COMPARATIVE ANALYSIS OF EDUCATIONAL RETURN IN ANAMBRA STATE: IMPLICATION FOR JOB COMMITMENT

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Abstract
Returns is regarded as earnings and that earnings increase as the level of education increases. However, investigations have revealed that acquiring additional qualification has little or no impact on promotional package or procedure. Hence, investing in extra schooling becomes unattractive to workers. Coupled with the rising costs of schooling in the state which is completely borne by the individual with no concession either by the government or the establishment to at least reduce the overall cost effect on the meagre salaries of the workers. To assess the differences in return of civil service worker and non-academic staff. To find any differences between the job commitment of civil service workers and non-academic staff based on gender and the possible challenges militating against the job commitment of civil servants and non-teaching staff in the state. A quantitative method was adopted by the study. The population comprised 96 (60 and 36) respondents from the department of educational management, faculty of education in state university and ministry of lands in Anambra respectively. The sample of 30 respondents (15 civil service workers and 15 non-academic staff) with 10 years of working experience was purposely drawn for the study. A resercher adapted commitment model questionnaire developed by Meyer and Allan (1997) and Cook & Wall's questionnaire which was used to collect data on job commitment of workers, while NPDV to calculate the monetary returns from the respondents and the qualitative approach was used to determine the challenges militating against job commitment among workers. Mean and percentages were used to analyze the data. The results are reported in tables and represented graphically. The results indicated that the percentage return of non-teaching staff of 0.00713 is more than the percentage return to civil servant workers of 0**.**019. This implied that the non-teaching earned more than their counterparts in the civil service. it was found that female demonstrated more job commitment in three components- organizational, affective and normative commitments with 2.49, 1.61 and 1.66 respectively; than the males. Though, the males reported 1.62 in continuance commitment implying their willingness to remain in their responsibilities in the workplaces due to fear of disruption of life, few options or uncertainty in getting better job opportunities, necessity and not being ready to make sacrifices. However, the overall aggregate means were below the decision rule of 2.50. Therefore, male and female workers in the organizations understudy disagreed on the basis that returns alone do not only affect or determine their job commitment.

Keywords: comparative analysis, education, return, job commitment, workers.

Introduction

Investment in education is regarded as a worthwhile investment. Generally, investment in education emphasizes how education increases the level of cognitive, productive and efficient human capability. However, this investment in education involves costs in terms of money, time, efforts and materials used up in the process of acquiring education. This is in line with Mulongo (2012), who stated that a person's education is an investment involving costs in terms of direct spending on education and the opportunity cost of the student. Affirmatively, Babalola (2015) asserted that decision to enroll in educational institution is an investment decision; and that investment in education, like other investments, involves costs. This implies that the decision to invest or acquire education is a worthwhile investment and attracts costs.

Cost of education is the cost incur in gaining education. Tiamiyu and Raji (2019) asserted that cost of education is the cost an individual incurs while acquiring or/and providing education. In the assertion of Babalola (2015), cost of education refers to the resources devoted to education which include direct money outlays and the indirect financial burdens (in form of opportunity costs measured as the loss of

income incurred either by the individual or by the society as a result of schooling). The scholar argued that cost implies that all those resources used up in education constitute cost either to an individual or the society. This agrees with Akangbou cited in Tonwe (2020) that costs of education are the real resources (material, human and time) used up in the production of improved individuals. Tonwe stated further that cost of education include the direct expenditures in fiscal form by individuals and society.

Regardless of the high cost, investment in education yields future returns. This is because it yields future returns. Research evidence has shown a link between investment in education and returns to education (Tiamiyu & Raji, 2019). More so, there is a consensus among scholars that education yields certain returns to the individuals who acquires it, (Boutayeba, 2017; Fngliang, Manli and Morgan, 2018; Oyetakin, Okedeji & Akinbulumo, 2019; Houcine & Zouheyr, 2019, Gunderson & Oreopuluos, 2020; Patrinos & Psacharopoulos, 2020; Henderson, Souto & Wang, 2020; Sargsyan, 2020; Li &Wang, 2021), however, these studies have showed conflicting and varying results pointing to the context-dependent nature of this field. In addition, research on returns to education is dominated by international scholarship, prompting the need for local research, yet little research has been carried on the subject-matter in Nigeria, particularly in Anambra State on returns to education. Therefore, this study sets to fill the knowledge void.

Defining the concept of returns to education, Teahq, Stanwick and Loveder (2017) referred to returns to education as the individual gain from investing in more education, which focused on the relationship between education attainment and earnings. It is the amount of income an individual generates yearly by capital investment in education which is expressed as the percentage of the total capital the individual invested in acquiring education. In addition, it is the rate of interest on the value of future educational income (cash flow) which is equal to the initial investment in education or the rate at which educational investment breaks even. It is a condition where the present cost of education (negative cash flow) equals the net present value of the benefits (positive cash flow) of the educational investment. It is used to determine the desirability of educational investment over time. Tiamiyu and Raji (2019), perceived returns as earnings and that earnings increase as the level of education increases. Return to education have been viewed at two levels: private and social rates of return. This is in agreement with Umar, Mohammed and Yusuf (2015) who stated that returns to education is the benefits of education which accrue to the individuals and the society at large. This implies that returns to education occurs at two distinct levels: private and social. Private return on education can be defined as benefits accruing to an individual as a result of investment in education. In tantrum, Romele (2013) defined private return as the advantage of education at individual level.

Private return on investment in education play a significant role in the choice of decision regarding education. A high private return constitutes a strong incentive for individuals to invest in (further) education beyond compulsory schooling. On the other hand, social returns to education are those benefits that accrue to the society as a result of increased number of educated people. The scholars further stated that returns to education is the benefits of education which accrue to the society. Return to education have been categorized into tangible and intangible rewards, benefits and advantages an individual receives as a result of his/her investment in education. This is supported by Tiamiyu & Raji, (2019) who asserted that returns to education is the reward which could be in the form of earnings and other social returns like honour, status and accommodating attitude. Agreeing, Gunderson and Oreopulous (2020) broadly classified benefits of education into two types – monetary and non-monetary; and linked it with the skills individuals received which increase their productivity as well as earnings at the workplace.

In the findings of Tiamiyu and Raji (2019), returns to education was viewed from the context of earnings and that earnings increase as the level of education increases. Okuwa cited in Tiamiyu and Raji (2019) computed private returns on higher education in Nigeria to find out variation in the rate of returns on different levels of education. Studies revealed that earnings increase as the level of education increases which results in increase in returns to individuals through higher pay (and for employers through improved productivity and performance. However, this is not case in some sectors of the economy. Interviews by the researcher shown that earnings do not necessarily increase as the level of education

increases. This implies that acquiring additional education does not result to increase in earnings of civil workers which may not be unconnected with declining decision to undertake or invest in additional schooling by the workers. This negates the assertions of Tiamiyu and Raji (2019), and Oreopulous (2020) that earnings increase as the level of education increases and linked it with the skills individuals received which increase their productivity as well as earnings at the workplace. The benefits, or the return to education, are therefore, important variables which influence schooling decision as well as commitment to their job.

Commitment is regarded as willingness of workers to accept the values as well as the goals of the organization. Baraka and Luicensi (2017) perceived commitment as the strong belief in and acceptance of the organizational goals and values. Further, the scholars stated that commitment shown the willingness to exert efforts considerably for and behalf of the organization towards achieving goals. In another dimension, commitment is seen as multi-dimensional construct which involves the willingness to accept values towards achieving the goals (Okafor, 2023). Commitment can be regarded as an element of job. It is defined as the expression of performance by an individual through identification, involvement and loyalty to the organization (Abdu, 2018).

Job commitment is regarded as the level of loyalty, dedication and engagement the employees feel toward their job or organization. Organizational commitment can be said to be the relationship between the workers and the organization as regards their willingness to accept responsibilities and remain in the organization to achieve its goals. according Meyer and Allan (1997), organizational commitment concerns basically with the relationship between an individual and an organization, and the desire of individual to remain in the organization or abandon it. This is in tantrum with Osemeke (2016) who perceived organizational commitment as the attitude reflecting employees' fidelity to their business and is a continuing course of action through which organization and its continuous achievement and wellbeing. The scholar elucidated organizational commitment into permanence, preference, identification and performance. Therefore, the presence or absence of these components in the organization can affect the commitment of workers in the organization. However, the fear of uncertainty and inadequate incentives tend to affect the commitment of workers towards their jobs. Osemeke (2016) noted that in the workplace is enveloped by the fear of downsizing, trouncing of job security, vast change in technology and the stress of having to do extra with less established variety of caring, and feisty workplace. Investigations have revealed that acquiring additional qualification has little or no impact on promotional package or procedure. Hence, investing in extra schooling becomes unattractive to workers. Coupled with the rising costs of schooling in the state which is completely borne by the individual with no concession either by the government or the establishment to at least reduce the overall cost effect on the meagre salaries of the workers. Also, with the dwindling economy with inflation rate of 21.82% (NBS, 2023), which has negatively impacted on the income of workers, is constantly deluding educational investment choices among workers. This situation makes it difficult or even impossible for workers or employees in the state to undertake further or extra schooling which is capable of increasing the stock of human resources for the state. This may have resulted to low level of cognitive, inefficient human capability and declining rate of productivity among staff in the state.

More so, many workers in the state display poor attitude toward work. It has been observed that many workers do not attain to their responsibilities. They tend to absent from duty and irregularly attend to work. Others have reported lack of or low enthusiasm towards their responsibilities in the workplace. It is even worrisome that many exhibit poor attitude towards job performance which may vary among male and female workers. Gender is regarded as the state of being either a male or female. According to Hailu et al., (2023), gender can be understood as a set of relationships. The scholars added that the way people dress, how they speak, and their patterns of consumption can suggest and express gender. Further, they noted that in African contexts, including the ones highlighted in this paper, binary gender is widely accepted and encompasses universal roles, such as father/mother, husband/wife, brother/sister, and so on (Mama, 2019). This state of affair in the state has been attributed as a factor affecting commitment of workers towards to their jobs in the Anambra state. Invariably, this state of affair will not only affect the organizational productivity in particular but also the overall output of the economy of Anambra state in general.

RESEARCH QUESTION

1. Is there any difference in return of civil service worker and non-academic staff in Anambra state?
2. Is there any difference between the job commitment of civil service workers and non-academic staff in Anambra state?
3. Is there difference between the job commitment of male and female workers in the state?

HYPOTHESIS

1. The job commitment of male and female workers do not significantly differ.

THEORETICAL FRAMEWORK

This study anchored on two theories: Human Capital Theory (HCT) and Theory of Organizational Commitment. HCT is traced to the works of classical authors such as Adams Smith (1776) and Alfred Marshal (1890). Further, the works of Mincer (1958), Schultz (1961), and Becker (1975) gave credence to the theory when they affirmed that asserts that individuals consciously choose to invest in themselves through various activities, usually education and training; and provides a framework for analyzing educational investment (Pateliene & Tamasauskiene, 2015).Theorists argue that an educated population is a productive population and emphasized how education increased the productivity and efficiency of workers by increasing the level of cognitive stock of economically productive human capability, which has been considered as equally or even more worthwhile than that of physical capital (Nwungwu & Nsude, 2020). The theory related to this study since education increases the level of productivity of workers as well as their efficiency through an increased level of cognitive skills and proficiency of the workers, it means that every individual/worker must be given opportunity to enhance his/her cognitive skills through acquisition or training as the case may be. The implication of the above is that education makes improved workers, impacts the society positively, accelerates economic development of any society or country and the returns to the individuals. However, these returns, in some sectors, do not increase with the increasing level of education which affect the level of commitment of workers in the organization. Hence the need to review the theory of organizational commitment.

Meyer and Allan (1997) developed three components or model of organizational commitment which include affective, continuance and normative commitments. Affective commitment deals on emotional attachment and affective feelings that workers feel towards their job or work; continuance commitment focuses on how workers see value or value the organization to the extent of continuing with it which may involve the benefits such as wages or salary, pension plans, friendships among others that are enjoyed by the workers in the organization and the normative commitment regards to the loyalty and gratefulness the workers have or feel towards the organization for the role it plays on their lives.

METHODOLOGY

The population comprised 96 (60 and 36) respondents from the department of educational management, faculty of education in Chukwuemeka Odomegwu Ojukwu University and Ministry of Lands in Anambra respectively. The sample of 20 (10 each from civil service and non- teaching staff) with 10 years of working experience was purposely drawn for the study. The researcher adapted commitment model questionnaire developed by Meyer and Allan (1997) and Cook & Wall's questionnaire which was used to collect data on job commitment of workers, while NPDV to calculate the monetary returns from the respondents and the qualitative approach was used to determine the challenges militating against job commitment among workers. The instrument was validated by three experts. They assessed the suitability of the instrument, its relevance and appropriateness in addressing the questions raised in the study. Their corrections and observations were included in the instrument. The reliability coefficient of 0.83 was obtained and seemed suitable for the study. The results are reported in tables and represented graphically.

Net Discount Present Value is a method of analysis which takes into account the changing value of money by assuming a rate at which the cost and benefits from education are discounted to present day value. In effect, the method tries to determine what the money value in twenty-year time is equivalent

to the present day given a rate of discount. However, the rate of discount to be used depends on the decision to be made or the source of funds to be used or used for the investment in education. More so, when the streams of educational costs and benefits are discounted by the decided rate, the net value obtained provides the yardstick for all decision to invest. If the NDPV is positive, then the educational project or investment is considered profitable.

On the other hand, if it is negative, then it is unprofitable to invest in extra or additional schooling.

The formula for NPDV = $\frac{B_1 - C_1}{1 + i}$

where B = benefits
C = costs
I = discount rate

RESULTS

Table 1: Is there any difference in educational return of civil service worker and non-academic staff in Anambra state?

Average earnings of civil servants and non-teaching staff for the period of 10 years

No. of years	CS	%CS	NtS	%NtS	Earning Diff.
1st year	632,161.2	0.0019	1,526,268	0.00079	894,106.8
2nd year	632,211.2	0.0019	1,756,434.5	0.00068	1,124,223.3
3rd year	632,161.2	0.0019	1,526,268	0.00079	894,106.8
4th year	632,161.2	0.0019	1,756,434.5	0.00068	1,124,273.3
5th year	632,198.2	0.0019	1,756,434.5	0.00068	1,124,236.3
6th year	632,161.2	0.0019	1,526,268	0.00079	894,106.8
7th year	632,161.2	0.0019	1,756,434.5	0.00068	1,124,273.3
8th year	632,201.2	0.0019	1,756,434.5	0.00068	1,124,223.3
9th year	632,161.2	0.0019	1,756,434.5	0.00068	1,124,273.3
10th year	632,161.2	0.0019	1,756,434.5	0.00068	1,124,273.3
Total	**6,321,738.8**	**0.019**	**16,873,845.5**	**0.00713**	**10,552,096.1**

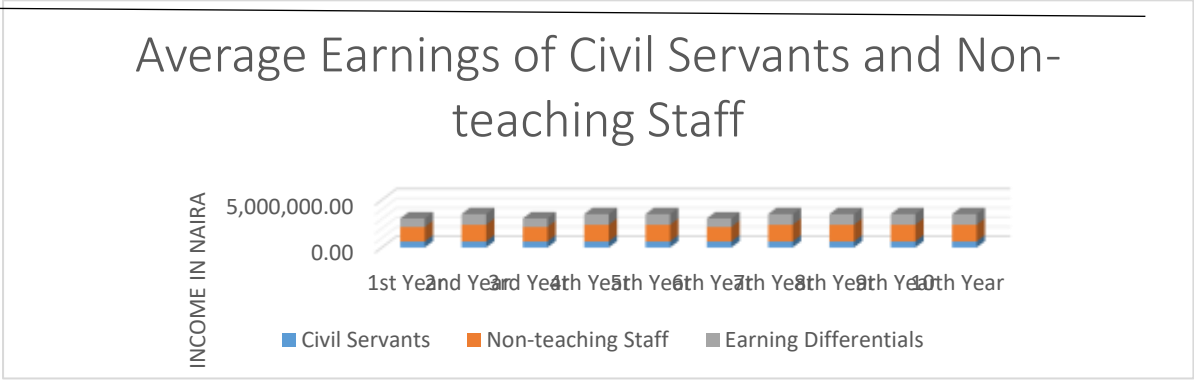


Table 2: Is there any difference between the job commitment of civil service workers and non-academic staff in Anambra state?

Job Commitment of Civil Servants and Non-teaching staff N=20							
		Civil Servants			Non-teaching Staff		
S/N	Items	Mean	SD	Decision	Mean	SD	Decision
1.	Organization Commitment	2.81	.3966	Agree	2.80	.0666	Agree
2.	Affective Commitment	2.80	.0666	Agree	3.20	.6000	Agree

3.	Continuance Commitment	3.20	.6000	Agree	3.10	.6332	Agree
4.	Normative Commitment	3.10	.6332	Agree	2.81	.7302	Agree
	Mean of Means	**2.98**	**.4241**	**Agree**	**2.98**	**.6574**	**Agree**

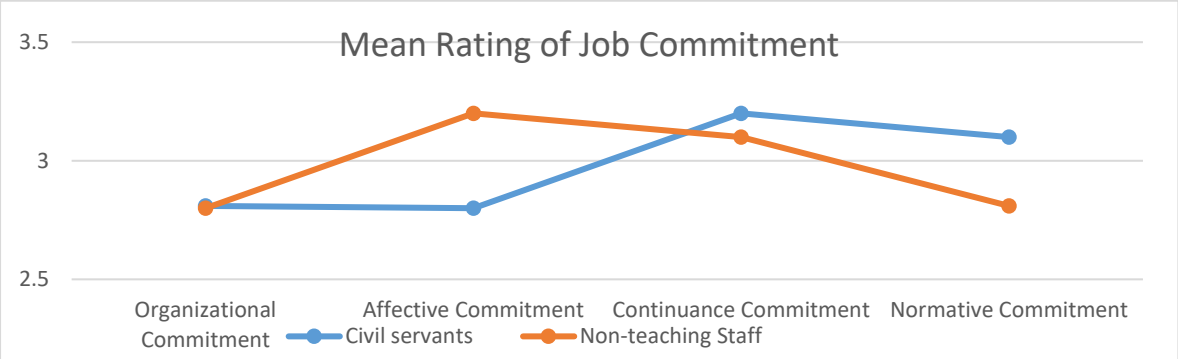
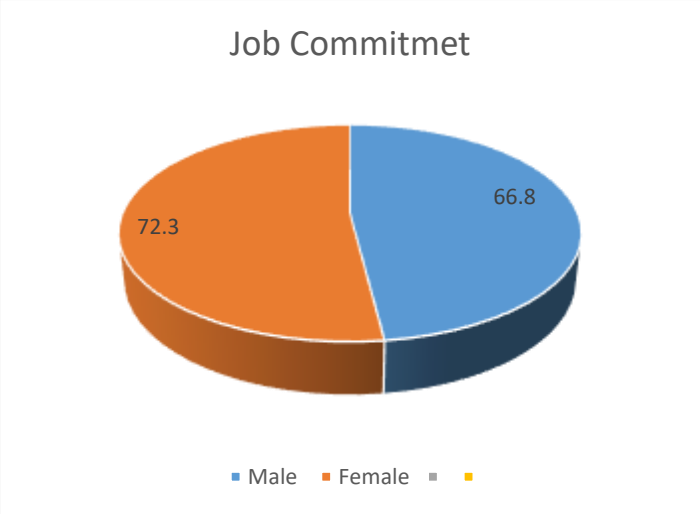


Table 3: Is there difference between the job commitment of male and female workers in the state?
The mean rating of the job commitment of male and female workers in the state

Gender	**OGQ**	**ACS**	**CCS**	**NCS**
Male				
	Mean	2.33	1.60	1.54	1.21
	N	10	10	10	10
	Std. Deviation	1.93005	1.82574	1.89737	1.72884
	Std. Error of Mean	.61034	.57735	.60000	.54671
Female					
	Mean	2.49	1.61	1.52	1.61
	N	10	10	10	10
	Std. Deviation	1.80848	1.0248	1.61933	1.89737
	Std. Error of Mean				
Total					
	Mean	2.41	1.61	1.53	1.44
	N	20	20	20	20
	Std. Deviation	1.59558	1.87715	1.71985	1.78517
	Std. Error of Mean	.25121	.41974	.38457	.39918



Note: the percent of the job commitment was got by summing the means of all the components of job commitment for each gender and converted into percentages

Ho_1: The job commitment of male and female workers do not significantly differ

Table 4: T-test analysis of job commitment of male and female workers do not significantly differ.

Correlations

		Gender	Org	Affective	Continuance	Normative
Gender	Pearson Correlation	1	.146	.027	-.060	-.144
	Sig. (2-tailed)		.540	.909	.803	.546
	N	20	20	20	20	20
O_C	Pearson Correlation	.146	1	-.330	-.048	.306
	Sig. (2-tailed)	.540		.155	.839	.190
	N	20	20	20	20	20
A_C	Pearson Correlation	.027	-.330	1	.191	.285
	Sig. (2-tailed)	.909	.155		.421	.223
	N	20	20	20	20	20
C_C	Pearson Correlation	-.060	-.048	.191	1	.598**
	Sig. (2-tailed)	.803	.839	.421		.005
	N	20	20	20	20	20
N_C	Pearson Correlation	-.144	.306	.285	.598**	1
	Sig. (2-tailed)	.546	.190	.223	.005	
	N	20	20	20	20	20

**. Correlation is significant at the 0.01 level (2-tailed).

DISCUSSIONS

Educational Return of civil service worker and non-academic staff in Anambra state. Table 1, shown the average earnings of civil service workers and non-teaching staff. The results indicated that the percentage return of non-teaching staff of 0.00713 is more than the percentage return to civil servant workers of 0.019. this implied that the non-teaching earned more than their counterparts in the civil service. The huge differences in the average earnings could be attributed to additional educational qualification which is a prerequisite for promotion in the educational sector. This agrees with Tiamiyu

and Raji (2019), who stated that and there is a link between investment in education and returns to education and added that earnings increase as the level of education increases. In addition, this shown that returns on education directly relate to additional year of schooling and increases as the level of education increases. However, this is not the case in the civil service as additional educational qualification is commended without any significant increment in salary resulting from extra schooling.

More so, Estrada and Gignoux, (2017) noted that the returns to education, is therefore, an important variable which influences schooling decisions. In other words, since the decision to invest in education is often influenced by the returns an individual expect to gain or receive at the completion of his/her education (Shagnik Chakravarty & Anvi, 2021), this explains the reluctance with which the civil service workers regard acquisition of extra schooling since there is no increasing or additional return attached to it.

Job commitment of civil service workers and non-academic staff in Anambra state.

From table 2, it shown the level of job commitment between the civil servants and non-teaching staff. The results depicted differences in the job commitment among the workers under investigation. In affective commitment, non-teaching staff had 3.20 while civil servants had 2.80. in continuance commitment, the job commitment of civil servants of 3.20 was greater than non-teaching staff with 3.10. in normative component, the civil servants shown difference with non-teaching staff with 3.10 and 2.81 respectively. While in the organizational commitment, there is relative level of job commitment between them. Generally, the results shown that differences exist in the job commitment between civil servants and non-teaching staff. While the civil servants shown more commitment in continuance, organizational and normative components, than their counterparts, the non-teaching staff job commitment differs only in affective component. This implies that the non-teaching staff are among other components, emotionally attached to their jobs and would want to spent their productive years in the organization; while the civil servants feel obliged to their organization based on certain measures such as financial benefits, conditions of service and contributions of the organization towards their lives/personal growth. This provides to assert that returns, to some extent affects the commitment of workers towards their job in the organization as seen among civil service workers.

From table 3, it was found that female demonstrated more job commitment in three components-organizational, affective and normative commitments with 2.49, 1.61 and 1.66 respectively; than the males. Though, the males reported 1.62 in continuance commitment implying their willingness to remain in their responsibilities in the workplaces due to fear of disruption of life, few options or uncertainty in getting better job opportunities, necessity and not being ready to make sacrifices. However, the overall aggregate means were below the decision rule of 2.50. Therefore, male and female workers in the organizations understudy disagreed on the basis that returns alone do not only affect or determine their job commitment. Therefore, it was found that job commitment of male and female workers differ significantly at 0.01 degree of freedom.

RECOMMENDATION

Based on the findings, it is recommended that;

1. The government should provide incentives for those wishing to undertake additional schooling.
2. Additional qualification should be factored into promotion and salary scale so that those with higher qualification will get commensurate pay and placement in the workplace.
3. The government should increase salaries or equalize the salaries of all workers in the state base on qualification to eliminate inequality of return as found in the study.
4. Researches can be furthered in other sectors using cross-sectional analysis and can also be comparatively using public and private organizations in the state.

CONCLUSION

From the foregoing, it has been found that the salaries of workers differ from one sector to another in the state. This is because disparities in return to individual worker can affect their commitment to their job. Though, the job commitment of the two group understudy has been similar, but they differ

significantly in some components pointing to the differences in their return to their educational attainments

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