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## Pension Administration and Pensioners' Welfare in Bayelsa State, Nigeria

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### ABSTRACT

Despite the fact that several states in Nigeria have established the contributory pension plan, which is thought to be more efficient and effective in terms of pensioners' welfare. Although the government of Bayelsa State, led by Governor Douye Diri has passed legislation stating that the contributory pension plan should be implemented going forward, Bayelsa State is struggling with the seemingly ineffective non-contributory pension plan. Because of this, this study looked at how pension administration, specifically the non-contributory pension plan, affects the welfare of pensioners in Bayelsa State, Nigeria. Specifically, this study investigated the impact of pensioners' documentation/ enrolment processes and prompt payment of gratuities on health welfare of pensioners. Using Taro Yamane to determine a sample size of 378 out of a population size of 7,056, questionnaires were administered on the sample size and 376 questionnaires were duly filled and returned. It was on this number of respondents that data obtained was analyzed. Findings from this study indicated that both pensioners' documentation/ enrolment processes and prompt payment of gratuities have a major effect on Bayelsa State's retired civil servants' health welfare programme. Because the contributory pension programme will guarantee that retirees are viewed as active participants in their own well-being, it was recommended that the Bayelsa State government enforce its implementation.

**Keywords:** Pension administration, Pensioners' welfare, Non-contributory pension scheme, Contributory pension scheme.

### 1. Introduction

The position of Hassan and Adegoke (2024) is that non-contributory and contributory pension schemes have been the main focus of previous Nigerian governments' pension programmes over the years. Government workers received both pensions and gratuities under the 1951 Pension Ordinance, which established a non-contributory pension programme which went into effect on January 1, 1946. Later, the Armed Forces Pension Act No 103 and the Pension Act No 102 were passed in 1979. Other pension systems were later established in 1987. A public worker must have served 15 years to get a pension under the Act. For a public servant to receive a gratuity, they must have worked for ten years. The 1992 Act required ten years of service for a pension and five years for a gratuity (Pension Decrees, 1979).

Unfortunately, Adeniji et al. (2019) indicated that pension managers were abusing the management of the pension funds under the non-contributory pension program. The non-contributory scheme was bedeviled with several issues, including inadequate funding, a lack of adequate records, disorganized administration, outright fraud, and worst still, the inability of pensioners to receive payments after retirement (Alzua et al., 2019). As a matter of fact, pensioners have experienced suffering, starvation, extreme poverty, and even death due to delays in the process and distribution of retirement benefits. Many of them went through rigorous stress and journeys for clearance and screening before they could be considered for payment. Despite days of travel and a grueling screening process, some of them still had no idea when or how much money they would get as a pension (Edino & Abraham, 2021).

These difficulties prompted Obasanjo's reform of pension administration, resulting in the establishment of the Contributory Pension Scheme, which is a popular name for the Pension Reform Act of 2004, whose purpose is to address shortcomings in previous defined benefit pension plan, as well as to ensure that pensioners have appropriate resources (Nwanne, 2015). In addition to addressing the lingering problems associated with the former pension scheme, issues such as sustainability, accountability, equity, flexibility and practicability were also guiding concepts. The new pension scheme was fully financed and contributory, as amounts are deposited into each employee's Retirement Savings Account (RSA), which is what sets it apart from the previous plan. The monies are held in private third-party custody, and assets are divided into individual accounts. It applies to all federal employees,

including those in the federal government, the Federal Capital Territory, and the commercial sector. This plan applies to all retirees born after 2007 (Ngo et al., 2024).

The entire purpose of pension reforms is to enhance present pension administrative structure in Nigeria, thereby improving the condition of retirees and invariably the economic fortunes of Nigerian pensioners. As a result, the 2004 pension reform act created obvious distinctions from what was available in Nigerian pension management before 2004. Bassey (2020) observed that post-2004, Nigeria established a comprehensive economy-wide pension scheme, encompassing all federal and civil servants, as well as private-sector employees with a workforce exceeding five individuals. The legislation further permitted individuals to manage Retirement Savings Accounts (RSAs). The 2004 Pension Reform Act presented numerous merits; however, Nigeria implemented another significant reform in 2014. The 2014 Pension Reform Act was enacted with the intention of enhancing Nigeria's pension system under former President Goodluck Jonathan. The law ensured Nigerian workers' retirement security in the future. In order to improve the effectiveness and accountability of pension administration, the Pension Reform Act of 2014 placed a strong emphasis on protecting pension contributions (Ngo et al., 2024). The Nigerian National Assembly repealed the Pension Reform Act No 2 of 2004 on July 1, 2014. The legislation seeks to enhance the administration of pensions in Nigeria, boost participation in the Pension Reform Scheme, and safeguard the interests of workers. It is an independent improvement over the Act of 2004 as an indication of Government and Stakeholders belief in the need to institute a pension scheme which works and provides stringent punishment for pension frauds. The 2014 Act increased the coverage of participation of the contributory pension, reviewed the penalties and sanctions to pension defaulters and employers. It is expected to be a robust scheme (Hassan & Adegoke, 2024).

Osuagwu et al. (2021) highlight a troubling reality: despite ongoing reforms, numerous pensioners in Nigeria continue to face significant concerns in getting their benefits, with no government level being exempt from this distressing situation. The narrative becomes increasingly disheartening at the state and local government tiers, as Nigeria continues to implement outdated strategies. The prevailing mindset among leaders appears to be exploiting these circumstances to further their own excessive ambitions and misappropriate public funds. As such, there have been so many challenges bedeviling the success of the pension reforms of successive government. These challenges include, but not limited to: low budget provisions, corruption, misappropriation, embezzlement and inadequate recordkeeping.

From the Bayelsa perspective, it is reported by Ngo et al. (2024) that Bayelsa State, along with 25 other States, is yet to implement the contributory pension program; instead, she continues to operate the non-contributory scheme, which comes with its own set of problems, characterized by high level of death profile, backlogs of unpaid gratuities, pension arrears, non-implementation of consequential minimum wage structures, physical verification exercises, delays in enrollment on payroll, to mention but a few. The government does not appear to recognize the recent pension's ability to resolve the demands of retirees in comparison to the previous one. Reports from the official website of the Nigerian Pension Commission ([www.pencom.gov.ng](http://www.pencom.gov.ng)) affirm that as at June, 2024, the Debt Management Office of Nigeria (DMO) reported a figure of over 22 Billion as outstanding gratuity debt for Bayelsa State. These problems, among others, have given rise to the need to critically scrutinize the suitability of the non-contributory pension scheme in addressing the demands of retired civil servants in Bayelsa State.

In addition to this challenge, although there have been a handful of studies conducted on pension administration in several regards, with a few on relating it with welfare of pensioners in the public sector of other States in Nigeria (Ngo et al., 2024; Hassan & Adegoke, 2024), there is no extant study on pension administration and welfare of pensioners in Bayelsa State, as at the time of this research. It is on this knowledge gap that this study, intends to bridge. It is on this note that this study examined pension administration and pensioners' welfare in Bayelsa State, Nigeria.

The goal of this study is to ascertain the effect of pension administration (using pensioners' documentation/ enrolment process and prompt payment of gratuities, as measures) on pensioners' welfare (proxy by health scheme) in Bayelsa State. On the basis of the specific objectives of the study, research questions are raised and research hypotheses are formulated and expressed.

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## 2. Literature Review

### Conceptual Review

#### Pension Administration in Nigeria

On one hand, a pension can be defined as regular payment of a specified amount, other than salary, made to a person or his or her surviving dependents in exchange for past services provided. A pension constitutes a form of retirement plan that ensures a monthly income upon reaching retirement age (Udonsek, 2020). In other words, a pension represents a financial reserve accumulated by an employer, an employee, or both, designed to provide a source of income for individuals upon their retirement. It guarantees that individuals will not find themselves in a precarious financial situation during their later years. The objective is to ensure that workers attain a sense of security through the implementation of programs designed to offer guaranteed income upon retirement or to their beneficiaries in the event of their demise. A pension is a tool for managing one's work. It can be used in a company to achieve and maintain specific levels of labor productivity. According to Armstrong (2010), pensions assist employees in reintegrating into society after they have left their jobs. This tool serves as a significant asset for management in uplifting employee morale, potentially resulting in increased efficiency and productivity for both the workforce and the organisation at large. Adeniji et al. (2019) assert that the rationale behind the pension system stems primarily from an organization's ethical duty to provide employees with an adequate level of social security, especially for those who have dedicated long periods of service. Second, the company must demonstrate that it cares about its employees' interests by offering a pension plan. Finally, it serves as a source of incentive for employees in a company.

Ekemam and Obi (2021) articulate that pension administration encompasses the oversight, management, and governance of the pension plan and pension fund, along with its investment strategies. In Nigeria, it is mandated that employees participate in a pension program as stipulated by the 2004 Pension Reform Act (PRA). According to the framework, all sector workers in companies with more than five employees are eligible for retirement benefits. The National Pension Commission was also established by the Act, and it is tasked with the regulation, supervision, and assurance of pension management that is seen to be effective. In addition, the Commission is in charge of giving approval, licensing, and other oversight functions relating to pension fund administration, as well as the establishment of guidelines for the administration and investment of pension funds within the country.

The legislation mandates that licensed Pension Fund Administrators (PFAs) are charged with the task of managing pension funds. PFAs establish, oversee and manage pension funds and assets in accordance with the Act, and maintain comprehensive financial records for stewardship. Nevertheless, the Act mandates that an independent Pension Fund Custodian (PFC) must receive all employer contributions within a 24-hour timeframe, inform the PFA, and securely hold pension assets in trust for the employee. The PFC oversees the PFA's operations and safeguards them against unauthorized access and trade. Pension fund assets cannot be used to meet the financial requirements of either the fund itself or any other external party. Pension administration system is a system that is expected to be transparent, accountable and responsive to the needs of its important and most vulnerable stakeholder, the pensioners (Edino & Abraham, 2021).

### **Concept of Pensioners Welfare**

In the view of Ekemam and Obi (2021), financial limitations and inadequate health insurance coverage frequently make it difficult for retired civil servants in Nigeria to obtain healthcare services. As retirees' health conditions cause them to become more reclusive, this can result in even greater social isolation. Inadequate housing conditions can also have a big social impact on them. To Fiiwe (2020), insufficient health policies cause many retirees to live in poor health. Due to their higher risk of respiratory disorders and other illnesses, retirees with poor health have a detrimental social welfare impact. Without a doubt, the welfare of civil servants is greatly impacted by social ramifications such as isolation, limited access to protection services and poor health. Policies that prioritize the needs of retirees, such as better healthcare, housing and social support services, are necessary to address these social challenges. Besides, retired civil servants in Nigeria frequently deal with health issues that may have a detrimental effect on their well-being. Their health and well-being are impacted by inadequate welfare. Many of them live in substandard housing conditions (Okoye & Ofuebe, 2016). More often than not, they have to depend on family members, which raises their risk of developing respiratory disorders and other illnesses. Another major issue facing retired civil servants is the government's poor provision of reasonably priced healthcare facilities, according to Adeniji et al. (2019).

### **Theoretical Framework**

The paper is grounded in the theoretical framework established by Peter Blau's social exchange theory (1964). The origins of the theory can be connected to the contributions of George Homans (Ritzer, 2008). The discussion centres on the expected benefits linked to interpersonal relationships, as derived from the micro perspective that Homan has integrated into the theoretical framework. Blau (1964) departed from the micro perspective established by Homans. He transitioned from a nuanced examination of informal group dynamics to a sophisticated analysis at the formal organisational level. He posits that the primary sociological aim of examining physical interactions was to set a basis for understanding the social composition that emerge and the dynamic social forces that describe their progression.

In organisational literature, social exchange is primarily understood through two significant frameworks: one that encompasses a broad exchange interplay among staff and the organisation and another that delves into the more specific dyadic interactions between leaders and followers (Settoon et al., 1996). On a global scale, employees cultivate a collective understanding regarding the degree to which their organisations prioritize their well-being. Elevated perceptions of organisational support are believed to engender a sense of obligation among individuals to reciprocate towards the organisation, which employees may fulfil by demonstrating various positive job attitudes. To enhance this notion, the perception of organisational support correlates with the belief that the organisation will meet its exchange commitments. Labour unions often form social ties with their employers via negotiations and agreements. The parties depend on each other to keep their contractual and social obligations. Worker strikes in informal workplaces like the Nigerian civil service come from this social contract breach.

### **Empirical Review**

The study conducted by Ngo et al. (2024) examined the implication of pension reform law on the wellbeing of retired civil servants in Rivers State, Nigeria from 2012 to 2023. Two research hypotheses were developed so as to accomplish the objectives of the study, while adopting a quantitative research design. Conducting the study, using a population size of 8,760 retired civil servants in Rivers State, the study found that although the pension reform law has been successful in guaranteeing that retired civil servants in Rivers State receive their pensions on time, issues with lack of transparency, corruption and bureaucratic bottlenecks still remain. Among others, the study suggested that authorities give retirees clear information and update pension account statuses on a regular basis.

In 2024, Hassan and Adegoke ascertained the effect that Contributory Pension Scheme (CPS) has on retirees in several universities in Southwest Nigeria. The study carefully selected 125 retirees using the Taro Yamane method, and questionnaires distribution served as its major source of data collection. The findings indicated that the contributory pension scheme did not exert a substantial influence on retirees' welfare ( $t = .207, p < 0.05$ ). One useful recommendation arising from the study was that the factors militating against the achievement of this objective of enhancement of the retirees' welfare in the institutions by the contributory pension scheme be identified.

### 3. Methodology

This study employed a descriptive survey design, while questionnaire administration served as the main means of obtaining relevant information from respondents. The study's participants were retired civil servants in Bayelsa State. As of the time of this investigation, there were 7,056 retired civil servants in the State (Bayelsa State Pensions Board, 2023). However, this study purposively selected a sample size of 378 respondents via the instrument of Taro Yamane formula. The study used descriptive statistics to compile and display data on the research hypotheses because of the nature of the close-ended questionnaire that was used. This made it possible for the researcher to look for trends in the data and determine how different variables related to each other. The research hypotheses were tested at the 0.05 level of significance using chi-square.

### 4. Results and Discussion

#### Data analysis

**Table 1:** Pensioners' documentation/ enrolment processes

S/N	Effect of Pensioners' Documentation Processes	SD f(%) 1	D f(%) 2	A f(%) 3	SA f(%) 4	Total	Mean	SD	Remark
1.	The pensioners documentation process is very effective	107 (28.46%)	112 (29.79%)	99 (26.33)	58 (15.43%)	376 (100)	2.71	1.04	Disagree
2.	The documentation process is very transparent	105 (27.90)	113 (30.05%)	96 (25.53%)	62 (16.49%)	376 (100)	2.69	1.05	Disagree
3.	Effective or fast capturing of pensioners	131 (34.84%)	98 (26.06)	88 (23.40%)	59 (15.69%)	376 (100)	2.80	1.08	Disagree
4.	There are no delays in the processing of pensioners documents	109 (29.07)	121 (32.27%)	83 (22.13%)	62 (16.53)	376 (100)	2.73	1.05	Disagree
5.	The administrative procedure is easy	149 (39.63%)	88 (23.40%)	71 (18.23%)	68 (18.09%)	376 (100)	2.85	1.13	Disagree

**Source:** Field Survey, 2025.

The mean and standard deviation ratings, as well as the corresponding percentages and frequency counts on pensioners' documentation/ enrolment processes in Bayelsa State were displayed in Table 1. The pensioners' documentation process is perceived not to be very effective by the respondents, with a mean rating of 2.71. The corresponding percentages are as follows: 107 people (28.46%) strongly agree, 112 people (29.79%) agree, 99 people (26.33%) disagree, and 58 people (15.43%) strongly disagree. 1.04 was the standard deviation. Based on the findings, it was determined that the majority of Bayelsa State's retired civil servants agree with the statement about the documentation and enrolment procedures for pensioners.

With a mean rating of 2.69, retired civil servants in Bayelsa State confirmed that the documentation process is not very transparent. 62 people (16.49%), strongly disagreed, 96 people (25.53%) disagreed, 113 people (30.05%) agreed, and 105 people (27.90%) strongly agreed. 1.05 was the standard deviation. These results firmly refuted the notion that retired civil servants in Bayelsa State have a very transparent documentation process.

With a mean rating of 2.80, retired civil servants in Bayelsa State claimed that there is no efficient or quick way to capture pensioners, which results in delays for retirees. The results showed that 131 people (34.84%) strongly agreed, 98 people (26.06%) agreed, 88 people (23.40%) disagreed, and 59 people (15.69%) strongly disagreed. 1.08 was the standard deviation. to 107 individuals (28.46%) strongly agreeing (SA), 112 individuals (29.79%) agreeing (A), 99 individuals (26.33%) disagreeing (D), and 58 individuals (15.43%) strongly disagreeing (SD). The sum of participants for this item was 376. The standard deviation was 1.04. on this ground, it was inferred that a majority of retired civil servants in Bayelsa State felt that the process of capturing pensioners was poor.

With a mean rating of 2.73 and standard deviation of 1.05, retired civil servants in Bayelsa State opposed the view that there are no delays in the processing of pensioners documents encountered. The results indicated that 109 respondents (29.07%) strongly disagreed, 121 people (32.27%)

disagreed, 83 people (22.13%) agreed, and 62 people (16.53%) strongly agreeing. Therefore, the findings herein suggested that the processing of pensioners documents for retired civil servants in Bayelsa State is faulty, thereby leading to delays.

With a mean rating of 2.85 and standard deviation of 1.13, the position of retired civil servants in Bayelsa State is that the administrative procedure in the pension system is difficult. The results revealed that 149 people (39.63%) strongly disagreed, 88 people (23.40%) disagreed, 71 people (18.23%) agreeing, while 68 individuals (18.09%) strongly agreeing. The indication is that retired civil servants perceived that the administrative procedure is not easy in the pension system in Bayelsa State.

In summary, the thorough examination of the data in Table 1 highlight the fact that retired civil servants in Bayelsa State find the documentation and enrolment procedures for pensioners to be laborious when trying to access their benefits.

**Table 2:** Prompt payment of Gratuity

S/N	Influence of Prompt Payment of Gratuity	SD f(%) 1	D f(%) 2	A f(%) 3	SA f(%) 4	Total	Mean	SD	Remark
1.	Retirees experience prompt payment of their gratuities	109 (28.99%)	122 (32.45%)	78 (20.74%)	67 (17.81%)	376 (100%)	2.73	1.07	Disagree
2.	There are no unnecessary bottlenecks and lobbying during payment of gratuities	126 (33.51)	133 (35.37%)	88 (23.40%)	29 (7.71%)	376 (100%)	2.95	0.94	Disagree
3	The non-contributory pension scheme is not prone to administrative flaws	99 (26.33%)	98 (21.28%)	99 (26.33%)	80 (26.05%)	376 (100%)	2.57	1.09	Disagree
4.	The non-contributory pension scheme improves retirees welfare	104 (27.66%)	98 (26.06%)	75 (19.94%)	99 (26.33%)	376 (100%)	2.55	1.15	Disagree
5.	The government does not owe us any pension arrears	126 (33.51)	133 (35.37%)	88 (23.40%)	29 (7.71%)	376 (100%)	2.95	0.94	Disagree

**Source:** Field Survey, 2025.

The mean and standard deviation ratings, as well as the corresponding percentages and frequency counts on prompt payment of Gratuity to retired civil servants in Bayelsa State were displayed in Table 2. With a mean rating of 2.73 and standard deviation of 1.07, retired civil servants in the State believed that their gratuities were not being promptly paid. Interestingly, 109 respondents (28.99%) strongly disagreed, 122 individuals (32.45%) agreed, 78 of them (20.74%) agreed, and 67 individuals (17.81%) strongly agreed. In relation to these findings, it is safe to conclude that retired civil servants in Bayelsa State are not paid their benefits as and when due.

With a mean rating of 2.95 and standard deviation of 0.94, pensioners in Bayelsa State confirmed that unnecessary bottlenecks and lobbying during payment of gratuities significantly and negatively affect the prompt payment of gratuities under the Non-Contributory Pension Scheme system. In their response, 126 people (33.51%) strongly disagreed with the issue of prompt payment, 133 (35.37%) disagreed, 88 respondents (23.40%) agreed, and 29 individuals (7.71%) strongly agreeing. Thus, these results confidently suggest that retired civil servants experience unnecessary bottlenecks and lobbying during payment of their gratuities.

Retired civil servants in Bayelsa State also opposed the notion that the non-contributory pension scheme is not prone to administrative flaws, with a mean rating of 2.57 and standard deviation of 1.09. From responses gathered, 99 people (26.33%) strongly disagreed, 98 individuals (21.28%) agreed,

99 respondents (26.33%) agreed, while 80 persons (26.05%) strongly agreed that there are no administrative flaws. It can then be inferred that retired civil servants opined that the non-contributory pension scheme operational in Bayelsa State is prone to administrative flaws.

The non-contributory pension scheme is perceived not to improve retirees' welfare in Bayelsa State, with a mean rating of 2.55 and standard deviation of 1.15. This was evident through the responses of 104 individuals (27.66%) strongly disagreeing, 98 individuals (26.06%) disagreeing, 75 respondents (19.94%) agreeing, and 99 people (26.33%) strongly agreeing that the non-contributory pension scheme has improved the welfare of retirees in the State. However, these findings confidently negate that assertion and conclude that the non-contributory pension scheme operational in Bayelsa State does not improve retirees' welfare.

On whether the government does not owe retired civil servants in Bayelsa State any pension arrears under the non-contributory pension scheme system, it was observed that the case is contrary as indicated by a mean rating of 2.95 and standard deviation of 0.94. The responses included 126 individuals (33.51%) strongly disagreeing, 133 individuals (35.37%) disagreeing, 88 individuals (23.40%) agreeing, and 29 individuals (7.71%) strongly agreeing that there are no outstanding arrears in the pension of retirees. These results confidently suggest that respondents disagreed that there the Bayelsa State government does not owe pensioners any pension arrears.

Overall, it can be inferred from the data analysis in Table 2 that retired civil servants in Bayelsa State were not in agreement about the timely **Test of Hypotheses**

**Ho 1:** Pensioners' documentation / enrolment processes have no significant impact on pensioners' health scheme in Bayelsa State.

Cells	Fo	Fe	Fo – Fe	(Fo – Fe) <sup>2</sup>	$\sum(Fo - Fe)^2 \div Fe$
A	42	36.862	5.138	26.399	0.716
B	21	26.138	-5.138	26.399	1.010
C	31	42.713	-11.713	137.194	3.212
D	42	30.287	11.713	137.194	4.530
E	95	82.5	12.5	156.25	1.894
F	46	58.5	-12.5	156.25	2.671
G	52	57.926	-5.926	35.117	0.606
H	47	41.074	5.926	35.117	0.855

$$X^2 = 15.494$$

$$\text{Degree of freedom (df)} = (R-1)(C-1) = (2-1)(4-1) = 3$$

Based on the provided data, the critical value derived from the chi-square distribution Table is 7.815 at the 5% significance level with a degree of freedom (df) of 3. The computed chi-square statistic is 15.494. Since the computed chi-square of 15.494 is greater than the critical value of 7.815, the null hypothesis is rejected, and it is concluded that the process of documentation and enrolment of pensioners has significant impact on pensioners' health scheme in Bayelsa State.

**Ho 2:** There is no significant effect of prompt payment of gratuity on pensioners' health scheme in Bayelsa State.

Cells	Fo	Fe	Fo – Fe	(Fo – Fe) <sup>2</sup>	$\sum(Fo - Fe)^2 \div Fe$
A	40	35.106	4.894	23.951	0.682
B	20	24.894	-4.894	23.951	0.962
C	36	30.426	5.574	31.069	1.021
D	16	21.574	-5.574	31.069	1.440
E	100	94.202	5.798	33.617	0.357
F	61	66.798	-5.798	33.617	0.503
G	44	60.266	16.266	264.583	4.354
H	59	42.734	-16.266	264.583	6.191

$$X = 15.512$$

$$\text{Degree of freedom (df)} = (R-1)(C-1) = (2-1)(4-1) = 3$$

With three degree of freedom derived from the computed data and a significance level of 0.05, the critical value derived from the chi-square table is 7.815. On the other hand, the computed chi-square statistic is 15.512. Given that the computed chi-square statistic (15.512) exceeds the critical threshold (7.815), the null hypothesis is rejected, and it can be concluded that there is significant effect of prompt payment of gratuities on pensioners' health scheme in Bayelsa State.

### Discussion of findings

#### Pensioners' documentation / enrolment processes and pensioners' health scheme in Bayelsa State.

The careful and critical examination of the data in Table 1 highlighted the fact that retired civil servants in Bayelsa State find the documentation and enrolment procedures for pensioners to be laborious when trying to access their benefits, hence it can be concluded that the process of documentation and enrolment of pensioners has significant impact on pensioners' health scheme.

#### Prompt payment of Gratuity and pensioners' health scheme in Bayelsa State.

Upon thorough examination of the data in Table 2, it was discovered that retired civil servants in Bayelsa State believed that there is no timely and prompt payment of gratuities to pensioners. Therefore, it can be concluded that there is significant effect of prompt payment of gratuities on pensioners' health scheme.

## 5. Conclusion and Recommendations

The research ascertained the impact of pension administration on pensioners' welfare in Bayelsa State, specifically examining the effect of pensioners' documentation/ enrolment process and prompt payment of gratuities on health scheme of pensioners. Having analyzed related data, it was observed that both pensioners' documentation/ enrolment process and apt payment of gratuities have significant implication on pensioners' health scheme in Bayelsa State.

In light of the above, the following suggestions are made:

- i. Since the Contributory Pension Scheme has been shown to benefit pensioners more than the Non-Contributory Pension Scheme, the government of Bayelsa State ought to enforce its implementation.
- ii. To improve efficiency and streamline administrative procedures, the government of Bayelsa State, and Nigeria at large, should work to streamline payments and adopt technology-driven solutions. By doing this, record-keeping systems will be improved, and as such mistakes and delays will be reduced.

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