

Motivation through indirect compensation: Evaluating employee performance in Enugu State Civil Service Commission

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Article History

Received on 31 July 2024

1st Revision on 20 August 2024

2nd Revision on 26 August 2024

3rd Revision on 27 August 2024

Accepted on 27 August 2024

Abstract

Purpose: This study evaluates the impact of indirect compensation on employee job performance by the Enugu State Civil Service Commission.

Research Methodology: This study employed a cross-sectional survey research design with a population of 280 participants, comprising staff from the Administration, Planning and Budgeting, and Research & Statistics Units, spanning grade levels 2-16 within the Enugu State Civil Service Commission. Data were collected using a questionnaire as the primary tool and rigorously analyzed using the Pearson correlation coefficient in the Statistical Package for Social Sciences (SPSS) version 23.

Results: The findings revealed a significant positive impact of indirect compensation metrics on employee performance of the Enugu State Civil Service Commission.

Limitations: The study specifically targeted personnel within grade levels 2-16 of the Enugu State Civil Service Commission.

Contribution: This research significantly advances our understanding of indirect compensation and its impact on employee performance by pioneering new concepts, refining existing theories, and conducting comprehensive empirical studies.

Funding: This research did not receive any funding from any Agency or Organization.

Keywords: *Indirect Compensation, Employee Performance, Health Insurance, Retirement Benefits*

How to Cite: Udodiugwu, M. I., Nwosu, C. C., Obiakor, U. J., & Nwumeh, U. J. (2024). Motivation through indirect compensation: Evaluating employee performance in Enugu State Civil Service Commission. *Annals of Human Resource Management Research*, 4(2), 79-96.

1. Introduction

In modern society, people constantly strive to fulfill their needs for satisfaction. These needs are never-ending: as soon as one is met, another arises. According to Maslow, this cycle of need fulfillment is continuous and leads to unlimited human desires (Ameliah & Jatnika, 2024). To satisfy these unending needs and live comfortably, individuals are driven to join organizations, where they hope to find the means to fulfill those needs. Organizations achieve this by boosting employee morale, which is reflected in the extent to which individuals' needs are met or satisfied (Kennedy et al., 2022), and how individuals perceive satisfaction with their job situation (Pervin & Zohora, 2023).

We observed that certain indirect compensation is not very peculiar to the Nigerian civil service domain, due to its uniqueness and lack of acceptance to include those policies that ensure its sustainability in the

State Civil Service Commission. One indirect compensation metric is life insurance. According to this day live national daily, the Federal Government of Nigeria has approved a total sum of nine billion, 24 million naira only (N9,024,000,000) for the 2022/2023 Group Life insurance cover for Nigerian public servants, but it is very sad to note that these lump sums did not get to any of the employees of Nigerian public services after retirement, or to their love once after their demise. The implementation of life insurance in Nigeria has been a fundamental issue related to the corruption of Nigerian Leaders.

Employees need to feel that their employers are genuinely interested in their well-being to fully commit to their work and contribute to the organization's success. According to Mohammed, Mohammed, and Mohammad (2022), a caring organization can provide a competitive advantage by offering a clear benefit plan aligned with the organization's success strategies. This plan should outline the specific objectives for employee benefits, considering both employee needs and organizational goals. These objectives typically include attracting and retaining competent employees, motivating staff, improving morale, providing for health and security needs, and enhancing overall job satisfaction and quality of work life (Mwosi, Eton, Olupot, & Ogwel, 2024; Scholar, 2021).

For an organization to be effective, it is crucial to cultivate a culture that motivates and supports employees' job performance (Abrigo et al. 2024). When individuals are satisfied with their work, they tend to exhibit positive attitudes toward their roles and the organization as a whole. Conversely, dissatisfaction can lead to negative attitudes that affect job performance and organizational morale. Satisfied employees tend to work more efficiently and effectively, contributing to a positive atmosphere within the organization. They also demonstrate loyalty and commitment, ultimately adding more value to the organization and striving to enhance their job performance.

According to Phina et al. (2022), job performance encompasses the actions taken to achieve specific goals within a role or organization. It is important to note that job performance does not solely reflect the outcomes of these actions but also the behaviors themselves. Onuzulike, Okafor, and Nwankwo (2022) emphasized the distinction between the act of doing a job and the consequences of those actions. Additionally, job performance is evaluated based on its contribution to organizational effectiveness, as highlighted by Zirra, Mambula, and Anyatonwu (2019). These researchers also suggest that job performance encompasses the behaviors and outcomes of employees, which are directly linked to and support organizational goals.

Fringe benefits are forms of indirect compensation given to employees as a part of their employment. According to Ekwochi, Nwudugbo, and Okoene (2018), fringe benefits are provided in addition to base or performance pay, to enhance employees' quality of life and provide financial security for them and their families. Similar to base pay plans, the main goal of fringe compensation programs is to attract, retain, and motivate competent employees (Toropova, Myrberg, & Johansson, 2021). Fringe benefits are also seen as effective tools to attract, retain, and motivate employees to achieve higher performance (Agbo and Okeoma, 2022).

Furthermore, fringe benefits refer to extra compensation that employees receive apart from their salaries, such as social security, health insurance, and optional benefits like free meals, gym memberships, employee stock options, transportation benefits, retirement planning services, childcare, and education assistance (Zulkiflee, Syafiq, Halimi, Reza, & Dzarr, 2021). Ohide and Mbogo (2017) define fringe benefits as compensation provided by employers to employees for services beyond their normal rate of pay, which can be in the form of property, services, cash, or cash equivalents such as savings bonds.

The working conditions and indirect compensation of employees in Nigeria are considered poor compared with other developing countries (Emmanuel, 2021; Scholar, 2021). Nigeria is located on the West African Continent and is known to be the most populous black nation globally (Mohammed et al., 2022). However, the Nigerian workforce often faces challenges related to the environmental and physical conditions in their workplaces, which can affect their motivation. The maintenance of physical facilities is also considered inadequate, affecting the convenience and comfort of employees during work. A motivated workforce contributes to organizational success and resourcefulness (Nson, 2024).

Additionally, an organization's ability to maintain motivation in changing circumstances can attract and retain employees for the right job.

1.1 Statement of Problem

Our extensive study involved a meticulous assessment of employees' job performance within the Enugu State Civil Service Commission. Our primary goal is to thoroughly investigate the impact of indirect compensation on job performance. This study explored a wide range of hypotheses, offering valuable insights into the key factors influencing employee motivation. These include the absence of a conducive work environment, inadequate facilities, outdated technology, and insufficient recognition and benefits (Adula et al. 2022; Ichdan 2024). These factors were identified as significant barriers to achieving optimal job performance. However, our study addresses the following research questions and hypotheses:

1.2 Research Questions

RQ₁: What are the significant effects of retirement benefits on employees' task performance in the Enugu State Civil Service Commission?

RQ₂: Does Health insurance have an impact on employees' adaptive performance in the Enugu State Civil Service Commission?

1.3 Hypotheses

H0₁: Retirement benefits have no significant impact on employees' task performance for the Enugu State Civil Service Commission.

H0₂: Health insurance has no significant effect on employees' adaptive performance in the Enugu State Civil Service Commission.

2. Literature review

2.1 Conceptual Review

2.1.1 Indirect Compensation

Indirect compensation refers to the monetary and nonmonetary benefits provided by an employer to an employee as part of their overall remuneration package. This includes various forms of compensation such as hourly wages, annual salaries, bonuses, stock options, incentives, and commissions. According to Zirra et al. (2019), indirect compensation can be categorized as indirect financial compensation, which encompasses benefits such as leave of absence and retirement plans, and non-financial compensation, which includes rewards such as gift cards, paid parking, and travel concessions.

The primary focus of indirect compensation is to provide additional benefits to employees, beyond their base pay. By offering indirect compensation, companies demonstrate their commitment to meeting their employees' needs and showcase the value they place on their staff members. Dugguh and Iliya (2018) suggest that indirect compensation typically includes non-monetary forms of payment, highlighting its significance as a crucial component of the overall compensation plan. In contrast, direct compensation includes base pay, bonuses, commissions, and incentives, which are directly linked to the monetary reward for an employee's services. In contrast, indirect compensation encompasses non-monetary benefits, such as paid time off, insurance coverage, parental leave, stock options, and other financial benefits that do not take the form of cash.

Indirect compensation plays a vital role in attracting, engaging, and retaining employees, as well as reinforcing a positive company image (Musah, Xinying, & Korankye, 2020). Companies that offer attractive indirect compensation packages can cultivate a culture that emphasizes the value placed on the workforce. In turn, this can lead to improved employee dedication, loyalty, and enthusiasm. Additionally, indirect compensation comprises non-monetary benefits that enrich the overall employment experience, providing employees with additional incentives beyond their regular pay.

2.1.2 Retirement Benefits

The term retirement benefit has been defined as the amount set aside by an employer, an employee, or both to ensure that at retirement, there is something for employees to fall back on as income (Fapohunda,

2013). This means that a retirement benefit or pension is the sum of money set aside by either the employees, employers, or both for the retirement purpose of the employees. Retirement benefits are the benefits paid by reference to reaching, or the expectation of reaching, retirement, or, where they are supplementary to those benefits and provided on an ancillary basis, in the form of payments on death, disability, or cessation of employment, or in the form of support payments or services in case of sickness, indigence, or death (Beede Emerole & Ogbu Edeh PhD, 2017). To facilitate financial security during retirement, these benefits may take the form of payments for life, payments made for a temporary period, a lump sum, or any combination thereof. According to Obikwelu and Nwasor (2017), retirement benefits are money or other incentives that a person collects after their employment ends. The plan to receive them is put in place while the employee is still working, and a portion of their salary, along with a contribution from the employer, is periodically collected until retirement. Mohammed et al. (2022) disclosed that retirement benefits ensure that employees can still have an income even after they are no longer employed.

Moreover, the law insists that every employee should eventually receive these benefits as compensation for their work in addition to their salaries (Mbukwana & Ayandibu, 2023). One way to plan for rewarding retirement is to have a constant fixed or flexible monthly amount of money from the salary or wages of the worker kept in a savings account in the bank (Uzoigwe, 1997). Thus, as salaries or wages increase, they should be able to increase the amount being set aside in such savings accounts. Employees can choose to save on either an ordinary savings account or a fixed deposit. However, such financial decisions have significant effects on household welfare and must often be made in complex economic and regulatory environments (Campbell, 2016). Among the most important of such decisions are choices related to saving for retirement, including the optimal amount of savings, portfolio allocation across assets, and location of assets within various accounts (Nayoan et al., 2021; Saraih, Mariadass, Abashah, & Mutalib, 2021).

In Nigeria, where the majority of the population lives less than a dollar every day, it is difficult for most people to save in bank accounts, and most individuals choose to save in asset form. According to Johnt, Dieli, Mac-Ozigbo, Ngige, and Muojekpe (2022), this is due to the decline in company pensions which shifted saving and investment responsibilities to employees, as well as an increase in life expectancy after attaining adulthood. Modern pension systems usually entail compulsory savings, over which workers have some degree of choice in terms of the pension plan in which to invest. Even though there are compulsory savings, workers also have device mechanisms through which they can save retirement plans (Corsini & Spataro, 2013; Novakovic, 2024). However, their savings decisions are often affected by liquidity constraints, which determine their investment choices (Madhani, 2020).

2.1.3 Health Insurance

Health insurance involves an agreement in which an insurance company agrees to cover some or all of a person's medical expenses, in exchange for a monthly premium. According to Rodrigues (2024), health insurance encompasses the costs of medical and surgical treatment for an insured person. Depending on the specific insurance terms, the insured individual may either pay expenses upfront and be reimbursed, or have the costs directly covered by the insurance company. Rodrigues also noted that health insurance is a financial product designed to cover the medical and surgical expenses incurred by the insured person, either by reimbursing them for expenses due to illness or injury or by directly paying the care provider.

2.1.4 Types of Health Insurance

According to Rodrigues, each person is unique and has specific health-related needs that cannot be fully addressed by a one-size-fits-all health insurance plan. To account for this diversity, a range of health insurance options is available, each tailored to different circumstances. These options include:

i. Individual Health Insurance

Individual health insurance policies provide coverage to individuals, their spouses, children, and parents. Coverage typically includes various medical expenses such as hospital visits, daycare procedures, and hospital room charges. Under this plan, each covered member has their sum insured. In the state civil

service setting, employees are mandated on their recruitment to choose the health insurance administrator of their choice, where, from time to time, they can assess medical services.

ii. Family Floater Health Insurance

Family floater plans allow for the coverage of all family members under a single policy, with the sum of the insured amounts shared among them. These plans are often more cost-effective than individual plans because of the shared nature of the coverage. We observed that this plan is not applicable in the state civil service setting, and because of its high financial involvement, it had never been considered for the implementation of the state civil service.

iii. Senior Citizens Health Insurance

Designed specifically for the unique medical needs of senior citizens, these plans offer additional coverage, such as domiciliary hospitalization and certain psychiatric benefits. Due to the higher likelihood of health issues in older individuals, these policies may require a comprehensive medical check-up and may be relatively more expensive than standard insurance plans. We observed that the senior citizens health insurance scheme is not in practice in the Nigeria civil service. Retired staff or pensioners are only left with their pensions or gratuity, which is supposed to cater to them until they pass.

iv. Critical Illness Insurance

In response to the increasing prevalence of lifestyle-related diseases, critical illness insurance policies offer coverage for specific conditions, such as cancer, stroke, kidney failure, and cardiac diseases. Typically, claim payouts are provided as lump sums after the diagnosis of a critical illness. These policies can be obtained as riders, add-ons to regular health insurance plans, or separate standalone policies. We observed that this scheme is not readily available to staff in the state civil service. The State Civil Service Commission can only take care of certain health needs that are not high in cost, but where the health conditions of a staff become more severe and warrant that a huge amount would be spent to take care of it, the individual staff will be left to source for funds independently. Because, the health policy of the state civil service commission did not make provision for high cost effective treatment

v. Group Health Insurance

Unlike individual and family floater policies, group health insurance can be obtained by group managers for a large number of individuals. For instance, employers can purchase group insurance for their employees or building secretaries can acquire coverage for all building residents. While these plans are generally affordable, they primarily cover basic health issues and are often acquired by employers as additional benefits for their employees. This particular type of health insurance scheme is well practiced by the State Civil Service Commission in Nigeria. According to Onuzulike et al. (20220), an example of such a group health insurance scheme is the Accredited Social Health Activist (ASHA) and National Health Insurance Scheme (NHIS).

2.1.5 Task Performance

Task performance can be described as a measure of how effectively employees perform activities that contribute to an organization's technical core. This can involve directly implementing a part of the technological process or indirectly providing the necessary materials or services (Kalia & Bhardwaj, 2019). It encompasses the role-prescribed activities of an employee within the organization and is fundamental for the organization's survival. The concept of task performance is broad and covers an individual's contribution to organizational performance, encompassing actions that are part of the formal reward system and addressing the specific requirements outlined in job descriptions. At a general level, task performance involves activities that transform materials into goods and services produced by the organization or contribute to the efficient functioning of the organization as a whole.

Task performance can be considered a multidimensional construct. Campbell, as cited in Pradhan and Jena (2017), proposed a hierarchical model of eight performance factors, five of which are related to task performance. These factors included job-specific task proficiency, non-job-specific task

proficiency, written and oral communication proficiency, supervision (in the case of leadership positions), and management/administration. Each of these factors consists of subfactors, each playing a different and important role in various job roles. For instance, the supervision factor includes guiding, directing, and motivating subordinates; maintaining good working relationships; and coordinating subordinates and resources to achieve successful task completion.

2.1.6 Adaptive Performance

Adaptive performance in the work environment is defined as the ability to adjust to and understand change in the workplace (Pulakos, Arad, Donovan, & Plamondon, 2000). Adaptable employees are highly valued and important for an organization's success. Employers prioritize employees with high adaptability owing to positive outcomes, such as improved work performance, work attitude, and stress management. Employees who demonstrate high adaptive performance in an organization tend to have more advantages in career opportunities than those who are not adaptable to change (Pulakos et al., 2000). Pulakos et al. (2000) proposed the following dimensions for adaptive performance: (1) Handling emergencies and crises: making quick decisions when faced with an emergency. (2) Handling stress in the workforce: Maintaining composure and focus when dealing with high-demand tasks. (3) Creative problem solving: thinking innovatively to solve problems. (4) Dealing with uncertain and unpredictable work situations: Managing productivity despite unknown situations. (5) Learning and using new technology, tasks, and procedures: adopting new methods and technological constructs to accomplish work tasks. (6) Demonstrating interpersonal adaptability: respecting other people's points of view when working on a team. (7) Demonstrating cultural adaptability: Being respectful and considerate of different cultural backgrounds. (8) Demonstrating physically oriented adaptability: adjusting oneself to better fit the surrounding environment.

2.2 Theoretical Review

2.2.1 Reinforcement Theory

This study is based on the reinforcement theory proposed by Skinner et al.. According to this theory, an individual's behavior is determined by its consequences. It operates on the "law of effect," where behavior with positive consequences is likely to be repeated, while behavior with negative consequences is not. The theory overlooks the internal state of the individual and focuses solely on the external environment, arguing that the organization's environment must be designed effectively to motivate employees. The reinforcement theory aims to achieve desired levels of motivation among employees using reinforcement, punishment, and extinction. It operates on the relationship between operant behavior and its consequences, known as operant conditioning. Managers use these methods to control employee behavior.

Positive Reinforcement: This implies a positive response when an individual shows the positive and required behavior. For example, immediately praising an employee for coming early in the job. This increases the probability of outstanding behavior occurring again. The reward was a positive reinforcement but not necessarily. If and only if employees' behavior improves can the reward be said to be a positive reinforcer. Positive reinforcement stimulates behavior. It must be noted that the more spontaneous the reward, the greater is the reinforcement value.

Negative Reinforcement: Positive reinforcement involves rewarding employees by eliminating negative or undesirable consequences. Both positive and negative reinforcements can be used to encourage desirable behavior.

Punishment: On the other hand, involves removing positive consequences to reduce the likelihood of repeating undesirable behavior in the future. In simple terms, punishment means applying negative consequences to display undesirable behavior. For example, suspending employees to break organizational rules. Punishment can be offset by positive reinforcements from other sources.

Extinction: Extinction involves the absence of reinforcements, meaning that it reduces the likelihood of undesired behavior by removing the rewards for that behavior. For example, when an employee no

longer receives praise and admiration for good work, they may feel that their behavior does not yield positive results. However, extinction may inadvertently decrease desirable behavior.

2.2.2 Relevance of Reinforcement Theory to this study

Reinforcement Theory is centered on the concept that affects the shape behavior. Behaviors are propelled by rewarded consequences and diminished by punished consequences. Finally, consequences with neither reward nor punishment bring an end to a behavior. This theory assists managers in selecting an appropriate method to motivate employees based on their current circumstances. It is relevant to this study as it elaborates on how individuals learn behavior. Managers striving to motivate employees should ensure that they do not reward all employees simultaneously. They should communicate with employees what they are doing incorrectly, and how they can achieve positive reinforcement. This theory aims to motivate staff through reinforcement, punishment, and extinction. In the workplace, reinforcement theory can be positive or negative as long as it promotes the desired employee experience and behavior. Managers utilizing reinforcement theory to motivate staff should clarify to employees which behaviors result in positive feedback.

2.3 Theoretical Exposition

2.3.1 Retirement Benefits and Task Performance

Retirement benefits are designed to provide workers with a consistent source of income after retiring from active services. This arrangement aimed to ensure that retirees were not financially stranded. There are various retirement schemes available to employees, including company pension plans and investments in different forms of assets. Retirement benefits encompass benefits paid to pension scheme members upon retirement or early withdrawal from service, such as retirement pensions, lump sums or gratuities, benefits for dependants, and periodic pension increases during payments. These benefits can arise from previous employment that has not yet commenced, retirement pensions currently being paid, and benefits from current employment that start at a later date.

One might question how retirement benefits impact employees' task performance, and how these two concepts are connected. Mohammed et al. (2022) suggested that employees' task performance is significantly influenced by retirement packages. They argued that one way to enhance employees' task performance is to budget for their retirement benefits. Our investigation also revealed that employees nearing retirement express hope that the Civil Service Commission has adequately prepared for retirement. To support this, Uzoigwe (1997) believes that employees in the civil service consistently perform well because of the stakes involved in retirement. Saraih et al. (2021) stated, "Take away a retirement plan, and you'll see a decline in employee task performance; improve retirement benefits, and you'll see a positive enhancement in your employees' technical proficiency."

It is also noted that an employer offering a more attractive benefit package often has an advantage over competitors with similar base pay in hiring and retaining qualified employees. These benefits, such as retirement plans, medical insurance, education reimbursement, paid time off, vacation time, and company car usage, can create "golden handcuffs" that make employees less inclined to move to other employers.

2.3.2 Health Insurance and Adaptive Performance

It is important to remember that the working environment has a significant impact on employees' health. A healthy and positive work environment allows employees to quickly adapt and perform at their best. Employers understand this and often provide health insurance benefits to ensure that their employees are well managed. Emerole and Ogbu Edeh (2017) noted that health insurance benefits can lead to remarkable performance from employees even in a challenging work environment, as they are assured that they will be covered in case of any accidents or hazards. It's clear that implementing health insurance benefits can have a strong impact on employees, while a hostile work atmosphere can severely affect employee morale and motivation. Employee health goes beyond physical well-being and includes psychological, emotional, social, and financial aspects. Employers must be aware of the common health issues that may affect their employees and have support systems in place. Team (2024) states that when employees experience poor health, it can result in absenteeism and presenteeism.

Absenteeism occurs when employees are unable to work because of illness, leading to reduced productivity and staffing levels. In the UK, an estimated 149.3 million working days were lost in 2021 owing to sickness or injury.

Presenteeism, on the other hand, occurs when employees come to work despite being unwell, resulting in lower productivity, as they are unable to fully engage with their work. One study revealed that 80% of people continue to work when unwell, costing the UK economy £15.1 billion annually.

Prioritizing employees' health says a lot about the company. This shows that as a business, you prioritize the protection of your most important asset - your people. This also demonstrates the company's dedication to improving the quality of its employees' lives, both at work and outside. Supporting employee health requires investment, both financially and in terms of time, but can have a significantly positive impact on individual employees, company culture, and the business as a whole. There are numerous ways to support employees' health. Before implementing initiatives or offering employee programs, it is important to consult the workforce to understand their needs and what they would appreciate. Overall, good employee health can have a significant positive impact on an organization (Udodiugwu, 2024). Not only does good employee health improve performance but it also

- i. Reduces sick leave and presenteeism
- ii. Lowers the rate of employee turnover
- iii. Reduces hiring costs
- iv. Leads to higher levels of skilled employee retention
- v. Improves company culture and inclusion
- vi. Increases age diversity and intergenerational collaboration
- vii. Helps attract top talent.

2.3.3 Empirical Review

In their 2022 research, Agbo and Okeoma delved into the effects of fringe benefits on employee performance in the top-tier hotels of Enugu, particularly the Nike Lakes Resort Hotel. Their study used a descriptive survey design and involved a sample of 49 staff members from these establishments. The researchers distributed and analyzed 49 questionnaires using simple linear regression methods. Their findings indicated a noteworthy correlation between fringe benefits and the performance of workers in selected hotels in Enugu State.

Scholar (2021) rigorously investigated the detrimental impact of irregular payments of emoluments on the performance of non-academic staff in tertiary institutions in Borno. The study, which employed a correlational research design, included a sample size of 282 respondents selected using Yamane's formula from a population of 960 non-academic staff. Data collected through structured questionnaires were analyzed using mean and regression analyses with the assistance of a statistical package for the social sciences. The findings unequivocally demonstrated that delay-in-payment of salary, pay cuts, and delay-in-payment of promotion benefits significantly diminish the performance of non-academic staff in tertiary institutions in Borno State.

Owota and Elliot (2022) studied how the working conditions of civil servants in Bayelsa State, Nigeria affect their job performance. They wanted to see how feedback on performance, job promotions, and training and development programs influence employee performance. The study surveyed 393 civil servants using a random sampling technique and questionnaire. They found a strong link between employee performance and job promotion, performance feedback, and training/development among civil servants in Bayelsa.

Zulkiflee et al. (2021) investigated the connection between fringe benefits and job satisfaction among employees of small and medium-sized enterprises (SMEs) in Selangor. Their study included four research questions and four hypotheses, and employed a correlational research design. The data were gathered from 200 workers with diverse backgrounds through the distribution of questionnaires using a convenient sampling method. PLS-SEM analysis was used to analyze the data. The results revealed a positive link between fringe benefits and job satisfaction among SME employees.

Egbewole et al. (2021) conducted a study on compensation management and employee job satisfaction among staff at the Central Bank of Nigeria in Lagos. This research aimed to explore the impact of wages/salaries and recognition on staff job satisfaction. Utilizing a descriptive survey research design, we randomly selected a study population of 140 participants using the Taro Yamane formula. Data were collected through questionnaires and analyzed using simple linear regression analysis. The results reveal a significant connection between total compensation management and employees' job satisfaction. The study concluded that management's awareness of the total compensation package enables them to create avenues for employees to remain informed about company policies and compensation packages.

Fabusoro, Awotunde, Sodiya, and Alarima (2008) studied the link between salary pay and teachers' work satisfaction in Mali's secondary schools using a correlational design. The sample included 400 teachers selected from a population of 1333. Data were collected through questionnaires and analyzed using the SPSS software. This study found a positive relationship between salary pay and teachers' job satisfaction.

In a 2020 study, Seidu et al. conducted research in AngloGold Ashanti Obuasi, Ghana to investigate how different forms of compensation, such as salary, rewards, incentives, and indirect compensation, influence employee performance. The researchers used a descriptive survey design and distributed questionnaires to 240 employees in the organization, with 222 employees completing them. Data were processed using SPSS version 26, and both mean and multiple regression analyses were conducted to interpret the results. The findings of the study demonstrated that salary, rewards, incentives, and indirect compensation have a positive and significant impact on employee performance.

2.3.4 Gap in Knowledge

A vast amount of literature covers the theme of indirect compensation and employee performance in business- and non-business-oriented organizations. The findings from (Agbo and Okeoma (2022) and Owota and Elliot (2022) reveal that indirect compensation has a significant positive impact on employee performance, while Dashwep (2021) and Ileka and Muogbo (2020) reveal a negative impact of indirect compensation on employee performance. Hence, the evidence gap in this study was closed by contributing to the evidence gap in the study. The researchers critically examined empirical studies and reviewed related literature on indirect compensation and employees' job performance, which were conducted in some States in Nigeria and other countries of the world. Scholars who researched this theme found incongruity in their findings. Thus, a large number of studies have been carried out on indirect compensation and employees' job performance as a whole, both inside and outside the country. However, to the best of our knowledge, there seems to be a dearth of material that singled out indirect compensation, such as retirement benefits and health insurance, on employees' job performance in the Enugu State Civil Services Commission.

3. Methodology

The research methodology chosen for this study was a cross-sectional survey. This design was deemed most suitable, as it enabled us to closely observe the respondents, identify their unique attributes, and understand how they carry out their responsibilities within their respective units and offices. The study focused on a population of 280 employees, consisting of civil servants on grade level 12-16 (Administrative Cadre, totaling 100 employees), grade levels 7-11 (Executive Cadre, totaling 110 employees), and grade level 2-6 (Clerical Cadre, totaling 70 employees). Specifically, only civil servants working under the Administration Unit, Planning & Budgeting Unit, and Research & Statistic Unit in the Enugu State Civil Service Commission were included in the survey. To gather data from the respondents, the researchers utilized a questionnaire as its primary instrument. The data obtained from the survey were subsequently subjected to face and content validations. The reliability of the questionnaire was assessed using the Cronbach's alpha reliability coefficient, yielding values of 0.86 for retirement benefits and 0.85 for health insurance. Furthermore, the researchers employed the simple percentage method to analyze data obtained from the field of survey and Pearson Product Moment Correlation to test the study's hypotheses at a significance level of 0.05. To analyze the data, the

researchers utilized the Statistical Package for Social Sciences (SPSS) version 25, which provides the necessary tools for conducting comprehensive statistical analysis.

4. Results and discussions

4.1 Questionnaire Distribution Analyses

Table 1. Questionnaire Distribution Analyses

Category	Participants N	Percentage (%)
Questionnaire Distributed	280	100
Questionnaire Returned	280	100
Questionnaire not Returned	0	0
Total	1716	100

Source: Researchers Compilation from Field Survey

Analysis in Table 1 revealed that, all of the two hundred and eighty (280) questionnaires which were distributed were also retrieved from the respondents. To make this possible, we divided ourselves into three groups (A, B and C), and assigned group A with one hundred (100) copies of questionnaires to the Administration Unit, group B with one hundred and ten (110) copies of questionnaires to the Planning & Budgeting Unit, while group C with seventy (70) copies of questionnaires to Research & Statistic Unit in the Enugu State Civil Service Commission. This was how we were able to retrieve all issued questionnaires without any loss of transit.

4.2 Respondents Demography

Table 2. Respondents Percentage Rate

S/N	Units	Number	Percentage Rate %
1	Administration Unit	100	35.7
2	Planning & Budgeting Unit	110	39.3
3	Research & Statistic Unit	70	25
	Total	280	100

Source: Researchers Compilation from Field Survey

The analysis in Table 2 above indicated that two hundred and eighty staff of the three units in the Enugu State Civil Service Commission took part in the completion of the questionnaire and provided the relevant information we needed for our study. However, we observed that staff in the administrative cadre representing 36.7% of the Enugu State Civil Service Commission was between grade level and 12-16, which constituted the policy makers of the commission. It is also interesting to know that these sets of staff were very interested in our research and were readily available to help us with all relevant data we needed to pursue this just cause. We found that they were more interested in the impact of our findings and recommendations because many of them were near the retirement age.

4.3 Socio Demographic Characteristic of the Respondents

Table 3. Demographic Characteristic of the Respondents

Variable	Category	Participants N (%)
Gender		
	Male	101(36)
	Female	179 (64)
	Total	280 (100)
Age		
	18-34years	73 (26)
	35-51years	123(44)
	52 years and above	84 (30)
	Total	280 (100)
Marital Status		

	Single	129 (46)
	Married	137 (49)
	Divorced/Separated	14 (5)
	Total	280 (100)
Qualification		
	SSCE	53 (19)
	ND/NCE	95 (34)
	B.Sc/HND	123 (44)
	M.Sc/MBA	6 (2)
	Ph.D	3 (1)
	Total	280(100)
Length of Service		
	Below 5 years	98 (35)
	6-10 years	70 (25)
	11-20 years	73(26)
	21 -30 years	39 (14)
	Total	280(100)

Source: Researchers Compilation from Field Survey

The analysis in Table 3 reveals that 101 respondents (36 %) were male, while 179 respondents (64 %) were female. By implication, there were more female respondents than male respondents in our selected population sample for this study.

Regarding the age of the respondents, 26% of the staff was within the ages of 18-34years, 44% were within the ages of 35-51years, while 30% were aged 52 years and above. By implication, staff within the ages of 35-51 at the Enugu State Civil Service Commission were higher compared to other age ranges.

The marital status of the staff indicated that 129 respondents (46%) were single, 137 (49%) were married, and the remaining 14 (5%) were divorced or separated. By implication, there were more married staff members than other respondents in our selected population sample for this study. However, staff within this status were also curious about the outcome of our investigations because they felt they had a larger family size to cater for after their retirement, and if certain measures were not implemented to ease retirement hardship, their efforts throughout their active service years might be in vein.

In the table above, out of 280 respondents, 53 respondents which represented 19% were Senior School Certificate Examinations (SSCE) holders, and they fall within the clerical cadre of the Enugu State Civil Service Commission, 95 respondents representing 34% were National Diploma (ND), and National Certificate of Examinations (NCE) Holders that also falls in the clerical cadre of the Enugu State Civil Service Commission, 123 respondents representing 44% are B.Sc/HND holders, 6 respondents which represented 2% are M.Sc/MBA holders, 1 respondent which represented 3% are Ph.D holders. By implication, the Enugu State Civil Service Commission does not give room for the self-advancement of its staff to attain the height of pursuing a degree in masters or Ph.D.

The work experience of employees showed that 98 respondents (35%) had of 5 years work experience, 70 respondents (25%) have work experience of 6-10 years, and 73 respondents (26%) have work experience of 11-20 years. Again, 39 respondents (14%) had work experience of 21-30 years and more. By implication those staff with the highest working experiences were 39 representing 14% of the entire sampled population

4.4 Analysis of the Research Question

RQ1: What are the significant effects of retirement benefits on employees' task performance in the Enugu State Civil Service Commission?

Table 4. Summary of Pearson Product Moment Correlation on the extent to which retirement benefits relate to employees' task performance in the Enugu State Civil Service Commission.

Variables	N	r	r ²	Remark
Retirement Benefits	280	0.614	0.697	High Positive Relationship
Employees' Task Performance	280			

****Significant at $p < 0.05$**

The summary results of the Pearson Product-Moment Correlation Coefficient in Table 4 show that retirement benefits are positively related to employees' task performance in the Enugu State Civil Service Commission ($r = 0.614$, $r^2 = 0.697$, and $N = 280$). The Pearson 'r' revealed a positive correlation coefficient value of 0.614 which implied that a unit increase in the employees' retirement benefits leads to 0.614 (61%) increase in employees' task performance in Enugu State Civil Service Commission and vice versa. The coefficient of determination (r^2), which was 0.697, showed that the explanatory power of the variable was highly strong. This implies that 70% of the variations in employees' task performance in the Enugu State Civil Service Commission were accounted for by variations in their retirement benefits.

RQ₂: Does Health insurance have an impact on employees' adaptive performance in the Enugu State Civil Service Commission?

Table 5. Summary of Pearson Product Moment Correlation on the extent of health insurance to employees' adaptive performance in the Enugu State Civil Service Commission.

Variables	N	r	r ²	Remark
Health Insurance	280	0.571	0.782	High Positive Relationship
Employees' Adaptive Performance	380			

****Significant at $p < 0.05$**

The summary results of the Pearson Product-Moment Correlation Coefficient in Table 5 show that health insurance is positively related to employees' adaptive performance in the Enugu State Civil Service Commission ($r = 0.571$, $r^2 = 0.782$, and $N = 280$). The Pearson 'r' revealed a positive correlation coefficient value of 0.571 which implied that a unit increase in the promotion of employees leads to 0.571 (57%) increase in employees' adaptive performance in Enugu State Civil Service Commission and vice versa. The coefficient of determination (r^2), which was 0.782, showed that the explanatory power of the variable was highly strong. This implies that 78% of the variations in employees' adaptive performance in the Enugu State Civil Service Commission were accounted for by variations in their health insurance.

4.5 Test of Hypotheses

4.5.1 Hypothesis One

H0₁: Retirement benefits have no significant impact on employees' task performance for the Enugu State Civil Service Commission.

Table 6. Summary of Pearson Product Moment Correlation on the significant correlation between retirement benefits and employees' task performance in the Enugu State Civil Service Commission.

Variables	N	r	r ²	p-value	Remark
Retirement Benefits	280	0.614	0.697	0.000	Significant
Employees' Task Performance	280				

****Significant at $p < 0.05$**

The results of the Pearson product-moment correlation coefficient in Table 6 indicate a statistically significant relationship between retirement benefits and employees' task performance in the Enugu State Civil Service Commission, with a p-value of 0.000. Given that the p-value is less than the commonly used significance level of 0.05, the study rejected the null hypothesis, which suggests that retirement benefits do not significantly affect employees' task performance in the Enugu State Civil Service Commission. Instead, this study accepted the alternative hypothesis, indicating that retirement benefits have a significant impact on employees' task performance in the Enugu State Civil Service Commission.

4.5.2 Hypothesis Two

H0₂: Health insurance has no significant effect on the adaptive performance of employees in the Enugu State Civil Service Commission. .

Table 7. Summary of Pearson Product Moment Correlation on the Significant Correlation between Health Insurance and Employees ' Adaptive Performance in the Enugu State Civil Service Commission.

Variables	N	r	r ²	p-value	Remark
Health Insurance	280	0.571	0.782	0.000	Significant
Employees' Adaptive Performance	280				

****Significant at $p < 0.05$**

In Table 7, the analysis of the Pearson product-moment correlation coefficient revealed a significant relationship between health insurance and employees' adaptive performance in the Enugu State Civil Service Commission. A calculated p-value of 0.000 indicates that the relationship is statistically significant. With a p-value of less than 0.05, the study rejected the null hypothesis, which suggests that health insurance has no significant impact on employees' adaptive performance in the Enugu State Civil Service Commission. Instead, this study accepted the alternative hypothesis, indicating that health insurance has a significant impact on employees' adaptive performance in the Enugu State Civil Service Commission.

4.6 Discussion of Findings

This study examines the impact of retirement benefits on the task performance of employees within the Enugu State Civil Service Commission. The results indicate a strong positive correlation between retirement benefits and employees' task performance, suggesting that increased retirement benefits are associated with improved task performance. This finding aligns with the observations of Ileka and Muogbo (2020), who highlight the potential of retirement benefits to collectively motivate civil servants to enhance performance. Furthermore, this study established a significant relationship between retirement benefits and employees' task performance, reinforcing the notion that effective motivation through retirement benefits can lead to improved organizational performance, as noted by Seidu et al. (2020). Additionally, Scholar (2021) emphasizes the role of retirement benefits as motivational tools, highlighting their substantial impact on workers' performance within Nigerian organizations. Overall, this research provides valuable insights into the influence of retirement benefits on employees' task performance in the Enugu State Civil Service Commission.

The study on the impact of health insurance on employees' adaptive performance in the Enugu State Civil Service Commission yielded significant findings. A strong positive correlation was found between the provision of health insurance and adaptive performance of employees within the commission. This finding suggests that when health insurance schemes are implemented for employees, there is a notable improvement in their adaptive performance. Additionally, it was observed that the existence of a comprehensive health insurance package had a substantial impact on employees' adaptive performance in the Enugu State Civil Service Commission. This finding is consistent with previous research that also demonstrated the positive influence of health insurance on employee performance.

Furthermore, the study aligns with the conclusions drawn by Yamin (2019), and Haryono, Supardi, and Udin (2020), who identified a significant positive relationship between the availability of health insurance and improved job performance. Abdulmumini (2021) highlighted that employees who perceive health insurance schemes as fair are more likely to exhibit commitment to the organization, experience career satisfaction, and ultimately perform better in their roles, leading to a reduced intention to leave the organization.

The study also noted a trend in which employees may be more inclined to consider leaving their current employment if they do not have access to a suitable health insurance scheme, particularly among older employees. These observations are consistent with the findings of Onuorah and Nneka (2019), who establish a strong association between health insurance opportunities and employee performance. Additionally, Söderbom and Teal (2002) emphasized that the effective implementation of health insurance has a positive and significant impact on employee job performance.

It is worth mentioning that Owota and Elliot (2022) indicated that employees in private and multinational organizations tend to be more satisfied with their health insurance, promotional opportunities, pay, and supervision than their counterparts in public organizations. This highlights the importance of health insurance as a potential reward for exemplary performance or additional qualifications, akin to positive performance appraisals. Overall, this research underscores the critical role of health insurance in enhancing the adaptive performance of employees within the Enugu State Civil Service Commission and its potential impact on organizational commitment, job satisfaction, and employee retention.

5. Conclusion

In an organizational environment, employees' contributions are crucial to the overall success of an organization. It is essential to recognize and emphasize the significance of indirect compensation in motivating employees to effectively perform their duties. Mba (2021) highlighted the importance of harmonious collaboration between employees and employers for an organization to function efficiently and effectively. Moreover, the support staff also plays a pivotal role in the smooth operation of various services within the organization (Beede Emerole & Ogbu Edeh PhD, 2017).

It is imperative to offer attractive and conducive indirect compensation to ensure employee satisfaction and maximize the potential of human resources. The management of the Enugu State Civil Service Commission should carefully deliberate on designing a benefits program that aligns with the organization's needs, is well received by employees, is financially feasible, and can be assessed for its impact. It is crucial that the benefits program remain adaptable to accommodate evolving societal circumstances. Effective communication about these benefits is essential, requiring clear information and the use of multiple communication channels to ensure that employees fully understand and appreciate their value (Abdulmumini, 2021).

Having observed that the Enugu State Civil Service Commission and the Nigerian public service pay little or no attention to embracing life insurance in its indirect compensation policies, we have come to understand that staff in the public service within their youthful age only picked their appointment letters to kill boredom at home, and most importantly, to raise capital to set up businesses to sustain themselves in this period of economic decay. We also found that staff who are nearer to retirement are so afraid to discuss retirement because they fear future hardship for an unplanned retirement phase of their life. However, the non-implementation of indirect compensation policies in the Enugu State Civil Service Commission was found to have weakened the morale, attitude, and commitment of the staff to performing better.

This research investigation has helped us unravel the level of corruption and ill-policies that bedevil the growth and development of the State Civil Service Commission in Nigeria. The fact that employees put all their lives into the service of the State Commission and get nothing substantial during their retirement has proven, beyond reasonable doubt, the collapse of the system. The reasons for lack of commitment and diligence to work among the staff of the public sector due to poor planning for retirement, lack of

adequate and sustainable health insurance schemes, and lack of indirect compensation policies were also revealed in this study.

Based on the research findings, recommendations were made for the Enugu State Civil Service Commission to implement indirect compensation policies to enhance civil service delivery, professionalism, and ethical values, such as honesty, integrity, confidentiality, political neutrality, accountability, discipline, and transparency in government operations. It was also suggested that in addition to the prompt payment of salaries, the commission should prioritize employees' healthcare by enrolling them in various health insurance schemes. This is crucial in restoring employees' confidence in the government's commitment to fulfilling its obligations under the employment contract, and in addressing any observed apathy or lack of commitment among civil servants.

5.1 Limitation

This study focused specifically on the indirect compensation of employee performance within the civil service commission of the Enugu state. The research was conducted exclusively among staff members in grade levels 2-16, with a specific emphasis on employees working in the Administration, Planning, and Budgeting, as well as the Research and Statistics units.

5.2 Implication for the Study

This comprehensive study aims to provide employers and state boards with a detailed exploration of the significance and benefits of incorporating health insurance schemes and retirement benefits as part of the overall compensation packages offered in their workplaces. It delves into the various aspects of indirect compensation, including its impact on employee retention, motivation, and overall well-being. Additionally, this study provides practical insights and recommendations for the successful implementation of these crucial benefits.

5.3 Contributions to knowledge

This study contributes to the literature by examining specific areas within the Enugu State Civil Service Commission. Additionally, it enhances the body of knowledge by reviewing theories and empirical frameworks that can assist other researchers interested in exploring indirect compensation.

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