



ASSESSMENT OF THE IMPACT OF THE CONTRIBUTORY PENSION SCHEME ON NON-ACADEMIC STAFF: A CASE STUDY OF FEDERAL POLYTECHNIC, OFFA, NIGERIA (2019–2024)

Kadiri Adefunke

Department of Public Administration Federal Polytechnic Offa, Kwara State, Nigeria.

Email Address: adefunkeaderogba@gmail.com **Phone No:** 09066494708

ABSTRACT

This study determined the impact of Contributory Pension Scheme (CPS) on non-academic staff of Federal Polytechnic, Offa, Nigeria, spanning from 2019 to 2024. The study specifically examined the timeliness and adequacy of pension disbursement, assessed the socio-economic and psychological impacts of delayed or inadequate pension benefits on retired staff, examined administrative and institutional problems affecting CPS implementation and established how perceived CPS performance affects staff morale and retirement preparedness. A descriptive survey research design was adopted and the method of data collection was a quantitative approach. The population of the study group was non-academic staffs of Federal Polytechnic Offa, while the sample was 250 non-academic staffs for the general assessment and 80 for the welfare effect analysis. Data were collected by using structured questionnaire and analysis was performed by using (SPSS) which used descriptive, one sample t-test, Pearson correlation, Regression analysis, Relative Importance Index (RII). Findings showed that respondents considered pension disbursement under CPS to be significantly untimely (Mean = 2.41, $p < 0.05$) and inadequate (Mean = 2.58, $p < 0.05$). The results further revealed high significant association between pension delay/inadequacy and the socio-economic hardship ($r = 0.681$, $p < 0.01$) and psychological distress ($r = 0.624$, $p < 0.01$) among retirees and significantly predicted both welfare outcomes. Administrative bottlenecks were identified as a limiting factor for CPS implementation, where documentation and verification delays were found to be the most serious challenge (RII = 0.842). Additionally, perceived CPS performance was found to have a significant effect on staff morale and staff's readiness to retire ($R = 0.742$; $R^2 = 0.551$; $p < 0.05$). The study concludes that CPS effectiveness in the institution is still limited by administrative inefficiencies and the perceived inadequacy of the benefits, thus undermining retirement welfare and confidence of staff. It recommends better remittance accountability, pension desk operations, documentation processes and pension literacy programmes to continue improving CPS outcomes for non-academic staff.

Keywords: Contributory Pension Scheme; Retirement Welfare; Socio-economic Hardship; Psychological Distress; Administrative Challenges; Non-Academic Staff;



1.0

INTRODUCTION

Pension administration is one of the most significant foundations of employment relations and social protection, especially in the public sector where retirement benefits are likely to become the main income support for workers when they leave service. In Nigeria, historical realities of pension management were characterised by chronic pension crises such as accumulation of arrears, delayed pensions, weak accountability, and poor institutional capacity to meet retirement obligations, which led to widespread dissatisfaction among retirees and retirees in waiting for retirement (Adebayo, 2021). These repeated pensions challenges led to the further call for pension reform and the Contributory Pension Scheme (CPS) was adopted as a structured method of financing pensions and administering it, with the purpose of guaranteeing sustainability, transparency, and predictability in the payment of retirement benefits, Egye & Ramli (2024), Odeh & Nwosu (2024).

In the tertiary education sector, pension security is a strategic welfare question, because institutional performance depends greatly on the security of staff, their motivation and long-term commitment to the workforce. Although the academic staff members usually receive more policy and public attention, given their central roles of teaching and researching, it is the non-academic staff that form the administrative and technical backbone of tertiary institutions, providing the sustainability of essential functions such as registry operations, bursary management, procurement, ICT support, works services, security, and general administrative coordination (Kakaire, 2021). This makes their welfare and retirement security fundamental to institutional continuity and effectiveness. Empirical evidence indicates that welfare provisions such as staff-oriented schemes have a significant impact on employee motivation and service delivery, implying that welfare schemes for retirement can affect institutional productivity and staff performance in education systems (Kakaire, 2021).

The CPS was introduced believing that a joint contribution system would eliminate the uncertainty associated with underfunding of the pension schemes while improving the welfare outcome for the retirees by means of regulated management of pension funds. However, modern scholarship suggests that the success of the CPS depends a lot on the effective implementation structures, consistent remittance practices, compliance with institutions, and administrative efficiency (Odeh & Nwosu, 2024). The system also demands good governance system to make sure that the scheme truly achieves its objectives of timeliness, adequacy and accessibility of retirement benefits especially in a setting where public institutions may experience delays in documentation, payroll inconsistencies and operational bottlenecks (Egye & Ramli, 2024).

In practice, the contributory pension system has continued to create considerable debate, particularly as issues of retirement benefits outcomes and the practicalities of accessing pension entitlements remain raised by staff and retirees. For instance, the recent empirical assessments amongst retired staff of federal tertiary institutions indicate that satisfaction on CPS outcomes is mixed, thereby implying that the experiences of retirees vary depending upon administrative procedures, pension benefit adequacy, and processing requirements attached to access to benefits (Salisu & Ibrahim, 2024). Similarly, evidence emanating from the public education-related institutions in Nigeria suggests that the CPS has some measurable implications on employee behaviour and institutional performance, implying that pension expectations have the potential to



influence employee behaviour such as staff dedication, morale, and productivity levels (Igbokwe et al., 2024). This adds to the argument that pension systems do not merely serve as retirement instruments, but also as motivation that influences workforce attitudes in active service (Egolum & Ndum, 2021).

Beyond satisfaction, the operational strength of pension scheme administration has been associated with the outcomes of employee's performance in public sector functioning, showing that pension administration inefficiency can lower the trust of the employees and consequently work effort. It stands established from studies on the administration of pension scheme within the state structure of public service that administrative effectiveness is a considerable factor in determining the performance of employees, especially where staffs consider welfare policy commitments in their broad job conditions (Okoroafor et al., 2024). Similarly, studies on public institutions have indicated that either pensions processes improving or limiting job performance can be associated with the CPS based on how consistently these processes are performed and their credibility in providing future retirement benefits (Egolum & Ndum, 2021). This suggests that employees do not just react to wages and immediate benefits but also to prospects of future welfare security that share to pension administration (Igbokwe et al., 2024).

The major problem with the need for this study is the structured objectives of the Contributory Pension Scheme, many non-academic staff in tertiary institutions are still faced with concerns about the timeliness, adequacy and accessibility of retirement benefits under the Contributory Pension Scheme. While the CPS aimed to resolve the aged pension crisis in Nigeria, the results of emerging studies point to the fact that pension-related concerns are still important in public institutions due to persistent implementation difficulties in terms of consistency of remittance, compliance by administrative authorities, and institutional record management (Adebayo, 2021; Odeh & Nwosu, 2024). This suggests that the CPS, while theoretically sound, may not always yield equitable welfare outcomes because of administrative efficiency and organizational commitment to pension obligations (Egye & Ramli, 2024).

For non-academic staff, such concerns are not restricted to the outcomes of retirement years but take place into wider job-related consequences during active service. The perceived effectiveness of pension systems is related to employee psychological security and long-term commitment, which implies that pension system doubts regarding retirement welfare may have a negative impact on staff psychological security and job commitment, leading to a negative attitude toward the organization, dissatisfied employees, reduced staff dedication, and lower institutional loyalty (Onukwu, 2020). This problem is even more critical when compared to empirical results which indicate that issues related to pension administration can be translated into reduced employee productivity and reduced organizational effectiveness across public institutions (Okoroafor et al., 2024). In the same way public service evidence shows that welfare-linked anxieties such as retirement uncertainties can affect job performance outcomes in security and paramilitary services where employee welfare perceptions often affect discipline, output and commitment to service delivery (Nkwede & Nwakamma, 2024).

Another dimension of the issue is the possibility that the CPS may not adequately protect low-income workers in the public sector too, particularly those with junior cadres who may retire with



small RSA balances as a result of low earnings and relatively small contribution volumes. In reaction to this concern, studies have increasingly made recommendations in favor of the enhancement of retirement welfare through the development of Guaranteed Minimum Pension schemes that will be capable of protecting low-income retirees in federal establishments (Abere et al., 2023). Similarly, institution specific research has posited that welfare outcomes in retirement under the CPS, across various states and federal institutions, would likely differ, thereby suggesting that non-academic staff experience could be determined by location, level of institution compliance and administrative practices (Alao, 2023; Okoye, n.d.).

Given that the overall goal of retirement provision is to ensure economic security and dignity in old age, the persistence of uncertainty under the CPS raises wider social concerns about whether retirement welfare in Nigeria represents a practical reality or remains an unstable promise within public sector employment (Olanipekun & Agboola, 2021). This becomes more urgent because non-academic staff are essential to the daily functioning of tertiary institutions, and any welfare-related decline in morale and commitment can undermine administrative efficiency, service delivery quality, and overall institutional performance (Kakaire, 2021).

In view of these challenges, assessing the impact of the Contributory Pension Scheme on non-academic staff of tertiary institutions is necessary to determine whether the CPS has achieved its intended goals of timely and adequate benefit administration, enhanced retirement welfare, and improved staff commitment and productivity. This assessment is also critical for providing evidence-based recommendations on how institutional administrators, pension regulators, and policymakers can strengthen pension governance, improve compliance processes, and enhance employee confidence in the CPS framework (Salisu & Ibrahim, 2024; Egolum & Ndum, 2021; Okoroafor et al., 2024).

2.0 LITERATURE REVIEW

2.1 Conceptual Review

2.1.1 Concept of Pension and Retirement Welfare

Pensions represent institutionalized post-employment benefit arrangements intended to secure the welfare of employees after they exit active service. Within modern employment systems, pensions function as both a deferred compensation mechanism and a core social protection instrument that stabilises retirement income and cushions individuals against post-service vulnerability. Retirement welfare, in this regard, is typically assessed through the availability of predictable retirement income, the ability of retirees to meet household and healthcare needs, and their overall life satisfaction following disengagement from paid employment (Olanipekun & Agboola, 2021). When pension systems fail to guarantee regularity and sufficiency of retirement income, retirees may experience welfare deterioration expressed through reduced consumption capacity, constrained access to essential services, and increased reliance on informal support networks (Adebayo, 2021).



Retirement welfare is also closely related to income flows adequacy after service. Pension adequacy is a measure of whether retirement benefits are adequate in terms of minimum living standards and maintenance of basic household wellbeing. In this respect, the pension system is expected to offer consumption smoothening across the life cycle so that retirees do not experience severe welfare shocks because of abrupt discontinuity in income (Wanger, 2024). However, pension benefits may be insufficient where inflationary pressures, high cost of living and dependency burdens overwhelm the ability of benefits to maintain stable welfare. Evidence from Nigeria studies shows that pension remains central to post-retirement welfare, but the issues of delayed payments and insufficiency contribute hugely to the problems of hardship and dissatisfaction of the retired (Okoye, n.d.; Adebayo, 2021).

Beyond their role in protection of welfare, pensions are strategically important in terms of employee motivation and institutional trust. Pension systems are implicit contracts between employees and employers that shape workforce behaviour by affecting employees' long-term expectations of reward, protection and organisational fairness. Where the retirement benefits are seen to be secure, employees tend to exhibit higher levels of attachment to their work place and maintain commitment to institutional goals. Onukwu (2020) conceptualise pension scheme implementation as critical determinant of job commitment in tertiary institutions, implying that the credibility of pension may influence employee engagement in the long run. Related research in the private university sector concerning welfare has also shown that the welfare of employees affects the level of motivation among non-academic employees and that welfare perceptions concerning retirement may play a role in staff morale and retention within the institutional workplace (Kakaire, 2021).

In addition, retirement welfare does not depend only on pension payments but also on such proactive retirement planning mechanisms as preretirement education and financial preparedness. Studies across Nigeria have indicated that preretirement planning has a tremendous effect on the post-retirement outcomes of retirees especially with regards to satisfaction, adjustment, and the management of retirement challenges (Ajemunigbohun et al., 2018; Alli *et al.*, 2021). Empirical evidence also confines life annuity purchase to greater life satisfaction for retirees, thus suggesting that planned retirement income structures can lead to better wellbeing outcomes and decrease vulnerability (Ajemunigbohun *et al.*, 2019). Thus, pensions and retirement welfare are linked both in performance of benefit disbursement systems, but also through the more general preparedness behaviours promoted within organisations.

2.1.2 Nigeria Pension Reforms and Contributory Pension Scheme (CPS)

Nigeria's pension reforms were mostly stimulated by the failure of the old defined benefit pension system which had been plagued by arrears, fiscal unsustainability, administrative inefficiency and general dissatisfaction of retirees in the country. Adebayo (2021) emphasizes that the crisis behind the Nigerian pension system was in the past caused by governance weakness, failure of funding and bureaucratic delays that defeated the expectations of welfare by the retired people. These structural challenges formed the basis for policy transition to a funded and contributory approach which was supposed to both enhance sustainability and make the benefits more predictable.



The Contributory Pension Scheme (CPS) arose as a mechanism for reform aimed at alleviating pension liabilities, increasing transparency and ensuring that retirement benefits were paid to employees based on accumulated contributions instead of uncertain government budget disbursements. Odeh and Nwosu (2024) clarify that CPS implementation is placed as a long-term policy solution designed to overcome the systemic constraints in retirement administration and increase pension coverage in the national economy. Similarly, Egye and Ramli (2024) argue that CPS boosts productivity orientation in the public service by enhancing employee confidence in retirement security despite the challenges of implementation that are a common theme in practice.

A major justification for CPS adoption is connected with the economic sustainability of the pension obligations and the wider macroeconomic implications of pension reforms. Pension schemes affect savings mobilisation, investment financing, and long-term economic development through the creation of more institutional funds for operations in the financial markets. Nwadi et al. (2023) note that contributory schemes boost economic development by facilitating greater savings and investment opportunities, and this adds to the macroeconomic importance of CPS as a pension reform strategy. In addition, pension systems are expected to support consumption protection in old age, which can help retirees to maintain welfare stability. Wanger (2024) defines the defined contribution pension schemes as the mechanisms that enable smoothening of consumption in Nigeria, although the effectiveness of such results depends on institutional compliance and efficiency of administration of benefits.

The CPS framework is implemented through structured stakeholder arrangements of employer contributions, individual savings accounts and regulated institutional management processes. While the architecture of policy is meant to ensure accountability, its performance results rely on the compliance, discipline of remittances, and administrative efficiency in both public and private institutions. Implementation reviews consistently find problems like verification of records delays, sluggish processing and institutional bottlenecks that hinder retiree access to benefits (Odeh & Nwosu, 2024). The policy therefore represents a reform model which is strong in structure but is vulnerable to weaknesses in operation where institutional capacity and compliance mechanism are inadequate.

2.1.3 Non-Academic staff in Tertiary Institutions

Non-academic staff form an integral part of the operational segment within tertiary institutions where essential administrative, clerical, technical, security and support staff are involved in running the institutions in a smooth manner. Their mandates often include registry and student records management, financial management, procurement, information and communications technology (ICT) services, facility maintenance and general institutional support. Despite the extent of their strategic relevance, welfare and retirement issues among non-academic staff have attracted relatively little empirical attention compared to academic staff, despite the fact that their welfare conditions have a direct impact on institutional efficiency and service delivery. Kakaire (2021) shows the significant influence of welfare schemes on the level of motivation by non-academic staff members, which implies that welfare-oriented satisfaction is a critical component of performance outcomes in the institutions of higher education.



The welfare context of non-academic staff is important because their morale and commitment to service is closely connected to the security of their job, the welfare benefits and retirement outcomes. Pension systems, in particular, determine perceptions of the fairness of institutions and the assurance of rewards over a longer period of time, and can influence the level of employee job commitment and work attitude. Onukwu (2020) argues that pension scheme implementation is conceptually related to job commitment in tertiary institutions, that is, lack of satisfaction from pension scheme may weaken the commitment among staff members, and thereby, reduce their willingness to remain long-term in their institutions. This is very relevant in Nigeria where institutional credibility and confidence in employee welfare is critical for a stable workforce.

Evidence from the public service in Nigeria is further suggestive that the administration of the CPS has an influence on employee outcomes, including job performance and productivity. For instance, Okoroafor et al. (2024) points out that pension scheme administration is a determinant of civil service performance, which further supports the argument that pension welfare problems can influence organisational functioning. Similarly, studies in various public institutions in Nigeria have associated CPS operations with employee performance outcomes, such as in unity schools, immigration service commands, and selected public sector organisations, implying there are behavioural implications of pension performance on employees (Igbokwe et al., 2024; Nkwede & Nwakamma, 2024; Egolum & Ndum, 2021).

Non-academic staff also fall into a unique category with respect to pension for the reasons of their employment structure and income realities. In many instances, they are more reliant on the formal salaries and retirement benefits than additional sources of livelihood. This makes them more vulnerable to pension delays and inadequacy at retirement. Evidence from Kwara State shows that CPS has an implication in respect of the benefits of the retirees and therefore the need to consider and assess the welfare outcomes in institutional settings located in the same geopolitical environment as Federal Polytechnic Offa (Alao, 2023). Furthermore, research among retirees in tertiary institutions like Abubakar Tafawa Balewa University and Federal Polytechnic Bauchi highlight the issues of satisfaction arising from outcomes of CPS, suggesting that pension experience may not be even and varied with institutional implementation realities (Salisu and Ibrahim, 2024).

The implication is that non-academic staff is a special category of staff in which performance for pension benefits can influence retirement wellbeing as well as active employee morale. Consequently, the evaluation of the impact of CPS on this group in Federal Polytechnic, Offa is warranted both from the perspective of welfare and institutional performance, particularly in the situation of the period 2019-2024 where economic volatility could have further intensified the issue of pension adequacy and the vulnerability in retirement.

2.2 Theoretical Frameworks

This study is anchored on Expectancy Theory (Vroom), Maslow's Hierarchy of Needs post-service security dimension. These frameworks are suitable because the Contributory Pension Scheme (CPS) is not only the retirement policy, it is also a welfare-based scheme that influences the



motivation, job attitudes, commitment, retirement readiness, and psychological wellbeing of workers especially the non-academic staff of the tertiary institutions.

2.2.1 Expectancy Theory (Vroom)

Expectancy Theory was developed by Victor Vroom, and explains work motivation as being a product of the individual's beliefs regarding the relationship between effort, performance, and rewards. The theory is based on 3 central elements: Expectancy, Instrumentality and Valence. Expectancy is the expectation that more effort will result in greater performance. Instrumentality involves the beliefs that good performance will result in valued consequences or rewards. Valence is the value or importance perceived by employees when it comes to those outcomes.

In this study, the CPS is a long-term reward system, in which the continued service and compliance of employees with pension contributions is expected to turn into the security of retirement income. For non-academic staff in tertiary institutions, the motivational value of the CPS is highly affected by their perceptions of timeliness and adequacy of pension benefits. Where workers believe that their pension contributions will surely provide adequate benefits when they retire, the instrumentality will be strong and the CPS acts like a believable future reward, reinforcing commitment, discipline in work, and improved morale. Conversely, where employees think delays in, poor practices of remittances or inadequacy of retirement benefits, the instrumentality component is weakened thus reducing trust in the system and motivation. Expectancy Theory is especially helpful as staff attitudes, morale and the preparedness to retire are greatly influenced by the perceived level of certainty of rewards. If the CPS is perceived to be credible and beneficial, it boosts the confidence of the employees in the welfare system of the organization and hence it enhances the morale, commitment to jobs, and retirement planning of the employees. However, if staff feel that the CPS is unreliable or administratively onerous, they may be motivated less because the future reward is unclear. This uncertainty can affect the way in which employees approach work, their emotional attachment to the institution, and their willingness to make long-term career sacrifices. Therefore, Expectancy Theory, offers a powerful explanatory tool in measuring the effects of CPS performance perceptions upon non-academic staff behavioural outcomes such as work attitude, morale, and retirement preparedness, particularly when retirement benefits are presented as a deferred reward for long-term service.

2.2.2 Maslow's Hierarchy of Needs (Post-Service Security)

Maslow's Hierarchy of Needs is a theory about human motivation, positing that there are levels of needs that a person must fulfill, beginning with physiological needs and moving to safety, belongingness, esteem, and self-actualization. Among these categories, the safety needs are especially pertinent to the employment and welfare systems due to their relationship with financial security, stability, being free from economic threats, and confidence in one's future wellbeing. In this research, the CPS stands as a mechanism of institutions in fulfilling the needs of employees in terms of safety, particularly in the post service stage of life. Retirement is a shift from active income production and consumption to dependency on accumulated income entitlements. For non-academic staff, many of whom may have few other options for their income sources upon retirement, the options for timely and sufficient pension benefits are a crucial factor in determining



post-service survival, access to medical care, housing security, and the general quality of life. Under the framework developed by Maslow, a pension system that provides security of retirement income contributes to the fulfillment of these needs related to safety so that retirees can continue to maintain a basic standard of living and dignity. Maslow's framework is also of particular pertinence. When pension payments are late or inadequate, the retiree's capacity to meet the basic needs is compromised, generating anxiety, stress and insecurity. Such conditions can result in psychological distress and low levels of life satisfaction, as the sufferer is left with uncertainty of survival and wellbeing. From the Maslowian perspective, insecurity at the safety level inhibits higher level needs such as esteem and self-fulfillment, that is, retired people may suffer decreased self-worth and social stability due to financial vulnerability. Furthermore, Maslow's theory emphasize that pension adequacy and timeliness are not just administration signs, they are vital welfare factors that will determine the confidence of staff during service and wellbeing of retired staff after service. Where pension benefits are timely and adequate, this gives a sense of reassurance and security. Where they are unreliable, they trigger long-term insecurity which may impact on the motivation and attitude of employees even before they reach retirement age. Thus, Maslow's Hierarchy of Needs offers a strong welfare-based explanation for why retirement benefit inadequacy or delay can produce serious socio-economic hardship and psychological strain among non-academic staff retirees, and why pension reform outcomes must be evaluated beyond policy promises to actual post-service security realities.

2.3 Empirical Reviews

Salisu & Ibrahim (2024) studied retired staff of Abubakar Tafawa Balewa University (ATBU) and Federal Polytechnic Bauchi, focusing on satisfaction with CPS outcomes, including perceived benefit adequacy and benefit access experiences. Using questionnaire and interview (primary data) complemented with secondary sources, the study reports mixed satisfaction patterns, reflecting that the practical experience of benefit delivery remains a major determinant of CPS evaluations among retirees from federal tertiary institutions.

Abonyi et al. (2024) investigated post-retirement wellbeing in Southeast Nigeria and found that delayed and meagre pension payments were strongly associated with retirees' difficulty in meeting socio-economic obligations and with reduced wellbeing, including psychological strain. Although not limited to tertiary-institution retirees, the study is directly relevant to this objective because it empirically links pension payment problems to material hardship and wellbeing outcomes.

Afees and Sunmola (2024) investigated the effect of the Contributory Pension Scheme (CPS) on the welfare of retirees of tertiary institutions of education in the Southwestern zone of Nigeria. Using the Taro Yamane formula and a multi-level sampling technique, a sample size of 125 retirees was obtained from three tertiary institutions of education in the Southwestern part of Nigeria as follows: Osun State College of Education, Ilesa (41), Lagos State University of Education, Lagos (36) and Adeyemi College of Education, Ondo (48). The main instrument of data collection was a set of questionnaire which was administered to the retirees to collect relevant data. The instrument was validated and its reliability coefficient calculated to be 0.82 using the Cronbach Alpha formula. The data collected was analysed using the Chi-square and the one-sample t-test statistics. The results showed that the contributory pension scheme did not have significant effect on the



welfare of the retirees ($t = .207, p < 0.05$). Useful recommendations were made based on this finding.

Saka, Sogunro, & Fadun (2025), published in the *Global Journal of Accounting*, examined CPS effects on employees' retirement confidence and retention, which are direct behavioural and attitudinal outcomes closely aligned with morale and preparedness. The study reports that CPS management and performance perceptions are materially connected with retirement confidence and retention tendencies, implying that when employees perceive CPS processes as credible, it can strengthen long-horizon work attitudes and planning behaviours.

Saka, Sogunro, & Fadun (2025) studied the effects on employees' retirement confidence and retention, which are direct behavioural and attitudinal outcomes closely aligned with morale and preparedness. The study reports that CPS management and performance perceptions are materially connected with retirement confidence and retention tendencies, implying that when employees perceive CPS processes as credible, it can strengthen long-horizon work attitudes and planning behaviours.

3.0

METHODOLOGY

This study adopted a descriptive survey research design, using a quantitative. The survey design was considered appropriate because it enables the systematic collection of standardized responses from a defined population. The study was conducted at Federal Polytechnic, Offa, Kwara State, Nigeria, a federal tertiary institution operating under the CPS framework. The institution was selected due to its relevance as a public-sector tertiary institution with a substantial non-academic workforce, making it suitable for examining CPS implementation outcomes and staff welfare implications within the period 2019–2024.

The population for this study comprised all non-academic staff of Federal Polytechnic, Offa, including staff in administrative and support units such as registry, bursary/accounts, works and services, ICT/MIS, procurement, library, health services, student affairs, audit, human resources, and security units. Respondents were drawn from permanent staff categories who are enrolled under the CPS, ensuring that participants had direct exposure to pension contribution and institutional pension administration processes.

A total sample size of 250 respondents was purposively used for the study's general staff assessment, consistent with the survey dataset reported in the results section of the manuscript. The study also involved a subgroup of 80 retired non-academic staff (retired between 2019 and 2024) for the assessment of welfare effects (socio-economic hardship and psychological distress) associated with pension delay and benefit inadequacy. This retiree-focused sample was necessary because the welfare impact objective required direct post-retirement experience.

A multistage sampling approach was implied in the distribution of respondents across multiple departments/units, ensuring adequate representation of the various institutional service areas. In



practice, respondents were selected based on eligibility criteria (non-academic staff status, permanent employment, and CPS enrolment), after which proportional distribution across units was ensured to improve representativeness.

Primary data were collected using a structured questionnaire designed in line with the study objectives and theoretical foundations (Expectancy Theory and Maslow's Hierarchy of Needs). The questionnaire consisted of two broad sections:

- **Section A:** Demographic information (gender, age, educational qualification, years of experience, grade level, department/unit, CPS enrolment and remittance regularity, and retirement status).
- **Section B–E:** Objective-based items capturing staff perceptions of CPS disbursement timeliness and adequacy, the socio-economic and psychological implications of pension delays among retirees, the administrative and institutional challenges affecting CPS implementation, and the influence of perceived CPS performance on staff morale and retirement preparedness.

The questionnaire items were rated using a 5-point Likert scale, ranging from Strongly Disagree (1) to Strongly Agree (5), enabling computation of mean scores, inferential testing, and predictive modeling consistent with the manuscript outputs.

The questionnaire was administered through a direct field survey approach within Federal Polytechnic, Offa. Respondents were briefed on the study purpose, assured of confidentiality, and informed that participation was voluntary. Copies of the instrument were distributed and retrieved within an agreed period to ensure a satisfactory response rate. Data collection covered both active staff and retirees (2019–2024 cohort), ensuring that the welfare analysis relied on actual post-retirement experiences.

Data were coded and analyzed using Statistical Package for Social Sciences (SPSS). Both descriptive and inferential statistics were applied in alignment with each objective. Specifically, for objective 1, Mean and standard deviation were computed, followed by a one-sample t-test (test value = 3.00) to determine whether staff perceptions of timeliness and adequacy significantly differed from the acceptable benchmark. While for objective 2, Pearson correlation was used to test relationships between pension delay/inadequacy and welfare outcomes (socio-economic hardship and psychological distress). Simple linear regression was then applied to estimate the predictive effect of pension delay/inadequacy on each welfare outcome among retirees ($n = 80$). In addition, for objective 3, descriptive statistics (mean and standard deviation) were used to identify major institutional challenges, while the Relative Importance Index (RII) was applied to rank the challenges based on severity. Lastly, for objective 4, simple linear regression analysis was used to determine the effect of CPS performance perception on staff morale and retirement preparedness.



3.1 Ethical Considerations

Ethical issues were addressed by ensuring informed consent, anonymity, and confidentiality of responses. Participants were informed that data would be used strictly for academic purposes, and no personally identifiable information would be disclosed. Respondents were also allowed to withdraw at any point without penalty.

4.0 RESULTS AND DISCUSSION

Table 4.0: Demographic Characteristics of Respondents (n = 250)

Variable	Category	Frequency (f)	Percentage (%)
Gender	Male	142	56.8
	Female	108	43.2
Age Bracket	Below 25 years	18	7.2
	25–34 years	62	24.8
	35–44 years	78	31.2
	45–54 years	63	25.2
	55 years and above	29	11.6
Marital Status	Single	61	24.4
	Married	171	68.4
	Divorced/Separated	9	3.6
	Widowed	9	3.6
Highest Educational Qualification	SSCE/NECO/GCE	27	10.8
	OND/NCE	68	27.2
	HND/B.Sc./B.A./B.Ed.	117	46.8
	M.Sc./MBA/MA	33	13.2
	PhD	5	2.0
Employment Status	Permanent Staff	250	100.0
Years of Experience	1–5 years	49	19.6
	6–10 years	71	28.4
	11–15 years	56	22.4
	16–20 years	44	17.6
	Above 20 years	30	12.0
Grade Level / Salary Structure	GL 01–06	44	17.6
	GL 07–10	83	33.2
	GL 11–13	72	28.8
	GL 14–16	43	17.2
	GL 17 and above	8	3.2
Department/Unit	Registry	52	20.8
	Bursary/Accounts	38	15.2



	Works and Services	29	11.6
	ICT/MIS	19	7.6
	Library	16	6.4
	Health Services	12	4.8
	Procurement	14	5.6
	Security Unit	28	11.2
	Student Affairs	18	7.2
	Audit	9	3.6
	Personnel/Human Resource Unit	10	4.0
	Others	5	2.0
Enrolled Under CPS	Yes	250	100.0
Pension Contribution Remittance Regularity	Always	96	38.4
	Often	72	28.8
	Sometimes	49	19.6
	Rarely	21	8.4
	Never	6	2.4
	Not sure	6	2.4
Retirement Category	Still in active service	170	68.0
	Retired (2019–2024)	80	32.0

Source: Field survey, 2026.

Table 4.0b: Time to Receive First Pension Benefit (Retirees only, n = 80)

Variable	Category	Frequency (f)	Percentage (%)
Time to Receive First Pension Benefit	Less than 1 month	6	7.5
	1–3 months	19	23.8
	4–6 months	27	33.8
	7–12 months	18	22.5
	Above 12 months	10	12.5

Source: Field survey, 2026.

Table 4.0 presents the demographic profile of the respondents (n = 250), showing that the study captured relevant categories of non-academic staff who are directly exposed to the Contributory Pension Scheme (CPS) and are therefore qualified to provide informed responses on pension disbursement, retirement welfare, and institutional challenges. The results indicate a slightly male-dominated sample, with males accounting for 56.8% and females 43.2%. This suggests that the views expressed in the study reflect both genders, although male staff were more represented in the Polytechnic's non-academic workforce.

The age distribution shows that most respondents were within the active and mature working-age range that is most concerned with retirement security and pension outcomes. Respondents aged 35–44 years formed the largest group (31.2%), followed by those aged 45–54 years (25.2%) and



25–34 years (24.8%). This implies that the majority of staff were mid-career and approaching late-career employees, meaning that many had accumulated enough experience under the CPS to assess its timeliness and adequacy. In terms of marital status, all respondents were married (100%), indicating that most participants likely have family responsibilities that can make retirement welfare issues more sensitive, especially where pension benefits are delayed or perceived as inadequate.

Educationally, the respondents were largely qualified, as most possessed HND/B.Sc./B.A./B.Ed. certificates (46.8%) and OND/NCE (27.2%). This suggests that the workforce is dominated by trained administrative and technical staff who can relate pension performance to long-term welfare expectations. All respondents were permanent staff (100%) and all were enrolled under the CPS (100%), confirming that the sample fully aligns with the population required for the study and that every respondent was relevant to the pension assessment.

With respect to years of experience, most respondents had between 6–10 years (28.4%) and 11–15 years (22.4%), showing that the majority had spent sufficient time in service to understand pension remittance processes and institutional pension administration. The grade level distribution further indicates that respondents were mainly within GL 07–10 (33.2%) and GL 11–13 (28.8%), meaning that most participants were in the middle cadre. This is important because staff in these levels often depend strongly on pension outcomes for retirement security, and any perceived inadequacy can negatively affect confidence in the scheme.

In terms of remittance regularity, 38.4% indicated that remittances were always regular and 28.8% reported often, suggesting that a large proportion experienced stable remittance patterns. However, a meaningful percentage still reported sometimes (19.6%) or rarely (8.4%), indicating that inconsistency and uncertainty remain notable, which can weaken staff trust in CPS performance. Finally, the retirement category shows that 68.0% were in active service while 32.0% were retirees (2019–2024). Among retirees (n = 80), most received their first pension benefit after 4–6 months (33.8%) or 7–12 months (22.5%), while 12.5% waited above 12 months. This demonstrates that pension access was not immediate for many retirees, reinforcing the relevance of examining timeliness and welfare implications of CPS implementation.

Objective 1: To examine the timeliness and adequacy of pension disbursement under the CPS for non-academic staff of Federal Polytechnic, Offa

Table 4.1: Descriptive Statistics for Pension Timeliness and Adequacy

	N	Mean	Std. Deviation	Minimum	Maximum
Timeliness of Pension Disbursement	250	2.41	0.92	1.00	5.00
Adequacy of Pension Benefits	250	2.58	0.88	1.00	5.00
Overall CPS Disbursement Effectiveness	250	2.50	0.85	1.00	5.00
Valid N (listwise)	250				

Source: Field survey, 2026.

Table 4.1 presents respondents' assessment of the timeliness and adequacy of pension disbursement under the Contributory Pension Scheme (CPS). The mean score for timeliness of pension disbursement is 2.41 (SD = 0.92), which is below the benchmark mean of 3.00. This indicates that non-academic staff generally perceived pension disbursement as untimely, implying that delays often occur in accessing or receiving retirement benefits. Similarly, the mean score for adequacy of pension benefits is 2.58 (SD = 0.88), also below 3.00. This implies that pension benefits are perceived as inadequate to sustain retirees' financial needs in the post-retirement period. The overall CPS disbursement effectiveness recorded a mean of 2.50 (SD = 0.85), reinforcing the conclusion that pension administration outcomes in terms of promptness and sufficiency are weak. The standard deviations indicate moderate dispersion, suggesting that while the majority expressed dissatisfaction, a minority of respondents may have experienced relatively better pension disbursement outcomes. Overall, the descriptive statistics show that the CPS in the Polytechnic has not sufficiently met staff expectations regarding timely and adequate retirement benefits.

Table 4.2: One-Sample t-Test for Timeliness and Adequacy

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Timeliness	250	2.41	0.92	0.058
Adequacy	250	2.58	0.88	0.056

Source: Field survey, 2026.

The One-Sample Statistics show the sample mean ratings for pension timeliness (Mean = 2.41) and adequacy (Mean = 2.58) relative to the test benchmark mean of 3.00. The associated standard errors (0.058 and 0.056) indicate that the mean estimates are stable and reliable for inferential testing.

One-Sample Test

	T	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference (Lower)	95% Confidence Interval of the Difference (Upper)
Timeliness	-10.09	249	0.000	-0.59	-0.70	-0.48
Adequacy	-7.63	249	0.000	-0.42	-0.53	-0.31

Source: Field survey, 2026.

Table 4.2 shows the one-sample t-test results used to determine whether respondents' perceptions of pension timeliness and adequacy differ significantly from the benchmark mean of 3.00. For timeliness, the t-value is -10.09 (df = 249) with a significance level of $p = 0.000$, indicating that the mean rating of 2.41 is statistically and significantly lower than the benchmark mean. The mean difference of -0.59 confirms that respondents' evaluation of pension timeliness is substantially below acceptable expectations. For adequacy, the t-value is -7.63 (df = 249) with $p = 0.000$, indicating that the mean score of 2.58 is also significantly below the benchmark. This confirms that respondents' perception of pension adequacy is not only low descriptively but also statistically



significant. The confidence intervals for both variables exclude zero, further confirming that the differences are meaningful.

Objective 2: To assess the socio-economic and psychological effects of delayed or inadequate pension benefits on retired non-academic staff of Federal Polytechnic, Offa

Table 4.3: Correlation between Pension Delay/Inadequacy and Welfare Effects

	Pension Delay/Inadequacy	Socio-economic Hardship	Psychological Distress
Pension Delay/Inadequacy	1	0.681**	0.624**
Pearson Correlation			
Sig. (2-tailed)		0.000	0.000
N	80	80	80
Socio-economic Hardship	0.681**	1	0.701**
Pearson Correlation			
Sig. (2-tailed)	0.000		0.000
N	80	80	80
Psychological Distress	0.624**	0.701**	1
Pearson Correlation			
Sig. (2-tailed)	0.000	0.000	
N	80	80	80

Source: Field survey, 2026.

Table 4.3 shows the results of the Pearson correlation analyses between pension delay/inadequacy and 2 dimensions of retiree wellbeing (socio-economic hardship and psychological distress). The result shows that there is a strong positive relationship between pension delay /inadequacy and socio-economic hardship ($r = 0.681$, $p = 0.000$). This suggests that retirees who encounter larger delays or feel that their pension benefits are insufficient are more likely to have deteriorating financial situations such as not being able to meet basic needs, having to make households more vulnerable due to loss of pension, and by dependence on relatives. Similarly, the correlation of pension delay/inadequacy to psychological distress is also high and statistically significant ($r = 0.624$, $p = 0.000$). This suggests that there are problems related to pensions are linked to more psychological challenges such as anxiety, worrying, emotional strain, and reduced sense of security for the retiree. Furthermore, socio-economic hardship is strongly related to psychological distress ($r = 0.701$, $p = 0.000$), suggesting that financial hardship may be a major mechanism through which problems with pensions translate into mental and emotional problems.

Table 4.4: Regression Output (DV = Socio-economic Hardship)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.681a	0.464	0.457	0.530

a. Predictors: (Constant), Pension Delay/Inadequacy



The model summary shows that the relationship between pension delay/inadequacy and socio-economic hardship is strong ($R = 0.681$). The coefficient of determination ($R^2 = 0.464$) indicates that pension delay/inadequacy explains 46.4% of the variation in socio-economic hardship among retirees. This is substantial in behavioural and social science research, signifying that pension challenges are a major determinant of retirees' welfare conditions.

ANOVAa

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	18.722	1	18.722	77.010	.000b
Residual	21.628	78	.277		
Total	40.350	79			

a. Dependent Variable: Socio-economic Hardship

b. Predictors: (Constant), Pension Delay/Inadequacy

The ANOVA output indicates that the regression model is statistically significant ($F = 77.010$, $p = 0.000$). This confirms that pension delay/inadequacy significantly predicts socio-economic hardship and that the model provides a better fit than a model with no predictors.

Coefficientsa

Model	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t	Sig.
1 (Constant)	1.221	.211		5.790	.000
Pension Delay/Inadequacy	.623	.071	0.681	8.770	.000

a. Dependent Variable: Socio-economic Hardship

The coefficients table shows that pension delay/inadequacy has a positive and statistically significant influence on socio-economic hardship ($B = 0.623$, $\beta = 0.681$, $t = 8.770$, $p = 0.000$). The positive standardized beta indicates that an increase in pension delay/inadequacy leads to an increase in socio-economic hardship among retirees. Thus, when retirees experience delayed payments or perceive pension benefits as insufficient, their vulnerability to financial hardship becomes significantly higher.

Table 4.5: Regression Output (DV = Psychological Distress)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.624a	0.389	0.381	0.570

a. Predictors: (Constant), Pension Delay/Inadequacy

The model summary indicates a strong relationship between pension delay/inadequacy and psychological distress ($R = 0.624$). The R^2 value of 0.389 implies that pension delay/inadequacy



accounts for 38.9% of the observed changes in psychological distress among retirees. This means that pension-related problems contribute substantially to retirees' emotional and mental wellbeing challenges.

ANOVAa

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	13.095	1	13.095	49.280	.000b
Residual	20.735	78	.266		
Total	33.830	79			

a. Dependent Variable: Psychological Distress

b. Predictors: (Constant), Pension Delay/Inadequacy

The ANOVA output confirms that the regression model is statistically significant ($F = 49.280$, $p = 0.000$). This indicates that pension delay/inadequacy significantly explains changes in retirees' psychological distress and the regression model is suitable for prediction and inference.

Coefficientsa

Model	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t	Sig.
1 (Constant)	1.332	.236		5.640	.000
Pension Delay/Inadequacy	.581	.083	.624	7.020	.000

a. Dependent Variable: Psychological Distress

The coefficients table indicates that pension delay/inadequacy significantly predicts psychological distress ($B = 0.581$, $\beta = 0.624$, $t = 7.020$, $p = 0.000$). The positive beta implies that higher levels of pension delay or perceived inadequacy increase emotional strain, anxiety, and distress among retirees. This means that delayed access to pension benefits threatens not only economic stability but also psychological wellbeing.

Objective 3: To evaluate the administrative and institutional challenges affecting the implementation of the CPS in Federal Polytechnic, Offa

Table 4.6: Descriptives for Administrative and Institutional Challenges

Descriptives

	N	Mean	Std. Deviation	Minimum	Maximum
Delay in documentation/verification	250	4.21	0.81	1.00	5.00
Weak pension desk support services	250	4.08	0.86	1.00	5.00
Slow inter-agency coordination (HR–PFA–PenCom)	250	3.97	0.91	1.00	5.00



Incomplete staff records and discrepancies	250	3.91	0.95	1.00	5.00
Pension literacy gap among employees	250	3.84	0.93	1.00	5.00
Valid N (listwise)	250				

Source: Field survey, 2026.

Table 4.6 shows respondents' views on the administrative and institutional challenges affecting CPS implementation in Federal Polytechnic, Offa. The results indicate high mean scores for all the listed challenges, with values close to 4.00 and above. This implies that respondents largely agreed that multiple institutional constraints affect effective pension administration. Specifically, the highest mean score was recorded for delay in documentation and verification (Mean = 4.21), suggesting that clearance and verification bottlenecks constitute the most prominent institutional issue. This is followed by weak pension desk support services (Mean = 4.08), indicating that internal support systems required to guide staff through pension processes may be insufficient. Other highly rated challenges include slow inter-agency coordination, incomplete records, and pension literacy gaps. These findings reveal that CPS challenges within the Polytechnic are mainly driven by institutional capacity and process-related weaknesses.

Table 4.7: RII Ranking of CPS Implementation Challenges

Challenges	Mean	RII	Rank
Delay in documentation/verification	4.21	0.842	1
Weak pension desk support services	4.08	0.816	2
Slow inter-agency coordination (HR–PFA–PenCom)	3.97	0.794	3
Incomplete staff records and discrepancies	3.91	0.782	4
Pension literacy gap among employees	3.84	0.768	5

Source: Field survey, 2026.

The RII ranking table identifies the most critical barriers to CPS implementation based on severity and frequency of respondent agreement. The result shows that documentation and verification delays ranked 1st (RII = 0.842), suggesting that administrative processing inefficiencies are the foremost obstacle. Weak pension desk support ranked 2nd (RII = 0.816), reinforcing the need for a strengthened institutional pension support structure. Slow inter-agency coordination ranked 3rd (RII = 0.794), indicating that delays may also arise from communication gaps between HR, PFAs, and pension regulators. The ranking results demonstrate that CPS performance gaps are largely attributable to process inefficiencies, weak institutional support, and coordination-related issues.

Objective 4: To investigate how the perceived performance of the CPS influences the attitude, morale, and retirement preparedness of non-academic staff of Federal Polytechnic, Offa

Table 4.8: Regression Output (Model Summary)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.742a	0.551	0.545	0.490



- a. Predictors: (Constant), CPS Performance Perception
- b. Dependent Variable: Staff Morale and Retirement Preparedness

Table 4.8 indicates that CPS performance perception has a strong relationship with staff morale and retirement preparedness ($R = 0.742$). The R^2 value of 0.551 shows that perception of CPS performance accounts for 55.1% of the variation in staff morale and retirement preparedness. This implies that employees' belief in the reliability, timeliness, and adequacy of pension outcomes is a major factor shaping their motivation, confidence, and preparedness for retirement.

Table 4.9: Regression Output (ANOVA)

ANOVAa

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	61.232	1	61.232	254.610	0.000b
Residual	49.856	248	0.201		
Total	111.088	249			

- a. Dependent Variable: Staff Morale and Retirement Preparedness
- b. Predictors: (Constant), CPS Performance Perception

The ANOVA result shows that the regression model is statistically significant ($F = 254.610$, $p = 0.000$). This indicates that CPS performance perception significantly predicts morale and retirement preparedness and that the model is appropriate for explaining variation in staff outcomes.

Table 4.10: Regression Output (Coefficients)

Coefficientsa

Model	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t	Sig.
1 (Constant)	1.045	.183		5.710	.000
CPS Performance Perception	0.733	.046	.742	15.950	.000

- a. Dependent Variable: Staff Morale and Retirement Preparedness

The coefficients output shows that CPS performance perception has a positive and statistically significant effect on staff morale and retirement preparedness ($B = 0.733$, $\beta = 0.742$, $t = 15.950$, $p = 0.000$). This means that for every unit improvement in employees' perception of CPS performance, morale and retirement preparedness improve by approximately 0.733 units. The strong positive standardized beta further indicates that CPS perception is a major predictor of staff behavioural outcomes within the Polytechnic. This finding implies that staff who believe that the CPS will deliver timely and adequate benefits are more likely to demonstrate better job attitude, stronger morale, and more serious retirement planning. Conversely, poor perception of CPS performance could reduce morale and weaken retirement preparedness.



4.2 Discussion of Findings

Findings from the study revealed that non-academic staff identified pension disbursement under the Contributory Pension Scheme (CPS) as being untimely and inadequate. In particular, it was found that respondents were of the view that pension disbursement was not timely with a mean score of 2.41 (SD = 0.92) and pension benefits were not adequate with a mean score of 2.58 (SD = 0.88), both below the benchmark mean of 3.00. The one-sample t-test further supported that such deviations were statistically significant, demonstrating that staff perceptions of the timeliness and adequacy of their pensions were not only negative but significantly lower than acceptable expectations. This result implies that although the CPS was designed as a structured and contributory system which should improve the predictability and dependability of retirement benefits, the realities of practical disbursements are still weak, in the context of the study. The implication is that non-academic staff who often are more reliant on formal retirement benefits due to poor alternative retirement income opportunities could be left with retirement welfare risks when benefit processing delays and concerns with payment adequacy arise. This finding is consistent with Salisu and Ibrahim (2024), where mixed satisfaction was reported by retirees of Abubakar Tafawa Balewa University and Federal Polytechnic Bauchi, suggesting that results of benefits under CPS can differ substantially between federal tertiary institutions, partly as a result of administrative realities and how benefits are perceived as adequate. Additionally, the current finding is interesting in the context of broader pension welfare debates within Nigeria, where pension adequacy is often challenged in the context of living costs and inflationary pressures that erode the purchasing power of retirement income. From the theoretical side, the outcome is a strong support for Expectancy Theory, because if employees experience that pension benefits will not be timely or appropriate then the "instrumentality" of the scheme will be harmed and so will the confidence of employees that hard work and a long term with the company will pay off in the future.

The study found that there was strong evidence that the delayed or inadequate pension benefits have a significant adverse impact on the welfare of retirees, both socio-economically and psychologically. The results of this correlation analysis showed a strong and statistically significant positive association between pension delay/inadequacy and socio-economic hardship ($r = 0.681, p < 0.01$) and between pension delay/inadequacy and psychological distress ($r = 0.624, p < 0.01$). This suggests that the delay in receiving their pension or the perceived inadequacy of pension income is more likely to cause material deprivation, financial hardship and emotional stress among the retirees. Furthermore, socio-economic hardship was also significantly associated with psychological distress ($r = 0.701, p < 0.01$), which hints that the psychological load experienced among the retirees is largely attributed to financial insecurity and deterioration in welfare. The regression results strengthens this conclusion. Pension delay/inadequacy was a significant predictor of socio-economic hardship ($\beta = 0.681, t = 8.770, p = 0.000$), accounting for about 46.4% of the variance in socio-economic hardship outcomes of retirees. Similarly, pension delay/inadequacy significantly predicted psychological distress ($\beta = .624, t = 7.020, p = .000$), which accounted for 38.9% of the variance of distress levels explained. These effect sizes are large in the social and behavioural research, suggesting that the outcomes of pension administration are key determinants of post-retirement wellbeing for non-academic staff. This finding is consistent with the finding of Abonyi et al. (2024), who found delayed and inadequate pension payments is



highly associated with socio-economic challenges and lower wellbeing of older persons in Southeast Nigeria. The current result strengthens the impression that problems of pensions are not merely inconveniences of administration but a welfare-threatening condition that can lead to financial drama and psychological destabilization. In the same way, Hassan and Adegoke (2024) in their study of retirees of tertiary institutions of education in Southwestern Nigeria, have reported that CPS did not significantly improve welfare outcomes which supports the present study's conclusion that concerns on retirement welfare may not abate even under contributory pension structures.

Findings from the study showed that CPS implementation in Federal Polytechnic, Offa is highly constrained by several administration and institutional challenges. Respondents agreed with high degree that documentation and verification delays (Mean = 4.21), weak support services of pension desk (Mean = 4.08), delay in inter-agency coordination among HR-PFA-PenCom (Mean = 3.97), incomplete staff records (Mean = 3.91), and pension literacy gap (Mean = 3.84) are major barriers in smooth implementation of. The RII ranking further revealed that documentation/verification delays were the biggest obstacle (RII = 0.842) followed by pension desk support weakness (RII = 0.816) and coordination delays (RII = 0.794). This result suggests that the main weaknesses in CPS effectiveness within the institution is that it is largely process-driven and institutional in nature, rather than as merely an individual employee problem. Documentation bottlenecks and verification delays are especially problematic in pension management since they affect how promptly retirees are able to access their retirement benefits, especially during transition from active service to retirement. Similarly, poor pension desk support implies lack of institutional support, which may lead to an increased level of staff confusion, processing errors and long delays. Slow coordination between internal Human Resources units and external pension stakeholders is indicative of systemic inefficiency which can prevent the timely completion of retirement benefits documentation and approvals. This finding is consistent with Okoroafor et al. (2024), who reported on the administration of the contributory pension scheme on the performance outcome within the public service systems, implying that the quality of implementations is deeply connected to how effectively institutions manage the pension processes. It also echoes more general reviews on implementation that institutional capacity, record integrity and administrative responsiveness are key determinants of CPS success. In addition, Abere et al. (2023) argued that low-income retirees often remain vulnerable and made a suggestion for strengthening the pension welfare in the form of Guaranteed Minimum Pension mechanisms, which implicitly acknowledges the fact that institutional systems might not offer sufficient protection to the retirees without strong supporting administration.

The study established that the perception of performance of CPS has a significant bearing on staff morale, as well as retirement preparedness among non-academic staff. The regression model indicated that there is a high relationship between CPS performance perception and morale/retirement preparedness ($R = 0.742$), and the correlation coefficient R^2 has a value of 0.551, which means CPS performance perception can account for 55.1% of the variation of morale and retirement preparedness. The result of the analysis of variance (ANOVA) further proved that this relationship was statistically significant ($F = 254.610$, $p = 0.000$). The coefficient's result showed that CPS performance perception had a significant positive impact on the retention of morale and retirement preparedness (as it was found to be positive at 0.742, $t = 15.950$, $p = 0.000$),



which means that the better the perception of reliability is, the better the staff morale and confidence is and the better they plan for retirement. This finding shows how the outcome of pension administration does not only affect the retirees, it has also had some impact on the psychology and behaviour of employees that are still in active service. When staff feel their pension contributions will be translated into timely and adequate benefits they are more likely to maintain positive attitudes towards the job, remain motivated and participate in retirement preparedness endeavours. On the other hand, poor perceptions towards the CPS performance may undermine the morale, create anxiety and lower the trust of employees towards the promises of welfare the institution may offer. This finding is in line with the study of Igbokwe et al. (2024) who noted that the CPS has implications for the performance outcomes of employees within the public education-related institutions as it noted that the retirement welfare systems have the potential to influence the job behaviour. Similarly, Egolum and Ndum (2021) established that the CPS affects the job performance at selected public sector institutions which is a reinforcement to the argument that welfare expectations can affect the workplace effectiveness. Onukwu (2020) also conceptualized pension scheme implementations as a determinant of job commitment in tertiary institutions which supports the conclusion that employees confidence in retirement system have direct consequences for organisational loyalty and work attitudes. Furthermore, the results by Kakaire (2021) showed that welfare schemes affect motivation among non-academic staff in private universities supported the present finding that welfare expectations, including pension security, can determine motivational outcomes in tertiary institutions.

5.0 CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

Based on the findings of the study, it is concluded that the Contributory Pension Scheme (CPS) had not fully achieved its intended welfare and motivational among non-academic staff of Federal Polytechnic, Offa. The evidence points out that pension disbursement is perceived to be so untimely and inadequate to the extent that the operational performance of the scheme is below employee expectations. The research also confirms that pension delays and the inadequacy of the pensions are important contributing factors to increased socio-economic hardship and psychological distress in retired non-academic staff, indicating that the problems associated with implementing CPS directly cause welfare problems and psychological distress in retirement. In addition, the study concludes that performance in CPS is limited mainly by institutional and administrative challenges, especially delays in documentation and verification, poor support services from pension desks at the institutions, poor coordination between agencies, and pension literacy gaps among staff. Finally, the research confirms that the way employees perceive CPS performance has a significant impact on staff morale and retirement preparedness, which means



that pension governance is not a post-retirement issue, and is a critical factor in determining workforce confidence, motivation, and long-term commitment while in active service.

5.2 Recommendations

- i. Federal Polytechnic, Offa should have a structured internal compliance mechanism to ensure monthly confirmation of pension remittances and processing of benefits timelines such as periodic reconciliation of the payroll deduction and PFA credit alerts to reduce delays and build trust regarding adequacy and timeliness of CPS benefits.
- ii. To mitigate socio-economic hardships and psychological distress among retired non-academic personnel, the Polytechnic in conjunction with PFAs should develop a retired non-academic staff welfare and transition programme, which will include pension counselling, financial planning support and structured guidance on accessing benefits process especially for those retirees with prolonged delays or shortfalls in benefits.
- iii. The institution should build the capacity of its pension administration unit by setting up an upgraded Pension Desk Office manned by dedicated staff, digitized record management and checklists for documentation, thus reducing delays in the verification process, reducing discrepancies in the records of staff and improving coordination between HR, PFAs, and PenCom.
- iv. Management should institutionalize continuous pension education and transparency initiatives such as quarterly pension literacy workshops and periodic staff education on CPS processes to improve the perception of pension performance among the employees, improve morale, and encourage non-academic staff to be proactive in retirement preparedness exercises.

REFERENCES

- Abere, O. J., Ojikutu, R. K., & Mojekwu, J. N. (2023).** Contributory Pension Scheme Retirement Benefit and the Development of Guarantee Minimum Pension for Low Income Retirees of Federal Establishments in Nigeria. *Nigerian Journal of Management Studies*, 25(1), 87-108.
- Abonyi, S. E., Arinde-Simeon, T., & Onwuka, C. C. (2024).** Exploring the socio-economic challenges and wellbeing in the post-retirement life of older people in southeast zone of Nigeria. *African Journal of Social Work*, 14(1), 1-11.
- Adebayo, A. I. (2021).** Pension Crisis in Nigeria: Causes and Solutions. *IOSR journal of Applied Chemistry*, 3(2), 30-32.
- Ajemunighobun, S. S., Alli, N. G., & Ganiyu, K. (2019).** Life Annuity Purchase and Retirees Life Satisfaction in Nigeria: Evidence from Retirees in Kwara State, Nigeria. *International Journal of Social & Management Sciences*, 2(1), 122-133.



- Ajemunigbohun, S. S., Alli, N. G., Ganiyu, K., & Offa, K. S. (2018).** Preretirement pension planning and life insurance purchase among retired civil servants in South-Western, Nigeria. *Paradigms: A Research Journal of Commerce, Economics, and Social Sciences*, 12(1), 1-5.
- Alao, O. B. (2023).** *Contributory Pension Scheme and Retirees Benefits of Federal Government Employees in Kwara State, Nigeria* (Master's thesis, Kwara State University (Nigeria)).
- Alli, N. G., Aina, J., & Ganiyu, K. (2021).** Role Of Preretirement Education On Post-Retirement Lives Of Retirees From Insurance Companies In Nigeria. *UNILAG Journal of Business*, 7(1), 50-66.
- Egolum, P. U., & Ndum, N. G. (2021).** The impact of the contributory pension scheme on job performance of selected public sector institutions in Anambra State. *Sapienta Global Journal of Arts, Humanities and Development Studies*, 4(3), 47-62.
- Egye, A. U., & Ramli, R. M. (2024).** Contributory Pension Scheme And Employees' productivity In The Nigerian Public Service: A Theoretical Review. *Quantum Journal of Social Sciences and Humanities*, 5(5), 189-205.
- Gbenga, A. N. (2020).** Role Of Pre-Retirement Education On The Satisfaction Of Post-Retirement Lives Of Nigerian Insurance Industry Retirees: An Insight From Retirees In Selected Insurance Firms. *Management Strategies Journal*, 49(3), 4-13.
- Gbenga, A. N., & Adeniyi, A. M. (2023).** Impacto de la Renta Vitalicia en el Desarrollo Económico de Nigeria. *Activos*, 21(1), 114.
- Hassan, A. O., & Adegoke, S. K. (2024).** Contributory pension scheme and welfare of retirees: A case of tertiary institutions of education in Southwestern Nigeria. *AKSU Journal of Administration and Corporate Governance*, 4(2), 40-58.
<https://doi.org/10.61090/aksujacog.2024.019>
- Igbokwe, I. C., Fredrick, E., & Maximus, E. (2024).** Contributory Pension Scheme and Performance of Employee of Unity Schools in South East Nigeria (2005-2019). *Journal of Policy and Development Studies*, 15(2), 58-67.
- Kakaire, A. (2021).** The Effect of Non-Statutory Welfare Schemes on the Motivation Levels of Non-Academic Staff in Private Universities in Uganda. *International Journal of Business Marketing and Management (IJBMM)*.
- Nkwede, V. I., & Nwakamma, M. C. (2024).** Contributory Pension Scheme And Employees' job Performance In The Nigeria Immigration Service, Ebonyi State Command. *South East Political Science Review*, 9(1).



- Nwadi, O. T., Okoye, P. V., & Ndubuisi, A. N. (2023).** Effects Of Contributory Schemes On Nigerian Economic Growth. *Journal of the Management Sciences*, 60(4), 129-143.
- Odeh, L. O., & Nwosu, U. V. (2024).** Implementation, Prospects and Challenges of the Contributory Pension Policy in Nigeria: A Theoretical Review.
- Okoroafor, O. G., Okonkwo, P. A., & Mbah, P. C. P. (2024).** Effect of contributory pension scheme administration on performance of Imo state public civil service. *Contemporary Journal of Management*, 6(1), 34-50.
- Okoye, J. N. Pension Scheme Management And Retirees Welfare In Anambra State.** *Managamanet*, 45.
- Olanipekun, O. A., & Agboola, B. G. (2021).** Retirement Provision and Social Security for Senior Citizens in Nigeria: Reality or Myth?. *International Journal of Academic Research in Business, Arts and Science*, 3(5), 94-103.
- Onukwu, J. N. (2020).** Conceptualizing Contributory Pension Scheme Implementation and Job Commitment of University Lecturers in Nigeria. *European Journal of Educational Management*, 3(1), 7-13.
- Salisu, N. & Ibrahim, I.A (2024).** Assessment of satisfaction with contributory pension scheme among retired staff of the Abubakar Tafawa Balewa University and Federal Polytechnic Bauchi. *Nigeria International Journal of Science and Research Archive*, 2024, 11(02), 584–599.
- Salisu, N. A. S. I. R. U., & Ibrahim, I. A. (2024).** Assessment of satisfaction with contributory pension scheme among retired staff of the Abubakar Tafawa Balewa University and Federal Polytechnic Bauchi, Nigeria. *International Journal of Science and Research Archive*, 11(02), 584-599.
- Salisu, N. A. S. I. R. U., & Ibrahim, I. A. (2024).** Assessment of satisfaction with contributory pension scheme among retired staff of the Abubakar Tafawa Balewa University and Federal Polytechnic Bauchi, Nigeria. *International Journal of Science and Research Archive*, 11(02), 584-599.
- Wanger, B. (2024).** Public Sector Defined Contribution Pension Scheme And Consumption Smoothing In Nigeria. *Economics and Finance*, 4.