

Effects of Pension Administration on Civil Servants in Nasarawa State Head of Service Lafia

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Abstract

The work was designed to assess the issues and challenges of Pension Administration on Civil Servants in Nasarawa State Head of Service Lafia. The work adopted a survey method. As the instrument of data collection, oral interview and research questionnaire were used. The analysis of the questionnaire was done based on percentages, allowing the greater or less than factor to influence the judgment gotten from the responses. After which it was discovered that Nasarawa State Head of Service Lafia have a policy on Pension Administration and also, the causes of delay in the administration of pension and gratuity in Nasarawa State Head of Service Lafia is due to poor record system, diversion of allocated funds and also, outright fraud irregularities that ineligible pensioners are on the payroll. Based on the followings, we suggest that since the Nasarawa State Head of Service Lafia have a policy on Pension Administration, the service should ensure the sustainability of this policy towards the growth and productivity of the service and also, the management of the service should find means of handling the poor record system that causes delay in the administration of pension and gratuity within the service by developing adequate record system and ensure that problem associated with diversion of allocated funds are stopped and also, outright fraud irregularities are discouraged whereas the service should ensure that eligible pensioners are on the payroll. Penalty should also be meted out to those who steal pensioner's funds to prevent others who may have the mind and the erring operators to forestall more pension scams in the State.

Keywords: *Pension Administration, Civil Servant, Retirement, Service, Beneficiaries, Pensioners*

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Background to the Study

The effect of pension administration in Nigeria cannot be overemphasized; as Nigeria which is a former colony under the British rule received the pension tradition into its public sector that is entirely modeled after the British structure to enable individuals who leave the service of government have a better life after retirement. In the year 1951, the first legislative document on pension in Nigeria was introduced. Although, this Ordinance which had it retroactive effect from January 1, 1946, provided public servants with both pension and gratuity after leaving the service of government. In 1961 the National Provident Fund (NPF) scheme was established as the first legislation to address pension matters of private organizations in Nigeria.

As a social security saving scheme, the Nigerian Provident Fund is a compulsory plan that enables employees and employers to contribute in equal proportions for the benefit of the workers. Also, the money contributed to this NPF will be paid back to members as a periodic payment, normally on monthly basis for life when they retire from service due to old-age or disability or in the case of voluntary retirement when the individuals might have spent more than 10 years in the service of government. Despite all this, pension administration in Nigeria is governed by the Pension Act of 1979 and later by the Pension Act of 1990 as amended in 1991 by Pension Regulations which covers both civil and public services as well as statutory bodies in the public sector. The amended Act provides members with benefits in terms of gratuity (a single, lump sum payment) and pension payments (a periodic payment, normally on monthly basis for life). Although, before this time the gratuity and pension for the public servants were not treated as rights but as privileges to members. Under the provisions of the 1979 Pensions Act, both gratuity and pension were salary rate related and were financed completely by the government without any contribution by the workers.

Pensions administration which is a form of social security against old-age poverty and other uncertainties have attracted great interest virtually everywhere in the world, both in developed, developing and under-developed countries (Casey, 2011, cited in Taiwo, 2014). Due to pressures from ageing populations, many nations of the world are currently adopting pension reforms as a means to either increase the length of contribution to qualify for full pension or as a means to reduce the rate of pension or both in the economy which is complemented by private pension and individual saving. To this effect, one can say that the Nigeria's Pension Reform Act 2004 is in line with global practice but not applicable in reality. Since the scheme which is financed publicly by the workers and administered, have become a problem and a big issue of concern to policymakers, government, administrators and the general public at large. The scheme has become a problem not because it is meant to address the general well-being of the people who have retire from the service of government (pensioners) and the old-age (elderly), but because most of the activities of the scheme are not well planned for and they lack financial stability.

This is because the annual budgetary allocation for the scheme has been one of the most vulnerable items in budget implementation in view of resource constraints. In the case where budgetary provisions are being made for the scheme, inadequate and untimely release of these

funds lead to delays in payment and possible accumulation of arrears of the retirees. However, current huge accumulation of these arrears of the retirees, due to political instability and unstable labour policies in the past had endangered massive premature retirements thus creating an unstable pensioner to- active worker ratio, the practice of restrictive investment policies which limit the capacity of funds to grow are among the crisis faced by pensioners in the state.

Although, as a form of arrangement that hopes that at retirement from the service of government, retirees will not be stranded financially as this reform is not a new issue in any part of the world. It is usually a continuous process especially with the ever changing economic and political processes witnessed everywhere in the world (Blake, 2003).

The adoption of the new pension reform by the Nasarawa State Government which is a social welfare scheme for the aged and is contributory in nature with the intention of ensuring that every person/individual who has worked for the state receives his or her retirement benefit as at when due by ensuring that workers save to cater for their livelihood during old age (Nasarawa State Public Service Rules, 2017). To this effect, the study assesses the effects of pension administration on Civil Servants in Nasarawa State Head of Service Lafia to understand its effects on retirees and how challenges of these pension schemes can be minimized towards the growth and development of the state.

Statement of the Problem

Pension administration in Nasarawa State has become a big issue with thousands of pensioners and retirees in the state living in abject poverty and they are often neglected and not properly catered and looked for after retirement from the service of government in the state. This is because, the individuals concerned after spending a quality part of their productive life working to earn a living, cannot in this old age (after retirement) sustain and maintain a good standard of living to which can be compared to what he/she has spent while in active service of the state. This practice has brought a lot of untold hardships, pains and sufferings to pensioners as gratuities are not paid, the monthly take home is being paid in percentage which resulted in accumulation of huge retirement benefits owed to retirees. Subsequently, many of the beneficiaries had to wait for several months and in some cases many years as in the case of the staff of Nasarawa State Head of Service, Lafia for the payment of their gratuity and annuity.

The overall effect and consequence has led many retired workers die out of frustrations and lack of funds to maintain their lives, especially in old age when they could no longer engage in any meaningful job. Many existing pension administrators could no longer live up to expectation as the hope of many pensioners was dashed. Even at that age, they went through tough times and rigorous processes before they are eventually paid the pension, gratuity and other retirement benefits. It is against this background that the research will address the crucial problem; What are the causes of delay in the administration of pension and gratuity in Nasarawa State Head of Service Lafia? Are there regulations guiding the administration of pension and gratuity in Nasarawa State Head of Service Lafia? and What are the effect of the delay on the retired workers, especially in the Nasarawa State Head of Service Lafia?

Objectives of the Study

The objectives of the study include;

- i. To identify the causes of delay in the administration of pension and gratuity in Nasarawa State Head of Service Lafia.
- ii. To examine if there are regulations guiding the administration of pension and gratuity in Nasarawa State Head of Service Lafia.
- iii. To find out the effect of the delay on the retired workers benefits, especially in the Nasarawa State Head of Service Lafia.

Conceptual Framework

Concept of Pension Administration

Pension is the monthly lump sum paid to an individual who has spent his productive life working for the service of government because he/she has worked with the organization paying the sum which is now paid back to the retired officer until his/her death. According to Ayegba, James & Odoh, (2013), a pension is a way of catering for the welfare of the retirees which is a periodic income or annuity payment made at or after retirement to employees who has become eligible through age, earnings and service to ensure that at old age the retired personnel is not be stranded financially.

To Amos, (2008) he sees pension administration as a means of surviving on retirement and having a standard of living that is reasonable and consistent with what they enjoy while in active service of government. It is also the amount set aside either by an employer or an employee or both to ensure that at retirement, there is something for employees to fall back on as income.

According to Ozor (2006), pension can be defined as a lump sum payment paid to an employee upon his disengagement from active service. The payment is usually paid in monthly installments in the form of salary. Again, it is a financial package which legally specifies its organization and operation so as to provide rest of mind to workers sustain or spur them to more productivity and ensure that a pensioner and his dependents live a decent life. By and large, pension can be seen as a monthly benefits paid to a retiree of government or a company who has spent 35 years or has reach 60-65 years of age in active service with the organization and has reached the statutory age of retirement.

Concept of Civil Servant

The public sector comprises a range of employment regimes. Unfortunately, there is no standard definition of civil servant or civil service. Arrangements vary between countries, though generally the civil service constitutes a distinct body of staff within the public sector. (In other words, there are often numerous groups public employees in addition to civil servants.)

The civil services are the public officials who advise and assist Government Ministers in the running of their Departments. Adamolekun (2002), states that the civil service is commonly used as the synonym of the machinery of the government, this is so in Britain and most

common wealth countries of Sub-Saharan Africa. In the British conception, the civil service is used to refer to the body of permanent officials appointed to assist the decision makers.

The civil service according to the 1999 constitution, section 318 sub sections 1 is: Service of the Federation (state) in a civil capacity, staff of the office of the President, (Governor), the vice President, (Deputy Governor), a ministry or department of the federation (state), assigned with the responsibility for any business of the government of the federation (state).

The term civil service is normally used when referring to the body of men and women employed in a civil capacity and non-political career basis by the Federal and state Governments primarily to render and faithfully give effect to their decisions and implementation (Ipinlaiye, 2001). Such career officers normally derive their appointment from the civil service commission, which also exercises power of delegating duties and responsibilities to department in accordance with laid down rules.

Concept of Retirements

Retirement is a phase of life that every employee must reach whether prepared for or not. It is the point in time when an employee chooses to leave his or her employment permanently (which could be voluntary or involuntary), and generally coincides with the employee's eligibility to collect retirement resources ranging from social security to company pensions, (Adeniji, Akinnusi, Falola, and Ohunakin, 2017).

Retirement is a transition whereby an employee withdraws from active service to the role of a retired person. Olatunde and Onyinye (2008) explain retirement as a process whereby an employee moves from being active to another (retired), which is described as the second stage of life. To Nwajagu (2007), retirement can come through voluntary retirement, compulsory and mandatory retirement. Voluntary retirement occurs when the employee on its own decides to disengage from active work especially due to personal reasons ranging from bad health to having to spend more time with the family. It is an inevitable stage in someone's life be it in the private or public service, it is a period in time whereby one's effort in an organization and role as a paid worker ceases, (Agoro, 2009; Ahmed, 2007; Bassey and Asinya, 2008).

Effect of Pension Administration on Civil Servants in Nigeria

The importance of pension administration on Civil Servants in Nigeria cannot be over emphasized, despite its importance it has become a major problem face by government, employees and retirees, not only in the aspect of contribution but also on the payment of this contribution to the concerned persons. A critical look at the administration of pension administration on Civil Servants generally indicates some militating factor against prompt payment of retirees. Every person employed for several numbers of years would one time be retired of his/her post either voluntarily and be given a name, pensioner or retirees. At that point in time he/she starts collecting meager amount monthly called pension. One is said to be retired if one is not working full time and derives at least the largest portion of his/her financial support from pension payment and this continue until the retiree (ceases to live again (die).

However, the attitude of the beneficiaries over long period of time have called researchers attention to point out problem associated with the system of payment and at the same time suggest valuable solutions to the improvement of the system. According to the pensions decree No 102 of 1979 section 4 (1) the statutory age of retirement of public servants is 60 years while judiciary officials retire at the age of 65. Consequently, the civil service re-organization decree 43 of 1988 had add the modification that officers should now retire from service on attaining the age of 60 years or 35 years of services which ever that come earlier.

In Nigeria, where the government is the major employer of labour, its policies are adopted by independent industrial and commercial organizations. The impact of pensions and gratuity is almost universal even if an employee received huge sum of money while on active working service yet income received after retirement will decrease depending on the level he/she retired. And this is done based on the schedule for the computation of gratuity and pensions.

Also, Tola (1999) likened pension to the termite, and noted that “failure to prepare for the rainy day is to prepare to be swept by the rain.” The world economies used to be divided into ideological blocks until the fall of Soviet Socialist Republic (USSR) now Russia. One lesson from these economic systems viz; capitalist, socialist, communist or mixed economy explains the basis of property ownership, distribution of excess income and the treatment of the citizenry. In welfares economy, the emphasis has always been on the alleviation of abject poverty of the commoners.

Commoners (i.e. the proletariat) according to Karl Marx, are the masses denied access to the means of production. This is why the idea and concept of pension and welfare crept up in so many advanced countries in the early 19th century. According to Abromovits (2003) in his article; “Contributory pension scheme: the case of Brazil “A pension system is essentially an income security program which provides benefit to beneficiaries who may be retirees, pensioners or the destitute. The benefits may be defined or flat. She noted that when there is pension scheme, distinction exists thus:

- a. Defined Benefit (DB); only the employer funds the pension scheme.
- b. Defined Contribution (DC) plan; both the employers and employees contribute and fund the scheme.
- c. Non-contributory Pension Scheme (NC) is a pure cash transfers to beneficiaries rather than savings or insurance scheme. This is a social pension targeting the elderly, destitute, the unemployed and others to alleviate poverty, sickness and reduce crimes.

It can be stressed that noncontributory pension or zero pillar pension was very common among Africans who always took care of their elderly, the sick and so on in the society. Again Abromovits (2003) and Osuagwu (2001) observed that non-contributory pension has no eligibility criterion and was the first form of contributions in the 19th century in countries such as Brazil (1999), Denmark (1891), New Zealand (1898), Australia (1908), Sweden (1913), UK (1861) and so on. For instance, Brazil introduced an unconventional pension measures in the 1920s called traditional urban contributory pensions to expand coverage rates. These measures included noncontributory rural scheme in 1971 followed by social assistance pension in 1974.

In 1988 in her new constitution was enshrined with these pension schemes. This implies that Brazil constitutionalised her deepening pension reforms from experience spanning over one hundred years.

Balogun, (2006:7) in his article “Understanding the new Pension Reform Act (PRA) 2004, observes that: Pension schemes exist to provide post retirement benefits to employees. The primary goals of a pension system should be to provide adequate, affordable, sustainable and robust retirement income, while seeking to implement welfare improving schemes. An adequate system seeks to provide sufficient benefits to prevent old age poverty, smoothen a reliable means to lifetime standards and acceptable lifestyle.”

The article added that an affordable system is that which is within the financing capability of employees and does not unduly displace other social and economic imperatives. A sustainable system is the one that is financially sound, funded and maintained over a foreseeable horizon under a broad set of reasonable assumptions. A robust system is the type that has the capacity to withstand major shocks, including those coming from economic, demographic and political volatility.

Balogun (2006) opine that, the design of a pension system or reform must clearly recognize that pension benefits are claims against future economic output. To fulfill this primary goal, therefore, pension systems when reformed must contribute to future economic output. Reforms, it is supposed, should be designed and implemented in a manner that supports growth, development and diminishes possible distortions in a capital and labour markets.

The public operated Defined Benefit pay as you go (PAYG) Scheme which heavily relied on budgetary provisions that were not forth coming coupled with rising salaries, hence, pension benefits. Demographic shift due to rising life expectancies, weak and inefficient pension administration characterize public sector, very low and sometimes an outright noncompliance ratio due to lack of effective regulation and supervision of the scheme in the private sector killed the National Provident Fund Scheme and it failed to provide periodic benefits. Even at this, many private sector employees were not covered by any form of pension schemes (Bogomolova, 2005 and Robbins, 1989).

Balogun (2006:7) and Asuquo (2008:10) agree that pension schemes exist to provide post retirement benefits to employees. In Nigeria, pension was introduced during the colonial era to provide old age income and security to British citizens working in Nigeria upon retirement. The first legislative instrument to back pension matters was the pension ordinance 1951 which took a retrospective effect from 1st Jan. 1946. National provident fund was established in 1961 after NB in 1954 and UAC 1957, to address pension matters of private organizations. 18 years later, pension act no, 102 of 1979 as well as armed forces pension act no. 103 of 1979 were enacted. The Police and other government agencies pension was enacted under pension act no. 75 of 1987, followed by the local government pension edict which culminated into the establishment of the local government staff pension board of 1987 in 1993, the national social insurance trust fund was established by Decree no. 73 of 1993 to replace NPF. Prior to the pension reform act of 2004, most public organizations operated basically a defined benefit pay as you go (PAYG) scheme.

The importance of Pension Administration on Civil Servants in Nigeria

The objectives of the scheme according to Section 2, Part 1 of the PRA of 2004 include;

- a. Ensure that every person who worked in either the public service of the federation, federal capital territory or private sector receives his retirement benefits as at when due.
- b. Assist improvident individuals by ensuring that they save in order to cater for their livelihood during the old age.
- c. Establish a uniform set of rules, regulations and standards for the administration and payment of retirement benefits for the public service of the federation, federal capital territory or private sector.
- d. Stem the growth of outstanding pension liabilities.

Challenges of Pension Administration on Civil Servants in Nigeria

The previous pension schemes before the 2004 Pension Reform Act falls within the defined benefit scheme and possess the following basic features.

- a. Final entitlement was based on length of service and terminal emoluments - Funded by the Federal Government through budgetary allocations
- b. Pension became a great burden to government because Government could no longer cope with payment of pension and gratuities of workers. This was because there was no plan put in place.
- c. There was also non availability of records.
- d. Uncoordinated administration - Inadequate funding
- e. Outright fraud irregularities
- f. Diversion of allocated funds
- g. Pension of ineligible pensioners on the pension payroll
- h. Inability to effectively implement budgets and make adequate provisions.

Problems or Challenges faced by Retirees or Pensioners in Nigeria

One of the greatest challenges that face typical employees throughout their working life is life after retirement. Retirement concerns emotional, psychological, as well as financial challenges that workers have to prepare well ahead of time. In most developing countries and Nigeria in particular, government restrict working age of public civil servants to prevent an ageing labour force by allowing entrants of young-able-bodied labour for increasing efficiency and productivity. This has become so necessary because as a worker become older his Marginal Physical Productivity of Labour (MPPL) will decline. Thus retaining such a worker in employment at this point will amount to running the organization a loss. That is why in Nigerian statutory working age in the public service is fixed at sixty (60) years or thirty-five (35) years of unbroken active working service before retirement. However, the Retirement Age Harmonization Act of 2012 puts the retirement age of judicial officers and academic staff of tertiary institutions at 70 and 65 years respectively because of the belief that the "older, the wiser" in those sectors. A close observation of many retirees in the Nigerian society and the problems they are facing draw the attention of all and sundry. These problems seem to range from sudden loss of life, loss of the usual monthly salary, anxiety about a residential home, lack of occupation, dwindling status, decreased strength and deteriorated health condition,

physical disabilities and aging. In Nigeria, the delay in payment of persons and gratuities has brought untold hardship and death to many retirees, thereby making retirement something that is dreaded by workers. This problem is further compounded by lack of planning and management of post- retirement epoch and conditions. The efforts at improving the environment and its natural resources for the purpose of improving the quality of human life in such a way that the needs of the future generation are not jeopardized (Adebayo 2010).

Prospect of Pension Administration on Civil Servants in Nigeria

The objectives of the scheme according to section 2, part 1 of PRA of 2004 include to:

- a. Ensures every person who has worked receives retirement benefit as and where due (to reduce old age poverty).
- b. Assists improvident individuals to save towards old age (saving grows economy & deepens financial markets).
- c. Establishes a uniform set of rules, regulation and standards for administration and payments of pension.

Theoretical Framework

The theoretical inspiration of this work is the application of the Structural-functional approach which provides a significant mechanism for the analysis of various social processes. Under this process, a social structure is viewed in terms of the function it performs. The prominent contributor to this approach is Herbert Spencer. Spencer, a British Victorian philosopher who lived from 1820-1903.

All social structures can emerge and exist to perform certain functions. This means that structures can be identified according to certain functions. The advocates of structural-functionalism observe that social structures consist of certain set pattern of behavior which has become standard features of a social system. A social structure can either be “concrete” or “analytic.” The concrete structures are those which have an identifiable form. Departments, offices, bureau are examples of concrete structures whereas authority and power are example of analytic structures.

Therefore, for the purpose of this research work, which center on Pension Administration on Civil Servants in Nigeria, using the experience of Civil Servants in Nasarawa State Head of Service Lafia as a case study, structural-functional approach has been adopted because it deals with the issues of administration which helps to build organization capacity in order to address issues and take advantage of opportunities, find common ground and balance competing interests among workers and the organization. Thus, this development doesn't just happen on its own it required the support of social structures which include; the various head of departments, the pensioners and the organization among others, who assist in mediating between the workers and the government for addressing the issues of pension towards capacity building for the betterment of the Nigerian Civil Services.

Methodology

The method adopted for this study is the survey method. The population of the study comprise of the entire staff of the Nasarawa State Head of Service Lafia. The service has a total of thirteen (13) autonomous Ministries and the population of more than 1,000workforces. In order to arrive at a reliable result, 200 copies of the questionnaire were distributed in the thirteen (13) autonomous Ministries. Data were collected from two main sources which are primary and secondary. The results were tabulated and analyzed using simple percentages.

Data Presentation and Analysis

The table below present results on the analysis of questionnaire administered to the various categories of respondents and the ones properly answered and were returned as well as the interview conducted with some staff of the Nasarawa State head of Service, Lafia.

Table 1: Analysis of Questionnaire Administered

Questionnaire	Data of Respondent	Percentage
No. of Questionnaires returned	187	93.5%
No. of Questionnaires not returned	13	6.5%
No. of Questionnaires	200	100

Source: Field Survey, 2020.

The table shows that out of the total number of the questionnaire administered (two hundred), one hundred and eighty-seven (187) or 93.5% were properly completed and returned, while thirteen (13) or 6.5% were not returned.

Table 2: Does Nasarawa State Head of Service have a policy on Pension Administration?

Option	Number of respondent	Percentage%
Yes	99	52.9%
No	88	47.1%
Total	187	100%

Source: Field Survey, 2020.

A critical look at the above Table revealed that 99 respondents, representing 52.9% agree that Nasarawa State Head of Service have a policy on Pension Administration, while 88 respondents representing 47.1% said no that Nasarawa State Head of Service does not have a policy on Pension Administration.

Table 3: Are there regulations guiding the administration of pension and gratuity in Nasarawa State Head of Service Lafia?

Option	Number of respondent	Percentage %
Yes	136	72.7%
No	51	27.3%
Total	187	100%

Source: Field Survey, 2020.

From the Table 3 above, 136 respondents, representing 72.7% affirmed that there are regulations guiding the administration of pension and gratuity in Nasarawa State Head of Service; whereas 51 respondents, representing 27.3% said No that there are no regulations guiding the administration of pension and gratuity in Nasarawa State Head of Service.

Table 4: Regulations guiding the administration of pension and gratuity in Nasarawa State Head of Service

Option	Number of respondent	Percentage %
One must work in either Public/Private Sector	79	42.3%
Ensures one receives retirement benefit as when due	58	30%
All of the above	50	26.7%
Total	187	100%

Source: Field Survey, 2020.

From the Table 4, 42.3% of the respondents, which are made of 70 respondents are of the view that the regulations guiding the administration of pension and gratuity in Nasarawa State Head of Service is that one must work in either public or private sector, 58 respondents, representing 30% said that the regulations guiding the administration of pension and gratuity in Nasarawa State Head of Service is that, the ministry ensures one receives retirement benefit as when due. Similarly, 50 respondents, representing 26.7% of the sample population are of the view that all of this two are the regulations guiding the administration of pension and gratuity in Nasarawa State Head of Service.

Table 5: Causes of delay in the administration of pension and gratuity among staff of the Nasarawa State Head of Service

Option	Number of respondent	Percentage
Poor record system	41	21.9%
Diversion of allocated funds	74	39.6%
Outright fraud irregularities	43	23%
Ineligible pensioners on the payroll	29	15.5%
Total	187	100%

Source: Field survey, 2019.

Table 5; shows that 41 respondents, representing 21.9% said that the causes of delay in the administration of pension and gratuity among staff of the n Nasarawa State Head of Service is due to poor record system, also, 74 respondents, representing 39.6% said that the causes of

delay in the administration of pension and gratuity among staff of the Nasarawa State Head of Service is due to diversion of allocated funds. Similarly, 43 respondents, representing 23% said that the causes of delay in the administration of pension and gratuity among staff of the Nasarawa State Head of Service is as a result of the outright fraud irregularities, while 29 respondents, representing 15.5% said that the causes of delay in the administration of pension and gratuity among staff of the Nasarawa State Head of Service is due to the ineligible pensioners on the payroll.

Table 6: Effect of the delay on retired workers, especially among staff of the Nasarawa State Head of Service, Lafia

Option	Number of respondents	Percentage %
It causes loss of lives of the pensioners	79	42.3%
Lead to poverty	58	30%
Lead to frustration and loss of focus	50	26.7%
Total	187	100%

Source: Field Survey, 2020.

From the Table 6, 42.3% of the sample size, which are made of 79 respondents are of the view that the impacts of the delay on retired workers, especially among staff of the Nasarawa State Head of Service, Lafia is that it causes loss of lives of pensioners, 58 respondents, representing 30% said that the impacts of the delay on retired workers, especially among staff of the Nasarawa State Head of Service, Lafia is that it leads to poverty. Similarly, 50 respondents, representing 26.7% of the sample population said the impacts of the delay on retired workers, especially among staff of the Nasarawa State Head of Service; Lafia is that it leads to frustration and loss of focus.

Table 7: Remedy which the new pension scheme provided to the identified problems of pension administration among staff of the Nasarawa State Head of Service, Lafia

Option	Number of respondent	Percentage
Timely payment of pensioners	24	12.8%
Proper and effective record system	63	33.7%
Regular screening to ensure that all are eligible	41	22%
Ensure that adequate funds are allocated	59	31.5%
Total	187	100%

Source: Field survey, 2020.

Table 8: shows that 24 respondents, representing 12.8% said that the remedy which the new pension scheme provided to the identified problems of pension administration among staff of the Nasarawa State Head of Service, Lafia is through timely payment of pensioners, also, 63 respondents, representing 33.7% said that the remedy which the new pension scheme provided to the identified problems of pension administration among staff of the Nasarawa State Head of Service, Lafia is by ensuring proper and effective record system. However, 41

respondents, representing 22% said that the remedy which the new pension scheme provided to the identified problems of pension administration among staff of the Nasarawa State Head of Service, Lafia is through regular screening to ensure that all are eligible whereas 59 respondents, representing 31.5% that the remedy which the new pension scheme provided to the identified problems of pension administration among staff of the Nasarawa State Head of Service, Lafia is that it ensure that adequate funds are allocated.

Conclusion

Retirement from active service is a phase in life that every worker reach whether planned for or not. Most of the basic challenges experienced by retirees have been outlined as including discrimination by the society, sudden death, health issues among others. Thus, the study suggested strategies both at the micro and macro levels to ease the pains and problems associated with retirement, e.g. saving towards retirement, having personal savings account among others.

As a matter of urgency, government needs to enlighten the public on the importance of planning towards retirement and the contributory pension scheme. This will go a long way to reduce the stress of having to cope with life after retirement. To deal with the issue of corruption at the pension board, government needs to look at first the organisations that are deducting and not remitting as this seems to be on the increase. Also contributors should be empowered to compel their employers to remit contributions. Aside from this, government should see to the enforcement of sanctions/penalties to defaulting employers so they can comply with the regulations. Punishments should also be meted out to those who steal pensioner's funds to prevent others who may have the mind and the erring operators to forestall more pension scams in the nation. Not only that, PENCOM too is advised to improve on the delivery of its services; avoid unnecessary bottlenecks in processing pensioner's entitlements, invest pension funds in viable investments to ensure prompt and regular payments to the pensioners, and make the services mobile as much as possible.

Recommendations

This research work recommends that:

- i. Since this study revealed that Nasarawa State Head of Service Lafia have a policy on Pension Administration, as such the service should ensure the sustainability of this policy towards the growth and productivity of the staff.
- ii. The management of the service should strengthen the regulations guiding the administration of pension and gratuity in Nasarawa State Head of Service Lafia, for when it is done all irregularities associated with pension will be minimized.
- iii. The management of the service should find means of handling the major causes of delay in the administration of pension and gratuity within the Ministry by developing adequate record system and ensure that problem associated with diversion of allocated funds are stopped. Also, outright fraud irregularities are discouraged whereas the Ministry should ensure that eligible pensioners are on the payroll. Also, penalty should also be meted out to those who steal pensioner's funds to prevent others who may have the mind and the erring operators to forestall more pension scams in the nation.

- iv. The management of the service should adopt good strategy both at the micro and macro levels to ease the pains and problems associated with retirement, e.g. saving towards retirement, having personal savings account among others since delay on retired workers, especially in the Nasarawa State Head of Service Lafia has causes loss of lives of pensioners, it lead to poverty as well as frustration and loss of focus on the side of the pensioners. When this is done, it will go a long way to reduce the stress of having to cope with life after retirement.
- v. As a matter of urgency, government needs to enlighten the public consistently on the importance of planning towards retirement and the contributory pension scheme. This will go a long way to reduce the stress of having to cope with life after retirement.

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