fear and unwillingness to retire by public servants in the public service of Imo State. The study examined whether the fear and unwillingness to retire from service is occasioned by such factors as the government attitude towards retirees, the non-payment and irregular payment of retirees' benefits, and inability of the prospective retirees to plan ahead for alternative source of additional income on retirement. The study also looked at the effect of the perceived fear and unwillingness to retire on productivity of the public servants using such variables of productivity as lateness to duty, absenteeism, truancy, demand for gratification and prompt execution of assigned duties. A review of related literature was done for a guide, while Weberian Social Action Theory and Coleman Rational Choice Theory were used to anchor the study. The research design involved the use of survey method, proportionate and simple random sampling and use of qualitative and quantitative research techniques. A total of 724 correctly filled questionnaire were collected and used for analysis. A combination of descriptive statistics such as frequency tables, correlation coefficients, cross-tabulation, linear regression, chi-square, mean and standard deviation and one-way ANOVA were used in analyzing the data. The findings show that there is evidence of fear of retirement in the Imo State public service. Non and irregular payment of entitled benefits to retirees is an instigating factor to the fear and unwillingness to retire. The findings also show that public servants in Imo State public service lack self confidence and creativity, they also lack savings, capital, spirit of entrepreneurship, have limited skill and competencies to live a decent life on retirement. In view of the objectives of the study, three hypotheses were formulated and tested. The study recommended among others The government should ensure that the welfare of public servants in terms of payment of entitled benefits such as pensions and gratuity should be of first charge to reduce the fear of retirement and incidence of stress, anxiety and the attendant graft prevalent in the Imo State Public service that the adoption of the Pension Reform Act 2014 by all levels of governments in Nigeria especially in Imo State to minimize the phenomenon of fear of retirement in the public service.

Keywords: Retirement, Productivity, Public Service, Fear

Introduction

Retirement generally is understood in terms of stoppage from an activity one was engaged in for a period of time. The Macmillan English Dictionary defines retirement as "to withdraw from office or an official position, to give up one's business or occupation in order to enjoy more leisure or freedom." Watson (1982:71), sees retirement "as a voluntary or forced cessation of work in an occupation for which a person was paid an agreed wage or salary". This definition of Watson (1982) suggests that those who are engaged in personal or self employment do not retire from such occupation or service. Agulanna and Agulanna (2003), posited that whether one works for the government, a parastatal, a private concern, a non-governmental organization, the church as a priest,

or on any other capacity/position or whether one works for oneself, one day one will eventually withdraw from such activity. This means the individual has retired from such activity. Oniye (2001) as cited in DeNwigwe(2017:19) observed that vocational retirement "is an indicator of the concluding stage of the occupational cycle at which certain material vocation and experimental achievement are expected of the retiree". To DeNwigwe(2017), retirement is not only an employment job related concept, rather it is one concept with psychosocial connotations. It is therefore a fact of life; that whatever work one engages in, there will be a day or period of retirement. Everyone must retire from something, either work or service.

In spite of the above postulations, many individuals view retirement from the negative perspective. Watson (1982) stated that retirement can be an unfeasible change for many and may mean the loss of the only source of economic sustenance that the person has. The person may not have accumulated any savings nor developed a pension programme. Elezua (1998:9) opined that

“It is pertinent to mention people’s cherished anachronistic perception of retirement. While some see it as a time of stock taking, others view it as the beginning of their woes, while others accept it as a time of relaxation after the hues and cries, stress and strains of monotonous and boring office duties”.

Okrodedu (1998) is of the view that many people are faced with a lot of psychosomatic problem because of unpreparedness for retirement that they exhibit psychophobic reactions on the nearness of retirement especially in Nigeria. Agulanna and Agulanna (2003) seem to agree with the above when they posited that retirement in Nigeria now is a dreadful experience and has acquired a negative colour because some retired public servants are now regretting the day they joined the civil service. DeNwigwe (2017) noted that retirement involves a change in one’s habitual life’s rhythms thus causing considerable disruption and discomfort and consequently induces some level of fear which include: fear of the unknown, fear of failure, fear of rejection and fear of loneliness on retirement. DeNwigwe (2017), went further to argue that most times this fear brings shock in the life of the retiree and the prospective retiree which often culminates in making the retiree and prospective retiree totally confused, disoriented and disenchanting. To Wood and Wood (1999), the people who fear retirement and are most reluctant to retire are those who are better educated, hold high-status jobs with a good income and find fulfillment in their work. In this wise it would be safe to conclude that people in life generally fear retirement from their present activity especially those in public service.

One of the definitions of fear in the Macmillan English Dictionary is “the feeling you have when you are frightened,... to feel worried and afraid that something bad will happen or has already happened”. Fear is therefore, when an individual is afraid, worried, frightened or apprehensive about something or condition. When an individual fears retirement, it means the individual is afraid, worried or frightened about retirement or being retired. When one is afraid

of a journey one will be reluctant, hesitant, unwilling to embark on such journey, exercise, project or programme. This means when individuals fear retirement, they will be reluctant, hesitant and unwilling to retire. In this study we will refer to fear of retirement as reluctance and unwillingness to retire with special reference to the Imo State Public Service.

Productivity refers to the rate at which goods are produced and services rendered in relation to other inputs such as time, money, men and materials. Productivity in the public service also refers to attitude to work. It includes punctuality to work, regularity to work, obedience to constituted authority, adherence to rules and regulations, prompt execution of assigned task, honesty and prudent management of resources including fund. This means that attitudes like absenteeism, truancy, disobedience, dishonesty, embezzlement and reluctance or slack in execution of assigned duties are antithetical to productivity (Iheriohanma, 2008; Iheriohanma, 2009; Ukachukwu and Iheriohanma, 2013; Ugwulebo, 2014). Productivity in this study will refer to output regularity to work, punctuality to work, promotion and execution of task, obedience to rules and honesty in the public service with reference to Imo State public service.

The public service as an institution emerged in Nigeria as an important strategy for national development. During the colonial and post-colonial era, the public service played a critical role in orderly administration of the colony; called Nigeria. It was used for both expropriation and exploitation of resources of the colony, first the agricultural products and later the crude oil and other solid minerals, etc. Nwachukwu (2005) refer to the public service and public servants as a well organized body of permanently paid officials of ministries and departments under the executive arm of government charged with the responsibility of implementing government policies and programmes in accordance with extant rules, regulation and procedures. Adewumi and Idowu (2002:14) note that “the machinery of government is usually coordinated by a corps of officials with the necessary education, training and skills needed to ensure delivery of services to the people.” In other words, the public service and public servants assist the political leaders in policy programme initiation and delivery services to the people.

The Imo State public service came into existence on 3rd February 1976, when Imo State was created. The Imo State public service shares the same vision, mission and characteristics with the Nigerian public service. It also possesses the same organizational

structures aimed at translating government policies into concrete actions for the benefit of the people. The Imo State Public/Civil Service Commission got vested with the horizontal powers by law to manage the workforce (public servants) of the public service for efficiency and productivity. Its activities and operations are prescribed in the Public Service Rules (PSR). Appointment, promotions and discipline of public servants are vested in the Public/Civil Service Commission.

Public servants and civil servants in this study though slightly different will refer to all government employees appointed by the Public Service Commission and other Ministries, Departments, Agencies (MDAs) established by government. The servants refer to what Ayeni (1987) as cited in Osawe (2015) regarded as career staff and functionaries of the state who are appointed to their government job through non-elective process; that is, it does not refer to the political class. This study was carried out in two ministries, viz Ministry of Education, Science and Technology (MEST) and one of its parastatals, the Secondary Education Management Board (SEMB), and Ministry of Agriculture and Natural Resources (MANR) and one of its parastatals Agricultural Development Programme (ADA).

Over the years many studies have been carried out on the public service. These studies cover functions of the public service, operations, management, personnel, welfare and productivity etc. These studies include but not limited to Adedeji (1992), Alo (1999); Iheriohanma (2008; 2014), Anazodo (2009), Eme and Onwuka (2010), Arowolo (2012) and Ugwulebo (2014). While many areas are covered by these researches of erudite scholars, it appears not much has been done on fear of retirement and its concomitant effect on productivity in the public service. This is the gap this study aimed to fill. The interest in this area is based on some Imo state government investigations and reports in various Government White Paper (GWP) 2005, 2010, and 2012 which indicted many public servants who overstayed their service period in Imo State Public Service.

In the public service, there is provision for payment of compensation and entitlements to retired personnel. This includes gratuity which is a bulk some (300% of terminal salary) and monthly pensions of between 70%-80% of monthly terminal salary. This is one of the beauties of the public service that made it attractive, cherished, desirable and admirable (Ademolekun, 1976; Amadi, 1991; Osondu, 2016). What then agitates the mind is why the fear to retire. What

instigates the fear that encourages reluctance and unwillingness to retire by public servants in the Imo State public service? This study speculates if it is government policy on retirement or attitude towards retirees, or issue of inadequate planning or ignorance on the part of the individual public servants that instigate this fear of retirement. How does this observed reluctance and unwillingness affect the public servants productivity in the areas of punctuality and regularity to work, obedience to constituted authority, adherence to rules and prompt execution of assigned tasks. According to the GWP 2005, 2010, 2012 over three thousand (3000) staff cumulatively were found to have overstayed their service period. The PSR (2008) stipulated length of service for public servants in Ministries, Departments and Agencies (MDAs) is thirty five (35) years of service or sixty (60) years of age, whichever comes first. However, a public servant in the public service could be retired on account of evident health challenge e.g. chronic mental issues, permanent physical disability which negatively affect the employee's productivity or indictment as a result of serious official misconduct such as evasion of retirement through manipulation of employment records, misappropriation and or embezzlement of public fund. The GWP (2005, 2010, 2012) indicated that most of the staff who overstayed were frail, weak, sick and some physically incapacitated. This therefore raises the question if government findings suggest fear, reluctance and unwillingness to retire from the public service by public servants in Imo State Public Service? We then ask, why the fear, why the reluctance and unwillingness to retire from the public service inspite of the compelling reasons? How does this reluctance and unwillingness affect productivity? Can this issue of reluctance and unwillingness to retire be associated with some of the vices observable in the public service, which include, lateness to work, absenteeism, truancy, stealing of government property and selling of same for personal use, and reluctance in prompt execution of assigned task, which are all antithetical to productivity (Ugwulebo, 2014).

Review of some related literature and theoretical framework

Retirement is regarded as withdrawal from certain activity an individual was previously engaged in. It means stoppage of work at certain age or period. Agulanna and Agulanna (2003) describe retirement as voluntary or forced cessation of work in an occupation for which a person worked for a period on agreed wage or salary. Ewulonu (2005), opines that one life event that is universally characterized by anxiety and stress among workers in paid employment is the

nearness of their compulsory retirement on grounds of old age, health challenges or length of service. Ewulonu (2005) further observed that the anxiety and stress associated with the approach of this life event is also aggravated by the awareness of the workers that when they retire they face the possibility of losing their career, self-esteem, companionship and assured source of income. The fear of obtaining less income is heightened if the worker had not made any reasonable investment in life (Agulanna and Agulanna, 2003). Onah (2008) refers to retirement as the concluding stage of an individual's occupational circle. It is a stage in life likely to be experienced by most employees most times with mixed feelings. According to Onah (2008), every worker in an organization such as the public service looks forward to this day with mixed feelings. In other words, retirement instigates fear and anxiety and appears to be unwelcome news to some public servants. In this emotional state, the individual may be less enthusiastic in his/her work and may develop lack-lustre attitude towards his/her work. This, no doubt, will affect the worker's attitude to work. He/she may develop attitudes of absenteeism, lateness to work, truancy, stubbornness, reluctance in prompt execution of task etc which are antithetical to productivity.

Amadi (1991) suggested that the best period to retire from service seems to be between 55-60 years of age. He went further to argue that at this age range, one is still reasonably vigorous, active and much more flexible and disposed to accept and try new options. Amadi (1991) posited that forcing a public servant to leave the service on retirement accords retirement its negative connotation because it makes the retiree feel rejected and not appreciated. Amadi (1991) therefore, concluded that this is the psychic injury suffered by majority of employees in Nigeria precisely because they hang on to the public service and remain in their place of work beyond the statutorily stipulated period. DeNwige (2017) stated that retirement is a process and another phase of life and as such can be fulfilling if preceded by adequate planning, preparation and proper action, which will reduce the present apprehension and anxiety public servants express on the approach of their retirement. This makes some public servants feel a sense of loss which they express through less enthusiasm about the public service and lack of interest in carrying out their job joyfully. When an individual is emotionally unenthusiastic on a job, it is not likely the individual will perform optimally, which indirectly affects productivity. He/she may take more time in accomplishing a task. Ojo and Olaniyan (2008) are of the view that time management is not about getting

more things done in a day, rather it is about getting the things that matter most done within reasonable time. Osawe (2017) in support of the above stated that effective time management is the key to high performance and productivity. Nadia, Syed and Humera (2011) are of the opinion that employees will give their maximum cooperation and put in their best when they are assured by their employers and organization that they will reward their effort both for now and in the future, especially when they retire. Nwokocha (2016) also held the view that when employers of labour and organizations recognize the value of their employees and reward them commensurably, the employees will be highly committed to the goal of the employers and organization which will translate to improved productivity and to the overall benefit of the employer and organization.

Njoku (2015) reported that a Government White Paper (GWP) in 2005 indicated that about five hundred and ninety one (591) or 8.4% of public servants in Imo State public service overstayed their statutory period of employment. The report also showed that in 2010, about eight hundred and nineteen (819) or 11.8% of the public servants were also found to have overstayed their service period, some with as much as four (4) years. In 2012 about one thousand two hundred and three (1,203) or 15.2% of the public servants in Imo State Public Service overstayed their service period. The report stated that about two hundred and six (206) or 12.5% of those who overstayed were found to be over-aged, sick, weak, feeble and consequently unproductive. Many of the workers were bedridden, many more were physically incapacitated. Many of these public servants attended to work once every month, while others came to work as late as three o'clock (3pm) in the afternoon any day they choose to be present at work. In spite of their frailties and health challenges, these public servants remained in the service, and were being paid salaries and other allowances. That is, government was paying for work not alone. To these officers, remaining in service assured them earning income to sustain life, while retiring may not guarantee such income. This might have been the cause of the fear and reluctance to retire from the service. During this period there is no doubt that their assigned task suffered slack.

Factors that may instigate fear of retirement in the Imo state public service

1. Fear of the unknown: Many public servants are engrossed and accustomed to the near regimented and regulated life style of the public

service. This entails going to the office daily, performing the scheduled duties, going back to the house and getting payments after stipulated period of thirty (30) days. The issue of retiring from service raises doubt and fear since they are not sure what it looks like. They prefer to remain in the service rather than retire because of fear of what may behold them (Nweke, 2015).

2. Ignorance of individual's innate capacity: One of the consequences of being engrossed in one's present work place, such as the public service, is the inability of the individual to discover and develop one's other skills in other productive areas. They appear to be caught up unawares with retirement at the nearness of these years. However, it should be noted that some public servants retired into more lucrative and productive endeavours as a result of adequate planning. These include engagement in agriculture, politics, book publishing, consultancy in areas of interest, or production of goods and rendering of service e.g. dry- cleaning and laundry services. Amadi (1991), Akinrinade (1992), and DeNwigwe (2017) are of the view that retirement affords the retiree more time, leisure and opportunity than usual to do things better with acquired experience.
3. Government policies on retirement: Another factor that may instigate fear of retirement in the public service is government policies on retirement. Since 1951, the Nigerian governments have had policies on pension and gratuity matters including 1961 National Provident Fund (NPF), Pension Act 102 of 1979, Act No 73 of 1993, National Social Insurance Trust Fund (NSITF) and Pension Reform Act (PRA) 2004, etc. According to Sale and Egwu (2009) cited in Osondu (2016), the Nigerian pensions' system in general is very much fragmented, lacks adequate overall policy, a legal and regulatory framework and an empowered coordinating body to supervise it. This situation does not encourage anyone much less the public servants. Nevertheless, the Pension Reform ACT (PRA) 2014 appears to have achieved much in this regard.
4. Government attitude to retirees: Government attitudes toward retirees in the public service from the on-set and especially in the recent times, is enough to give public servants sleepless nights and increased fears to disengage or retire from public service. Ejofofor (1987), Agulanna and Agulanna (2003), and Nweke (2015) submitted that payment of entitlements to retired officers in Nigeria has suffered serial abuse and neglect, and this has subjected a typical Nigeria worker to a serious economic distress and unenviable living

outside work-life. In Imo State, retirees have been severally subjected to various inhuman treatment, ranging from non-payment/irregular payment of entitlements, to reduction of entitlements to as low as ten (10) percent.

Some strategies adopted by public servants to elongate their service period

In order to circumvent retirement and elongate their service year in the public service, some public servants engage in the following:

- a) Alteration of Birth Certificate: The retirement age in public service is sixty (60) years. Some public servants adjust or manipulate their date of birth through false declaration of age or outright mutilation or alteration of the original date of birth sometimes in connivance with the records officer/office.
- b) Date of certification: In the public service, date of certification can be used to estimate date of birth. Individuals are expected to complete the First School Leaving Certificate (FSLC) between the ages of twelve (12) years and fourteen (14) years. However, some public servants manipulate or adjust their certificates especially that of primary school education. By the adjustment, it may show that they concluded primary education at age six (6) or ten (10) years. This will reduce their official age and give them more service period.
- c) Lobbying of political class: Some public servants engage in lobbying the political class to assist them remain in office beyond their retirement date. This, no doubts, has adversely affected the quality and quantity of service rendered by the public service. This instigates schisms, rivalry, quarrelling, intrigues and other vices that negatively impact on productivity. When individuals think they have been cheated through undue favouritism, they tend to be disillusioned and this may affect their attitude to work including lateness and absenteeism (Ugwulebo, 2014).

Theoretical framework

This study adopted the Weberian Social Action Theory and Coleman's Rational Choice theory as analytical tool. Max Weber who lived between 1864 and 1920, believed that though people seem to go about their lives reasonably and purposefully however their behaviour did not always lead to be best solutions to their problems. This Weber's postulation appears to be the fate and feature of the public servant and the public service in Imo State. To Weber the social action of individuals should be understood in terms of ends and means. It should be studied and interpreted in relation to the subjective motives. In the case of

James Coleman, his Rational Choice Theory appears to have drawn a lot from George Homan's exchange theory. Rational Choice Theory observe and interpret individuals action from economic prism. Individual in the social action make choices based on derivable maximum utility that is satisfaction either in the immediate or for future. The individual actor is constantly, evaluating, calculating, analyzing and projecting on the line of action that achieves his purpose. Both Weberian social action theory and James Coleman Rational Choice Theory have a lot of similarities. However, while Weber's social action theory is regarded as classical theory; rational choice theory is regarded as contemporary. The emphasis of the two theories is on the individual actor.

Weber according to Coser and Rosenberg(1976) regard social action as behaviour taken by one person while taking into account another person, while Iheriohanma (2002) view the underlying factor in Weber's social action as the presence or absence of rationality. Dibia (2014) postulated that Weber attempted to reduce historical trends and social institutions like the public service to the unique individual's action from where they derive. However, Anyaoha (2016) contend that for Coleman, since resources are scarce, people can rationally choose among the few options that best offer them maximum satisfaction. In the Weberian view, social action may be oriented to the past, present or expected behaviour of others. This may be motivated by a revenge for past attack, defence against present threat or measure of defence for future aggression or threat. When we say public servants fear retirement, the question is, what instigates this fear or unwillingness to retire?

The public servant in the public service is usually confronted with a myriad of challenges including the non and irregular payment of entitled benefits such as gratuity and pension by government. There is also the challenges of economic recession and what the future holds for the individual. This could instigate fear in the public servant especially on the nearness of retirement. The individual public servant being a rational being according to Weber and Coleman, could engage in actions which will enable the individual overcome the perceived challenges that may crop up on retirement which may include records, engagement in personal business, mismanagement /application of fund or other resources for personal gain. This is what they refer as being purposeful, evaluative and calculative. Such actions (options of choices) may affect the individual's productivity in terms of punctuality to work, obedience to rules and regulation and prompt execution of assigned duties.

Research methodology

This study aimed at examining the relationship between fear of retirement and productivity in the public service. It examined if the phenomenon of fear of retirement affects productivity in the Imo State Public Service. The study adopted the descriptive and survey research method. Four government establishments were used in the survey. They are, Ministry of Education, Science and Technology (MEST) and Ministry of Agricultural and Natural Resources (MANR) and their relevant parastatals thus: Secondary Education Management Board (SEMB) and Agricultural Development Programme (ADP). All the establishments are in Imo State and located within Owerri the state capital and five (5) other Local Government Areas such as Owerri Municipal, Owerri North, Owerri West, Mbaitoli and Ikeduru. Primary data were collected through questionnaire, interviews, while secondary data were collected through government published reports (GPR), Government White Papers (GWP) of 2005, 2010 and 2012, journals, internet and other published and unpublished academic materials. The researcher also conducted key persons interview (KPI). It involved four (4) retired officers from each of the two ministries (MEST and MANR) who were purposively chosen. Also interviewed were three (3) officers each from the two ministries using the interview guide prepared by the researcher. It involved the purposive selection of Directors who are in charge of personnel matters, statistics and records. Junior officers on salary grade level (SGL) 02-05 who have served between fifteen (15) and twenty (20) years were included in the KPI. Altogether sixteen (16) persons were interviewed.

The staff strength of the four establishments, Ministry of Education, Science and Technology (MEST), Secondary Education Management Board (SEMB), Ministry of Agriculture and Natural Resource, (MANR) and Agricultural Development Programme is 1,720. The sample size of 754 was selected being 30% of the staff in the offices plus 50% of staff in secondary schools. This is based on Nwanna (2007). 50% of respondents deployed in the schools were used to have a wider coverage and representation of the population of study. A total of 754 copies of questionnaire were distributed and 724 copies of questionnaire were duly completed and returned. The questionnaire was structured using 4 point Likert adjusted scale: Strongly Agree (SA) -4 points, Agree (A) -3 points, Disagree (D)-2 points, Strongly Disagree (SD) -1 point. The sampling methods were proportionate sampling and simple random sampling to ensure that all respondents had equal opportunity

for selection. Some key informants (persons) were interviewed.

The presentation and analysis of data were done with the Special Package for Social Sciences (SPSS). The study also used tables, simple percentages, chi-

square (χ^2) regression analysis, coefficient correlation, analysis of variance (ANOVA) in the presentation analysis and test of hypotheses. The hypotheses were tested at a critical point of 5% (0.05) to serve as a basis for the acceptance or rejection of the hypotheses formulated.

Presentation of data, analysis and interpretation

Table 1: Distribution of Respondents by Ministry of Deployment Place of Work

Place of Work	Frequency	Percent	Cumulative percent
Ministry of Education, Science and Technology	191	26.3	26.3
Ministry of Agriculture and Natural Resources and agricultural development programme	209	28.9	55.2
Schools	324	44.8	100.0
Total	724	100.0	

Source: Field Survey, 2017

Table 1, shows that 26.3% of the respondents came from the Ministry of Education Science and Technology (MEST), while 28.9% are deployed in Ministry of Agriculture and Natural Resource (MANR) and Agricultural Development Programme (ADP). Those deployed in the field i.e. Secondary schools represent 44.8%. Respondents from MEST and MANR, i.e. those who work in the offices represent

55.2%. Though all the respondents serve the same government and are regarded as public servants, the percentage representation of 44.8% for those deployed in the schools (Teaching and Non-teaching) and 55.2% for those deployed in the core Ministries (MEST and MANR) is a good blend and is expected to strike a good balance in the opinions and views expressed by the respondents.

Critical issues in the study

Table 2: Distribution of Respondents on Factors that Instigate Fear of Retirement in Imo State Public Service

Factors	SA	A	D	SD	Total
Poor and inadequate retirement planning by the public servant	311(43.0%)	304(42.0%)	68(9.4%)	41(5.7%)	724(100%)
Nonpayment of retirement benefits of public servants	390(54.2%)	288(40%)	33(4.6%)	7(1.3%)	720(100%)
Irregular payment of retirement benefits to retirees	313(43.5%)	2529(36.0%)	122(16.9%)	26(3.6%)	720(100%)
Poor and unenviable living condition of retired officers.	352(48%)	215(36.0%)	122(16.9%)	26(3.6%)	724(100%)
Public service assures income to the public servant and this discourages retirement.	2146(34.6%)	323(44%)	124(17.2%)	27(3.8%)	720(100%)
The reward system does not encourage savings, investment to sustain life outside public service.	391(41.8%)	272(37.8%)	108(15.0%)	39(5.4%)	720(100%)

Field Survey, 2017

Table 2 shows that 43. % of the respondents strongly agree that inadequate plan on the part of the individual public servant instigates fear and discourages retirement in the public service. 54.2% also strongly agreed that non-payment of retirement benefits of public servants instill fears and discourages retirement. Furthermore, 43.5%, 48.6% and 41.9% all

strongly agree that irregular payment of retirees benefits, poor living conditions of the retirees and poor reward system respectively instill fears in the public servants and discourage retirement. From the above, the respondents agree that fear of retirement is a reality in the Imo State public service.

Table 3: Distribution of Respondents' Views on Fear of Retirement and Productivity

Factors	SA	A	D	SD	Total
Some public servants are usually late or absent from duty because of their engagement in private businesses to cushion the effect of non/irregular payment of salary and entitlements to serving and retired officers.	180(24.9%)	334(46.3%)	157(21.7%)	51(7.1%)	722(100%)
Some public servants are reluctant to promptly execute assigned duty because of government poor attitude towards payment of gratuity and pensions to retired officers.	260(36.2%)	315(43.9%)	114(15.9%)	29(4.0%)	718(100%)
Some public servants who are not sure of source of post-retirement income are usually apprehensive and become disobedient and dishonest in their place of work.	145(20.2%)	275(38.3%)	210(29.2%)	88(12.3%)	718(100%)
Some public servants demand for gratification before doing their work because of irregular payment of salaries and retirement benefits to retired officers.	180(24.9%)	314(43.5%)	139(19.3%)	98(12.5%)	722(100%)
Public servants steal government property which they sell to make up for the poor reward system. Field Survey, 2017	102(14.2%)	235(31.3%)	214(29.7%)	179(24.9%)	722(100%)

Table 3 shows that 46.3% of the respondents agree that public servants are usually late or absent from duty because they engage in private businesses to mitigate the effects of irregular payment of salaries and benefits. Also 43.9%, 38.3% and 43.5% agree that public servants are reluctant to execute assigned duty, disobedient and dishonest, demand for

gratification respectively as a result of government poor attitude towards payment of pensions and gratuity, and poor reward system. However only 7.1%, 4.0%, 12.3% 12.5% and 24.9% strongly disagree respectively on the items listed on table 3. These percentages are negligible when compared to those who agree.

Table 4: Distribution of Respondents' Views on Fear of Retirement and Pension Reform Act (PRA) 2014

Factors	SA	A	D	SD	Total
PRA 2014 will assure prompt settlement of retirement benefits to retirees.	187(25.8%)	335(46.3%)	153(21.1%)	49(6.8%)	724(100%)
Fear of retirement will be reduced if PRA 2014 is adopted in Imo State service	205(28.3%)	365(50.4%)	110(15.2%)	44(6.1%)	724(100%)

Table 4 shows that 46.3% of the respondents agree that PRA 2014 will assure prompt settlement of retirement benefits if adopted in the Imo State public service. The table also shows that 50.4% of the respondents agree that fear of retirement will be reduced if PRA 2014 is adopted in Imo State public service. 6.8% and 6.1% of the respondents strongly disagree respectively on the items on the table.

Table 5: Crosstabulation of respondents' views between poor reward system and irregular payment of benefits

		Irregular payment of benefits discourages retirement				Total
		SA	A	D	SD	
Poor reward system leads to lack of Savings and discourages retirement	SA	182 (25.1%)	88 (12.2%)	25 (3.5%)	10 (1.4%)	305 (42.1%)
	A	96 (13.3%)	118 (16.3%)	50 (6.9%)	8 (1.1%)	272 (37.6%)
	D	20 (2.8%)	45 (6.2%)	38 (5.2%)	5 (0.7%)	108 (14.9%)
	SD	19 (2.6%)	8 (1.1%)	9 (1.2%)	3 (0.4%)	39 (5.4%)
Total		317 (43.8%)	259 (35.8%)	122 (16.9%)	26 (3.6%)	724 (100.0%)

Table 5 shows that 25.1% of respondents strongly agree that poor reward system and irregular payment of benefits discourage retirement in the public service. The table also shows that only 2.6% of the respondents strongly disagree that poor reward system and irregular payment of benefits discourage retirement. The result shows that both poor reward system and irregular payment of retirement benefits discourage retirement.

Table 6: Crosstabulation of Respondents' Views on Non-payment of Benefits and Reluctance to Prompt Execution of Task.

		Reluctance to prompt execution of task due to non and irregular payment of salary				Total
		SA	A	D	SD	
Non-payment of benefits instill fear & discourage retirement	SA	173 (23.9%)	162 (22.4%)	45 (6.2%)	14 (1.9%)	394 (54.4%)
	A	90 (12.4%)	136 (18.8%)	53 (7.3%)	9 (1.2%)	288 (39.8%)
	D	3 (0.4%)	17 (2.3%)	11 (1.5%)	2 (0.3%)	33 (4.6%)
	SD	0 (0.0%)	0 (0.0%)	5 (0.7%)	4 (0.6%)	9 (1.2%)
Total		266 (36.7%)	315 (43.5%)	114 (15.7%)	29 (4.0%)	724 (100.0%)

Table 6 shows that 23.9% strongly agree that non-payment of benefits and irregular payment of salary instill fear and discourage retirement and also contribute to reluctance to prompt execution of task.

Test of Hypothesis 1
 There is a significant relationship between fear of retirement and non/irregular payment of gratuity and pension to retirees as stipulated in Imo State public service rule.

Table 7: Chi-Square Test of hypothesis 1

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	89.027 ^a	9	.000
Likelihood Ratio	89.807	9	.000
Linear-by-Linear Association	45.557	1	.000
N of Valid Cases	724		

Table 8: Pearson Correlation Analysis between Fear of Retirement and Irregular Payment of Benefits Correlations

		Poor reward system leads to lack of Savings and discourages retirement	Irregular payment of benefits discourages retirement
Poor reward system leads to lack of savings and discourages retirement	Pearson Correlation	1	.251**
	Sig. (2-tailed)		.000
	N	724	724
Irregular payment of benefits discourages retirement	Pearson Correlation	.251**	1
	Sig. (2-tailed)	.000	
	N	724	724

The Tables 7 and 8 show the chi-square test and Pearson Correlation analysis of reluctance of public servants to retire and irregular payment of retirement benefits. The data reveal that there is a significant positive correlation between reluctance of public servants to retire due to poor reward system and irregular payment of retirement benefits at significant level of .000. This means that as the frequency of irregular payment of retirement benefits continue to increase, the desire by public servants to remain in service will continue to increase. This means that hypothesis I which states that there is a significant relationship between non and irregular payment of retirees benefits and the reluctance of public servants to retire as stipulated in Imo State Public service rule is accepted.

Test of Hypothesis 2

There is a significant relationship between fear of retirement and adherence to rules and regulations by public servants in Imo State public service.

To determine the relationship between fear of retirement and adherence to rules and regulations, linear regression analysis was conducted.

Table 9: Fear of Retirement and Adherence to Rules and Regulations

Model Summary					
Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate
1	.640 ^a	.409	.404		.77885

Table 10: Analysis of Variance ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	301.124	6	50.187	82.735	.000 ^b
	Residual	434.936	717	.607		
	Total	736.061	723			

- a. Predictor (Constant) Variable: fear of retirement
 b. Dependent Variables: Lateness/ absenteeism, embezzlement of public fund, reluctance to prompt execution of task, dishonest/ disobedience, manipulation of retirement records, demand for gratuity etc.

Table 11: Coefficient Correlation Analysis Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	.625	.115		5.422	.000
Lateness or absenteeism from duty	.154	.037	.131	4.152	.000
Embezzlement of public fund due to fear of retirement	.021	.034	.021	.621	.535
Reluctance to prompt execution of task due to irregular payment of salary	.168	.041	.136	4.141	.000
Fear of retirement leads to dishonesty and disobedience	.020	.034	.019	.603	.547
Fear of retirement leads Public Servants to engage in manipulation of retirement records.	.037	.030	.039	1.247	.213
Demand for gratification	.552	.033	.519	16.897	.000

- a. Predictor Variable: Fear of retirement

From the Model summary above Table 9, R = .640 meaning that the independent variable predicts 64% of the dependent variables. This means that "fear of retirement" determines 64% of what influences public servants' behaviour towards adherence to rules and regulations of public service.

The ANOVA Table 10 above shows that there is a significant relationship between fear of retirement and items on adherence to rules and regulations of the public service at significant level of .000.

Furthermore, the Coefficient correlation table shows how the independent variable (fear of retirement) predicts each item of the dependent variable i.e. lateness to duty and absenteeism, embezzlement of public funds and reluctance to carry out duty, dishonesty/disobedience, manipulation of records, demand for gratification. The data show that fear of

retirement influences public servants decision to come to work late or absent from duty, reluctance to prompt execution of task and accept bribe before execution of duty at significant level of .000, .000 and .000 respectively. This means that there is a significant relationship between the fear of retirement and adherence to rules and regulations by public servant in the Imo State public service.

Hypothesis 2 which states that there is a significant relationship between fear of retirement and adherence to rules and regulations by public servants in Imo State Public Service is accepted.

Test of Hypothesis 3

There is a significant relationship between unwillingness to retire and prompt execution of assigned duties by public servants in the Imo State Public Service.

Table 12: Chi-Square Test of Hypothesis 3

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	83.242 ^a	9	.000
Likelihood Ratio	63.686	9	.000
Linear-by-Linear Association	43.446	1	.000
N of Valid Cases	724		

The Chi-square test shows that there is a significant relationship between unwillingness to retire and reluctance to prompt execution of assigned duties by public servants in the Imo State public service at significant level of .000.

The hypothesis that there is a significant relationship between unwillingness to retire and reluctance to prompt execution of duties by public servants in the Imo State public service is accepted.

Key persons interview (KPI)

The study interviewed sixteen (16) respondents who did not fill the questionnaire. There was an interview guide which focused on the following:

- a) If there exists fear of retirement in the Imo State public service.
- b) What and who is responsible for the perceived fear, reluctance and unwillingness to retire by public servants in Imo State public service.
- c) Does the reward system including payment of retirement benefits affect public servants attitude to work.
- d) If the Pension Reform Act (PRA) 2014 is of any advantage.
- e) What could be the remedy to minimize this phenomenon of fear of retirement?

Majority of the interviewees agreed that fear of retirement is not only a reality but in the increase in the Imo State public service. A 51 years old female senior officer in the Ministry of Education Science and Technology (MEST) has this to say:

When you look around, you find out that many people in this our ministry has refused to go (retire). When you see them, no one would tell you that they should have retired from service. Some are suffering from various illnesses that prevent them from doing their work, yet they prefer to hang on. (Female senior officer, age 51 years, (MEST).

On what could be responsible for this fear, slack and unwillingness to retire from service in spite of evident compelling reasons, the respondents put the blame squarely on government while a few others blamed the individual public servant. A director in SEMB, who

claimed he had put in 25 years in the service and is about 52 years, had this to say:

I was employed into the service about twenty five (25) years ago and I am about fifty two (52) years of age. When I look back and gaze into the future, I only visualize disappointment and failure. The salary received as irregular as it is, especially in the recent times is not sufficient for the upkeep of my family. As you are looking at me, my children are still in the secondary schools. Only one or two have graduated from the university and they are yet to secure employment. If I retire now, what do I do? I do not even have a house of my own. For some time now government appear to have forgotten that the retirees exist. So do you expect any reasonable human being to truly leave the service? To do what? Under this economic recession? No. (Male, 52 years old, Secondary Education Management Board (SEMB).

However, a senior superintendent of works in Ministry of Agriculture and Natural Resources (MANR) reacted as follows:

I am a senior superintendent of works on salary grade level 08 step 9. I have worked for about 27 years and I am 58 years of 58 years of age. I have only 2 years to leave the service. I have a small place I can put down my head as my own. I have a small workshop where I normally retire to at the close of work each day. From there I earn extra money which I use to support my salary. The problem is that some big "Ogas" do not want to do other things. They prefer to go to clubs where they drink beer and enjoy themselves including some junior staff. When it is time to retire they start regretting and blame government. Some destroy their file to cover their employment record. (Male, Senior Officer, 58 years, Ministry of Agriculture and Natural Resources (MANR).

On whether the reward system affects the public servants attitudes towards productivity e.g. lateness to work and absenteeism. Over 95% of the interviewees

posited that the poor reward system is the central thing. They averred that some of the incidences of official misconduct in the public service may be directly or indirectly linked to the poor reward system in the public service including non and irregular payment of retirement benefits. Many of the key persons claimed they were not conversant with the provisions of PRA (2014). However, a retired permanent secretary had this to say:

Though the PRA (2014) is a commendable effort to address the ugly plight of pensioners, its indirect exclusion of public servants in the states and local governments is a lacuna. The multiple managers is also minus because of bureaucracy. A multi-Pilla scheme as found in most advanced countries would have been preferred. This offers the retiree a less cumbersome alternative source of income to sustain life. Countries like UK, Canada, Japan and Ukraine, have various types of pensions scheme which take care of the aged, retired and bereaved. The government can also consider phased payment of retirement benefits. Those who have the interest and spirit can make little investments while in service. This will help them after service as some of the retirees who had such plan are not badly hit. (62 years old retired permanent secretary, Ministry of Agriculture and Natural Resources (MANR).

On how to reduce this emergent phenomenon of fear of retirement in the Imo State public service, the respondents are of the opinion that government should adhere to the provisions of the Public Service Rule (PSR) by ensuring that retired advised that public servants should start to think outside the box. They should help themselves by acquiring relevant and profitable skills to help them after retirement. Few of the respondents believe that engaging in graft and other vices which are antithetical to the public service will only destroy the public service completely to the pain of everybody whether serving or retired.

Findings

In the course of this research, the following major findings were made. They are:

- There is evidence of fear of retirement in the Imo State public service.
- Non and irregular payment of entitled benefits to retirees is an instigating factor to the reluctance and unwillingness to retire from the public service in Imo State public service.

- Fear of retirement influences some of the prevalent unethical behaviour in the public service which include lateness to work, absenteeism, truancy, dishonesty and disobedience.
- The unethical behaviour instigated by fear of retirement is antithetical to productivity including the urge to demand for gratification before performing assigned task.
- Many public servants do not make adequate plan for retirement. They are usually complacent and taken unawares.
- The Pension Reform Act 2014 is yet to be adopted in Imo State public service.
- There is a significant relationship between non and irregular payment of retirees' benefits and reluctance of public servants to retire as stipulated in Imo State Public Service rule.
- There is a significant relationship between fear of retirement and adherence to rules and regulations in the Imo State Public Service.
- There is a significant relationship between unwillingness to retire and prompt execution of assigned duties by public servants in the Imo State public service.

Discussion of findings

The findings in this study confirm with the suggestion that there exist fear of retirement in the Imo State public service. The key persons interview (KPI) showed that many public servants are unwilling to retire. As a result some engage in tampering with their employ records to achieve this. The findings show that some of the instigating factors include inadequate planning on the part of the retirees while in service. Other factors that instigate fear of retirement are non and irregular payment of retirement benefits of public servants which lead to poor and unenviable living condition of retired officers. Also the reward system which does not encourage savings or investment to sustain life outside public service instigate fear of retirement. In this study anchored on Weberian social action theory and rational theory of Coleman, the individual public servant who is the actor understands the disposition of the alter, which is here represented as the government. In Weber's postulation, individuals chose goals and means of achieving them in consideration of other individual's reaction. The individual's action may be targeted at redressing past experience, or present dispensation or expected future outcome. When public servants engage in actions that will give them elongated service period, they may be reacting to government present and expected attitudes towards retirees. The individual public servant decides

to be proactive and engage in actions whether rational or not in order to mitigate perceived unfavourable (economic) environment. The rational choice theory also defines peoples action from the economic angle in which individuals make choice of action in which they derive maximum utility (satisfaction) which could be immediate or in the long run. As revealed in this study, when rewards in terms of salary and other entitlements of the public service are poor, and are not paid or irregular, it instigates fear including fear of retirement, which in turn instigates other antithetical behaviour such as lateness to duty, absenteeism demand for gratification which negatively impact on the level of overall productivity of the organization and cumulative poor achievement of societal goals. This is also in line with the views of Nadia, Syed and Humera (2011) which posit that employees will give their maximum when they have the feeling and trust that their efforts will be rewarded by the organization both now and in future. Nowkocha (2016) also argue that when organizations value and reward people commensurably, the people will be committed to performing well to the overall benefit of the organization.

Another interesting revelation in this study is that inadequate planning on the part of the individual public servant greatly instigates fear of retirement in them. 43% of the respondents strongly agree to this. It was also supported by the interview sessions in this study. Many of the interviewees agreed that few public servants think outside the box. Only 5.7% of the respondents strongly disagree that inadequate planning instigate, fear of retirement. They argue that how do you plan or what do you plan for when the reward system does not encourage savings from which one can make investment no matter how small. However some retirees who were interviewed, and who made plans to engage in other economic activity stated that they are not economically devastated as their colleagues who could not fall back on anything. Agulanna and Agulanna (2003) sated that some public servants who make adequate post retirement plan are better economically than when they were in public service.

On the impact of the Pension Reform Act 2014, the study, reveals that majority of the respondents (46.3%) agree that it will assure prompt settlement of retirement benefits, and minimize the phenomenon of fear of retirement and the concomitant adverse effects on productivity. However table 4 shows that only 15.9% strongly agree that the PRA 2014 will minimize incidences of official misconduct, while 12% strongly disagree. The interview sessions reveal that greater percentage of the public servants in Imo State are not

conversant with the provisions of the PRA 2014 which may be as a result of its non-adoption in Imo State public service. One of the drawbacks of the PRA 2014 is its non-compulsion for adoption at the States and Local government levels where it should matter most.

Summary

The study examined the factors that instigate fear of retirement on the public servants in the Imo State public service. The interest in this area was as a result of periodic government's personnel audit investigation and reports which continuously revealed that most public servants over-stay in their place of work in disregard to the provisions of the Public Service Rules (PSR).

The study aimed at determining if the perceived fear of retirement is occasioned by government policies and attitudes towards retirees and if this fear affects public servants' productivity in terms of punctuality and regularity to work, obedience to rules and timely execution of assigned duties. Three hypotheses were formulated to guide the study in view of the variables being considered.

Through the analysis the following findings were made:

- i) There is a significant positive correlation between reluctance of public servants to retire and irregular payment of retirement benefits. When serving public servants observe the plight of retired colleagues who live in unenviable economic conditions, retiring into such conditions appears unappealing, hence the reluctance.
- ii) There is a significant relationship between fear of retirement and adherence to rules and regulations of public service by public servants in Imo State public service. When public servants demand for gratification, become dishonest and disobedient to constituted authority, truant, and are usually late to duty or absent from duty, it is in reaction to government's unfavorable attitude towards the welfare of public servants including non-payment of entitled benefits both to serving and retired officers.
- iii) There is a significant relationship between unwillingness to retire and prompt execution of assigned duties by public servants in the public service in Imo State. When some public servants approach retirement and they have the feeling that there is nothing to show for their period of service in terms of economic indices, they become cheerless and unenthusiastic in carrying out assigned duties as may be expected.

Conclusion

While life in the public service may be unpalatable, dissatisfactory and cheerless to the public servant, he considers life outside the service as life threatening and dreadful, hence the preference to stay in the service where income is assured as long as the opportunity presents itself. The public servants in the public service of Imo State are currently experiencing non and irregular payment of salaries and entitled allowances, including retirement benefits for retired personnel. Many of the public servants are intransigent and hold tenaciously to the old ideas. This may be the reason why they are contented with what they receive and will prefer to pick the crumbs. This explains why stealing and embezzlement are carried out by the few clever ones. This also explains why the political class is emboldened and intrepid.

The findings also show that public servants in the Imo State public service lack self confidence and creativity. They lack savings, capital, spirit of entrepreneurship, limited skill and competencies to survive outside the public service. They lack courage to resist the political class who now engage in obscurantism and denigrate the public service culture. All the above instigate fear (including fear of retirement) in the public servants and lead them into actions that are inimical and counterproductive to the public service. This has continued to affect the quality of service rendered by the public service to the citizenry which is for now far from being satisfactory. This unwillingness and reluctance to retire by public servants in the public service of Imo State is an added malaise to the institution and consequently has contributed to its continued dismal performance and productivity over the years.

Recommendations

In view of the findings of this study, the following recommendations are made:

1. The public service exists for the good of the entire citizenry. The conveyor belt of these good intentions of the government to the citizenry is the public servants. The government should therefore, ensure that the conveyor belt (the public servant) is in good condition. In other words, the welfare of the public servants in terms of entitled benefits e.g. pensions and gratuity should be of first charge. If those who served and retired are well taken care of it will reduce fear of retirement, apprehension, anxiety, stress and attendant graft in the consciousness of those presently in the service.
2. Government should consider payment of retirement benefits in tranches; that is payment of

benefits every ten (10) years of service. This will reduce the financial burden of government and enable employees who can, to invest their money in productive and profitable ventures while in service. There could be distraction, but the present fear and anxiety about retirement are more distracting and counterproductive.

3. The Imo State government should consider the adoption of the New Pension scheme as prescribed in the Pension Reform Act (PRA) 2014. About 90% of the respondents believe that its adoption will reduce the burden on government, minimize the hardship of pensioners and curtail unethical behaviours of public servants in Imo State.
4. Public servants should be encouraged to think outside the box. They should endeavour to acquire skills and competencies that can be of help after retirement.

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