# The Influence of Pension on Job Seeker's Choice of Employment

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**Abstract:** Research efforts on pension have been concentrated on pension fund investment management. Not until recently that there emerged few studies on the effect of pension performance. This study examines the effect of pension on the choice of a job. Its significance is in its potential to values to job attractiveness. The study was carried out among the 2014/2015 academic session final year students of the Ibrahim Badamasi Babangida University, Lapai, Niger State. Multi-stage sampling Method was used for study sampling. Closed ended, structured questionnaire was employed for data collection. And chi-square aide with SPSS was used for data analysis. The study finds that pension scheme affects choice of job seekers. Hence, the study's main conclusion is that prospective employees' job choice can be influenced by the pension scheme offered by the employer. The study recommends that employees should incorporate attractive pension in the recruitment program to attract the best employees. Finally, a further research is recommended on the subject with a wider scope for results comparison **Keywords**: Choice, Employment, Influence, Job seekers, Pension.

### 1. Introduction

Human resource is no doubt one of the most important factors for objective attainment. Although, all resources are very important to management, it requires a motivated employee to manage them to get the best from them. However, human resource is the only resource of management that is capable of reasoning and hence need sufficient motivation. People are capable of reasoning and making choice. They have motivation, and unlike all other production resources, want to maximize utility.

Traditionally, labour utility has been thought to be limited to wage, but industrial reality has proved otherwise. If wages were the only component of labour utility, employees would always settle for the highest paid job (Ehrenberg & Smith, 1997). The fact that an employee does not always settle for the job with the highest paid wage lends credence that wage is not the only component of the utility that employees maximize. There are other compensations of utility that are capable of driving employee's action that are of value to employees.

Employee compensation can be viewed as immediate compensation and deferred compensation. Pension payment is one of the major components of deferred compensation. This study wants to see if pension can influence the choice of employment of a prospective employee. Labour market is a competitive market with free information and free choice. An average employee wants to maximize utility in the market and the value individual has for different components of compensation varied. Also, different economic factors affect how one value different components of the compensation the market provides. For instance, the general view of deferred payment in boom economy with full employment may not be the same with depressed economy evidenced with a large scale of unemployment. In the latter, any employment opportunity available may be accepted with little or no question at all just to meet the basic survival needs. Also, other factors like financial status, skill, and educational qualification etc of the job seekers in some ways may play significant role in their choice.

Study on pension fund investment and management seems to have denominated pension literature. There are very few studies on other areas of pension. Recently, there are increasing efforts on the relationship between pension and employees' performance. These among, others include the studies by Allen and Clerk (1987), Terry and While (1997), Oladipo and Fashagba (2011), Wagithi, Wanjau and Anyango (2012) etc. However, the influence of pension on employment choice has not received attention of the researcher until now. Yet, the knowledge will be useful for the employers in enhancing the attractiveness of their Job offer. This gap has necessitated this study as the findings will be significant to employers who seek to attract the best employees. Hence, this study wants to provide answers to the questions stated as follows:

- i. Does attractive pension payment influence the employment choice of a job seeker?
- ii. How does job seekers view pension scheme as a compensation package?

### 1.1 Objectives of the Study

People will not want to settle with a job that does meet their objectives. As much as possible, such job will be avoided and if for some reasons it is chosen and it is found not satisfactory, the employee reaction will be to slow down performance and begin to look outward for a better alternative that provide the desired satisfaction. Such organization may succeed to become a training ground where fresher's acquire necessary experiences in addition to their qualifications and move to better offers. The main objective of the study is to evaluate the effect of pension on job choice of a prospective employee. The specific objectives include the followings:

- i. To determine if good pension scheme can influence the employment choice of a job seeker.
- ii. To establish how job seeker perceive pension scheme as compensation package.

### 1.2 Hypotheses of the Study

The study hypotheses are stated in null form as follows:

 $H_{ul}$ : Attractive pension payment does not influence the employment choice of a job seeker

 $H_{02}$ : Job seekers do not perceive pension as an additional compensation package

### 2. Literature Review

### 2.1Conceptual Framework: - Expectancy Theory

Vroom (1964) has been widely cited in motivation literature using expectancy theory to explain human motivation (Lunenburg, 2011, Nebeker & May, 1976). The theory's major variables according to Parijat and Bagga (2014) are (i) Individual effort, (ii) Individual performance, (iii) Organizational rewards / work outcome and personal goals. Expectancy is explained as when choosing between alternative behaviour, the behaviour or actions that produce the more valuable output but attainable will be chosen (Quick, 1988: 30). People allocate values to different results and would prefer the option with the highest value. The degree that a person believes that the (i) expectancy, defined in terms of degree that effort will lead to acceptable performance; (ii) instrumentality, which is the reward for effort; and, (iii) valence; the value placed on the reward; will determine the level of motivation. This is presented in Figure 1.



#### Figure 1: Expectancy Theory

Job behaviour is a joint function or ability, role performance and motivation (Lawler & Suttle, 1973: 484). The Theory argues that employees place value on the reward that organization offers and at the same time form a perception on the likelihood of their effort producing the desired performance. The employees will behave in the expected way if he/she perceives that the effort will lead to performance (Expectancy) and the performance will also lead to positively valued rewards (valence).

However, if performance will not lead to value reward though effort is perceived as capable of producing better performance, employee may not be motivated to give the effort. Also, where effort is not perceived

to lead to performance even though the promise reward for performance is positively valued, employee may not equally be motivated. From the foregoing, it is seen that the organizations have different reward packages just like employees have different values on different packages. The reward packages or compensation are both in immediate or future, cash or kind. Thus, organizations are capable to influence people's value or reward. Pension is a future reward and may be differently viewed by different employees.

### 2.2 Motivation

All other organizational resources except human resource are used by the human resource to produce the goals of the organization. The result obtained from other resources of management is significantly affected by the human factor. Hence, Chowdhury, Alam and Ahmed (2014) observed that "the workforce having strong motivation means success for the organization. Human resource can make choice and capable to behave differently, unlike other resources to both similar and different circumstances. Humans are basically psychological beings and need inspiration whether extrinsic or intrinsic for achieving organizational as well as personal objectives and goals (Parijat & Bagga, 2011).

Motivation is to produce a desired action or behaviour from another party(s). Arrey, Ipuele and Bessen (2013) note that "people get motivated when they expect that a course of action is likely to lead to attainment of a goal and value reward" p.64. A positive behaviour is the result of a motivated employee. Human being is a rational being and takes most of their actions toward some self benefits. They have goals they aspire to achieve and reward they value. These are what inform their action and inaction. Chowdhury, et al (2005) define motivation as "the inner drive that directs a person's behaviour toward the fulfillment of the goal" (p.18).

Organization should just not only attract employee to work but also need to attract the best employees that can transform the expected goals of the organization into realities. Thus, organization needs to motivate prospective employees by attractive measures; organization needs to understand that the Job seekers have their different aspiration and motivation to work. This is captured in Vansteenkiste, Lens, Witte and Feather (2005) as, "thus, according to self-determination theory, unemployed people might display very strong search motivation, but their high motivation might vary considerably". In a related study, Vansteenkiste, Lens, Witte, Witte and Deci (2004) note that it is assumed in most motivation theories that the (low) level of motivation determines the commitment to job search among the unemployed.

In a developing economy where there is a large proportion of unemployment of the population, the motivating job search for unemployed may be significantly different from places where there is near full – employment. This position found support in other studies (Chowdhury, et al, 2014; Tan and Waheed, 2011). Factors relating to individual and the environment are equally considered important to motivation. Chowdhury, et al (2014) concluded that there is no theory of motivation that is commonly accepted. This assertion was deduced from their finding that "employee's rank pay as the most important motivational factor", contrary to Herzberg's two-factor theory position.

Similarly, in other study, certain factors and fringe benefits are found with great influence in increasing teacher loyalty and satisfaction with the job (Waga & Simatwa, 2014). These factors are specifically identified to include subsidized meals, insurance, house purchase, car loan assistance with school fees and other social facilities.

#### 2.3 Pension

Pension is a retirement benefit plan to employee. Pension has been defined variously to reflect both the legal and social aspect. According to Niger state pension Reform Law 2007, Pension is defined as a differed salary that is paid during a worker's retirement. This view of pension holds that pension is earned by employer but deferred the payment until the employees can no longer work or unable to earn legal income. This was very well captured in the section two of the Act. Oladipo and Fashagba (2011) see pension as a retirement plan for retired employees. The concept is strictly restricted to retired employee. The right to pension benefit is derived from the right of both rendering service and enjoying wage in the

past from the organisation. However the above view of pension does not present a clear meaning of retirement role in pension. Does retirement mean a pensioner must be completely out of job or receiving pension while at the same time engaging in another job?

### 2.4 Origin of Pension in Nigeria

Apart from Oluwatoyin and Ikechukwu (2009) who noted that pension origin in Nigeria is debatable, the history of pension was generally traced back to the establishment of the 1951 Pension Ordinance (Amoo, 2008; Dagauda&Adeyinka, 2013; Odia&Okoye, 2013; and Ojonugwa, Isaiah & Longinus, 2013). Pension was introduced in Nigeria by the British Colonial government for the European Expatriates in the Colonial service in Nigeria in 1951. The Pension Ordinance was to have a retrospective effect back to 1<sup>st</sup> January, 1946. The 1951 Pension Ordinance introduced Pay As You Go (PAYG) defined benefits to the Nigerian service sectors. The pension scheme remained in practice in the country until 2014 Pension Reform in the country (Dagauda & Adeyinka, 2013). The scheme was a non – contributory pension scheme financed by the employer alone. The scheme was also restricted to public sectors employees only.

During the period, only public servants were legally qualified to pension scheme in the country. Not until 1961, when National Provident Fund (NPF)was subsequently established exclusively for pension issues in the private sector (Ojonugwa, Isaiah & Longinus, 2013). This scheme was operated for the employees in both the public and private sectors in the country with few minor amendments from the inception to 2004 reform. The government (and her agencies) who is the employer to the employees in the public sector was responsible for provision of fund for pension payment. The pension fund and process was inadequately managed. For instance, Amoo (2008) and Odia and Okoye (2012) in their different studies observed that pension liability has accumulated to well over N2 trillion in Nigeria about the time of the pension reform in 2004. The challenges were so enormous that something urgent was required as a solution. It was in that wake of democratic government in the early 2000s that pension problem became practically unbearable. That was what informed the major reform of the pension scheme in June 2014. The new scheme was passed into law on  $25^{th}$  June, 2014 and became effective to both public and private sectors immediately.

The operation of the new scheme automatic moved Nigeria from the non – contributory pension scheme to not only contributory pension scheme but also compulsory scheme for all employers of the public sector and employers with at least four employees in the private sector.

### 2.5 Empirical Studies

Pension literature is very rich with studies on pension fund investment. However, study on the influence of pension on motivation has not until recently been given adequate attention. There are still very few studies on the topic which we intend to add up. The existing literature on the relationship between pension and motivation show some kind of positive relationship. Wagithi, Wanjau and Anyango (2011) found that pension is capable of motivating. In their study, descriptive statistics method aided by statistics packages for social sciences (SPSS) was employed, it was concluded that employees were motivated by the pension scheme. Simon (2014) found that the pension package of company benefit can help to both recruit and retain staff. According to him, studies have shown that the most valued company benefit is pension. In other word, company benefit package can help to attract employee and pension ranked high among other benefit packages.

However, other studies found similar conclusion on the relationship between pension and motivation. They found a positive relationship between pension and motivation but with hard evidence. Terry and White (1997) found that pension scheme had positive effect on recruitment and motivation only with absence of hard evidence. The findings are obtained from different studies on the relationship. It is important to note that this finding is contrary to the popular two-factor theory. Clark and Quinn (1999) noted that "firm offer pension as part of their compensation packages to attract, retain and retire quality workers". The perception of the prospective employees on pension scheme offered by a firm should affect its attractiveness. From the above findings, it should be expected that pension should have positive roles in recruitment or employment.

## 3. Study Methodology

The study adopts a survey research design. Survey research is more suitable for study in social and management sciences because of the nature of data they employ. The study population consists of the 2014/2015 academic session final year students of the Ibrahim Badamasi Babangida University, Lapai. The justification for the choice is derived from the fact that the students are the potential job seekers who are about to enter into the labour market. This population also represents a wide spread of perceptions and personalities from different backgrounds of the country. Hence, the choice becomes justified. The sample used for the study is the students from the department of Business Administration. The choice is influenced by the size of the department with the largest students' population. Also, with a significant proportion of the study population with diverse backgrounds, opinion, etc are represented in the sample. Furthermore, field cost is significantly reduced with the use of the sample.

A multi – stage sampling method was used for the study. A convenient sampling method was used to select Business Administration Department. The justification is simply because of its size as the department with the highest student's population. Thereafter, a simple random sampling was used to select the final respondents from the sample. The main instrument of data collection used is questionnaire. Structured questionnaire with two parts was designed for the study. The first part of the questionnaire contains biographic data of the respondents that can influence their decision. The latter part is concerned with research questions. Seventy five (75) copies of the questionnaire were administered to the randomly selected samples out of which 55 were returned, found valid and used for the analysis of the study. The justification for the use of questionnaire is found in unified data and easy collation. The study employed chi square method aided with SPSS for data analysis hypothesis testing. The tests were performed at 95% confidence interval.

### 4. Results and Discussion

The study questionnaire was administered to the selected respondents. The result of the survey is represented in the section. First the biographic data is presented and to be followed by the research data as well as test of the hypotheses.

### 4.1 Demographic Data of Respondents

Among the demographic data of respondents considered relevant for the study are respondent's age, sex, and work experience. The percentage distribution data is represented in Table 1. The first bio data presented in the table is respondent's sex. Sex distribution of the respondents shows a balanced distribution between male and female. There are 49% male and 51% female respondents. This is a fair distribution that is not biased for either sex which enhances the generalization the findings of the study.

		Percentage of Responses
Sex	Male	49%
	Female	51%
	Total	100%
Age	15-20 years	14%
	21 – 25 years	65%
	26-30 years	17%
	31 - 35 years	0%
	36 years and above	4%
	Total	100%
Work Experience	Yes	25%
	No	75%
	Total	100%

 Table 1: Biographic Data of Respondents

Source: Author's Survey, 2015

The age distribution is also captured in the table. The distribution reveals that 65% of the respondents are within the age of 21 -25. These respondents that are above 25 years in the survey are just 21% of all while

the good percentage of 79% are 25 years and below. This distribution means the respondents are suitable for the study as about 80% of them are below 25 years which is the average age of entering the labour market in Nigeria.

Finally, in demographic data, the prior work experiences of the respondents were also asked as this can influence the present as well as future decision. The finding shows that only 25% of the respondents have prior work experience. 75% of the respondents showed they do not have any prior work experience. This also makes the respondents very suitable as the majority of them have no prior job experience

#### 4.3 Representation of Research data

The descriptive statistics of the research data are presented in the table 2. The first two questions presented in the table have five alternative answers each from which respondents were to choose one. The alternatives are designed after Likert scale of 'strongly agree', 'agree', 'neutral', 'disagree' and 'strongly disagree' and are represented with 1, 2, 3, 4 and 5 respectively on table. The third question on the table has only two options 'Yes' and 'No' and are also represented with 1 and 2 respectively. The data are presented in the Table 2.

	Ν	Mean	Std. Deviation	Variance
Respondent's influence	54	1.59	.880	.774
pension importance	55	3.60	1.271	1.615
Respondent's Perception	53	1.19	.395	.156
Valid N (listwise)	53			

Table 2: Descriptive Statistics of the Research Data

Source: Author survey, 2015

The descriptive statistics in table 2 above shows that the valid sample size (N), mean (M) and standard deviation (S) are 54, 1.59 and 0.880 respectively. The first case is the data obtained from the survey of the respondents on the influence of pension on the job seekers choice. The second case presented on the table 2 is the importance of pension to job seekers. The valid sample size is 55 while the mean and the standard deviation are 3.60 and 1.271 respectively. The third case is on the perception of pension by the respondents. The valid sample size as revealed in table 2 is 53. The mean is 1.19 and the standard deviation is 0.395.

#### 4.3 Test of Hypotheses

The two hypothesis of the study are tested using Chi – Square method of analysis aided with SPSS. The tests are both performed at 95% confidence interval. The result of the Chi – Square tests are presented in Tables 2 to 5. Tables 3 and 4 present both the observed and the expected frequencies for the influence, importance and perception respectively. The options: strongly agree to strongly disagree are presented with 1 to 5 respectively. The frequencies are presented in Table 3.

Frequencies				
Table 3:	Table 3: Pension Influence on Respondent's Choice			
Option	Observed N	Expected N	Residual	
1	33	10.4	20.0	
2	9	10.4	-4.0	
3	8	10.4	-5.0	
4	2	10.4	11.0	
5	0	10.4	-11.0	
Total	52			

Source: Author Computation, 2015

Table 3 shows distribution of the respondents' position on pension influence on respondent's choice. This is presented in the observed column. These distributions shows that 33 respondents strongly agree with the position, 9 respondents agree, 8 respondents are neutral, mere 2 respondents disagree and no respondent strongly disagreed.

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Table 4: Respondent's Perception of Pension			
Option	Observed N	Expected N	Residual
1	43	26.0	17.0
2	9	26.0	-17.0
Total	52		

Source: Author Computation, 2015

Table 4 provides the distribution of respondents' perception of pension as an additional reward packages. The respondents who perceive pension as additional package are 43 while the remaining 9 respondents' think otherwise. The calculated values for Chi - Square is presented in table 5. The second column of the table shows the result of the test for the first hypothesis while the last column is for the second hypothesis.

Table 5: Chi Square Test Result				
	Respondent's	Pension's	Respondent's	
	influence	importance	Perception	
Chi-Square	67.038 <sup>a</sup>	22.038 <sup>b</sup>	22.231 <sup>c</sup>	
Df	4	4	1	
Asymp. Sig.	.000	.000	.000	
Exact Sig.	.000	.000	.000	
Point Probability	.000	.000	.000	
Same a Author Commutation 2015				

Source: Author Computation, 2015.

The above table 5 is the result of the Chi-square test aided with SPSS version 17. The explanations are provided in subsequent sections.

### $H_{ol}$ : Attractive pension payment does not influence the employment choice of a job seeker

The second column of Table 5 presents the result of the Chi – Square test for the first test. The result shows a calculated Chi – Square value for the test as 67.038, the degree of freedom is 4 and the significant value is 0.000 at 95% significant level. This result indicates that the null hypothesis should be rejected because the chi – Square value of 67.038 is greater than the significant value. The null hypothesis holds that pension does not influence the choice of job of prospective employees. The rejection of this position means that the alternative hypothesis is accepted by the result of the test. Thus, employment choice of a prospective employee is expected to be significantly influenced by the pension scheme package.

#### $H_{_{02}}$ : Job seekers do not perceive pension as additional compensation package

Also, the second hypothesis on the perception of a job seeker on pension as additional ancompensation package is tested with the second hypothesis. The Chi – Square test result is also presented in the same table 6. The result shows that the Chi – Square value for the test is 22.231, the degree of freedom (*df*) is 1 and the significant is 0.000 at 95% significant level. The result of the test also rejects null hypothesis because the Chi – Square value of 22.237 is greater than the significant value 0.000. The rejection of null hypothesis in the test also means acceptance of the alternative hypothesis. The acceptance of the hypothesis implies that job seekers perceive pension as additional compensation package from employer

### 4.4 Discussion of Findings

The study finds that there was a balanced representation of the respondent's sex. Also, the age and qualification distribution are good for the objective of the study. On the objectives of the study, the study finds that pension scheme is significant in influencing the choice of job that a job seeker accepts. The test result produces a calculated Chi – Square value of 67.038 as against the significant value of 0.000. Thus, the alternative hypothesis accepted holds that pension scheme significantly influences job seeker's choice. This results are in agreement with previous studies like Simon (2004), Terry and White (1997) and Clark and Quinn (1999) which found that pension package can help in recruitment and retaining of staff.

### 5. Conclusion and Recommendations

Pension in the study is found not only to be important to the current employees but also the prospective employees. Thus, the study concludes that pension plays a significant influence in determining the attractiveness or otherwise of a job as revealed by the result of the test in the study. Also, in the study, it was found that pension is perceived as an additional package of compensation. This is evidenced in the result of the second test of hypothesis that reveals that the respondents perceive pension as an additional package. Hence the study concludes from the finding that pension is perceived as additional compensation package to job seekers. This conclusion agrees with Terry and White (1977) that also found a similar positive relationship between pension and recruitment as well as employment. Therefore the main conclusion of the study is that the pension design of an organization affects the job choice of their prospective employees. The study recommends that employers who seek to employ the best hands should create a competitive pension scheme and emphasize it to their target prospects. Also, a further study with broader scope is recommended.

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