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HUMAN RESOURCES MANAGEMENT AND RETIREMENT SYSTEM OF PUBLIC SERVANTS IN NIGERIA: A REVIEW OF THE NBC RETIREMENT BENEFIT SCHEME

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Abstract

One significant challenge that a typical public servant faces throughout their career is contemplating what lies ahead after retirement. This period marks a transition from active employment and a primary means of livelihood to a new phase of life. This shift from a professional career in active service to retirement involves significant changes, leading to emotional, psychological, and financial concerns. Public servants need to prepare thoroughly for this stage in advance. Though a qualitative approach, this study explores the concept and functions of human resources management within the general civil service framework. It examines the challenges faced by retirees in Nigeria, considering both the perspectives of pension scheme administrators and the experiences of individuals. The study reviews the Nigeria Baptist Convention Workers' Cooperative Retirement Benefits Scheme explicitly, discussing the rules and regulations outlined in the Pension Reform Act of 2004 that govern the system. The article recommends that the Department of Human Resource Management plays a fundamental role in ensuring the proper settlement of retirees. This Department should provide comprehensive retirement packages for civil servants and establish a robust legal framework to protect retirees as they transition out of active service, thereby preventing legal issues.

Keywords: Human Resources Management, Retirement System, Public Servants, Retirement Benefit Scheme, Nigeria Baptist Convention

Introduction

One significant challenge that a typical public servant faces throughout their career is planning for life after retirement. Retirement marks a withdrawal from an active job or primary means of livelihood and is a fluid concept with diverse implications and experiences (Oparanma 2011). This transition may involve shifting from a former business career in active service to another phase of life or completely stepping away from public life and active service. This process often involves moving from a paid job to a retired status, leading to emotional, psychological, and financial concerns requiring thorough preparation. Unfortunately, many individuals enter retirement without personal plans or pre-retirement counseling, and employers often fail to adequately educate their workforce about the importance of retirement planning. As a result, many workers retire in financial distress, with retirees in Nigeria frequently experiencing

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significant hardship, especially those who did not plan adequately (Abdullahi and Mamman 2014).

Effective retirement planning should involve the human resource management department, crucial in managing personnel from employment to retirement. This involvement is essential to mitigate challenges and apprehensions faced by retirees. It is important to note that integrating human resources management to retirement planning will align organizational goals with employee aspirations. An examination of retirement systems will aid in identifying potential reforms that could respond to demographic shifts and budget challenges. The presentation of a comprehensive understanding of the relationship between the role of human resources management and retirement systems would enable improved financial planning for both employees and the government, promoting sustainability, enhancing public sector efficiency and supporting employee well-being, eventually leading to a more effective government.

Therefore, this paper aims to examine the general functions of human resource management, highlight the obstacles public servants face post-retirement, review the Nigerian Baptist Convention Retirement Benefits Scheme, and suggest roles that human resource management can play in improving the retirement system for public servants in Nigeria.

Concept of Human Resource Management

Human resource management is a practice that is evident wherever groups of people exist. It begins at the family level, where family members assume different roles and responsibilities to achieve collective desires and goals. The head of the household coordinates all available resources, including people, to maximize their potential and achieve the family's objectives (Josephat 2011). The management of people in organizational settings has been extensively documented throughout history (Cuming 1985). As organizations developed, leadership structures emerged, roles and responsibilities were defined, accountability mechanisms were established, and systems of rewards and punishments were implemented. Human Resource Management is the discipline and practice of managing people within an organization. Over time, it has evolved and expanded into various specialized areas. This professional field now encompasses a broad spectrum that integrates personnel management, organizational behavior, industrial and labor relations, and more (Armstrong 2006).

Human resource management (H.R.M.) is a crucial institutional function focusing on employee recruitment, management, and guidance. This function encompasses various responsibilities: compensation, hiring, performance management, organizational development, safety, wellness, benefits, employee motivation, communication, administration, and training. H.R.M. is about managing people and involves a strategic and comprehensive approach to managing the workplace, culture, and environment. Effective H.R.M. enables employees to contribute efficiently and productively to the organization's direction, helping to achieve its goals and objectives (Susan 2012). Noe, Hollenbeck, Gerhart, and Wright (2007) describe H.R.M. as comprising systems, policies, and practices that influence employee behavior, attitudes, and performance.

Okoye and Ezejiofor (2013) assert that the success or failure of any management largely depends on the critical nature of human resources and how they are managed within an organization. The individuals who comprise the institution, including those in plants, offices, and management positions, initiate and determine all enterprise activities. Thus, managing the human component is the central and most important task, as organizational performance hinges on it.

Human resource management (H.R.M.) encompasses the policies and practices involved in managing the human resources aspect of an organization. It includes human resource planning, recruitment, job analysis, selection, orientation, performance appraisal, compensation, development and training, and labor relations (Dessler 2010).

The function of Human Resources Management

Human resources are undeniably the most critical asset of an organization, constituting a substantial and essential portion of its resources. They are directly linked to the organization's success and require careful planning. The process by which management seeks to provide for its human resources to achieve its objectives is known as human resources planning, which ultimately informs its functions. Okoye and Ezejiofor (2013) state that effective human resource management involves maintaining and enhancing all aspects of a company's practices that impact its employees from the recruitment day to their departure. Consequently, the functions of human resources management include:

- a. **Employment Procedure:** The Human Resource management team is responsible for devising the most efficient and cost-effective strategies for advertising and recruiting for vacant positions. Additionally, the team must develop and implement selection procedures to identify and choose the most suitable candidates for these roles.
- b. **Disengagement Programme:** The Human Resource Management team ensures consistent procedures for the dismissal and retirement of employees. The team must adhere to government regulations concerning the right to appeal and compensation and follow proper protocols to protect the company from legal actions related to unfair dismissal.
- c. **Staff performance review and assessment:** The Human Resource Management team develops and administers a comprehensive review program for all staff members. This process allows management to assess employee performance and will enable employees to raise any pending questions or concerns. The review process may lead to additional training, a salary or bonus review, or, in some cases, the initiation of disciplinary procedures.
- d. **Staff Welfare Packaging:** The Human Resources management team is responsible for ensuring the overall well-being of employees during their tenure. It includes keeping staff members informed about current health and safety procedures, ensuring that payroll and benefit payments are processed accurately, and maintaining and updating relevant policies.
- e. **Organization of Legal Proceedings:** The Human Resources department is tasked with staying abreast of changes in employment law and adapting company policies accordingly. Working closely with the company's legal team, the Human Resources Management staff ensures compliance with maternity pay and leave legislation, equal opportunities, anti-discrimination practices, and procedures for appealing dismissals.

The Nigerian Baptist Convention Workers Retirement Benefit Scheme

This is the Convention's self-administered retirement benefits scheme, established to manage its investible funds under the oversight of the Pension Board. It incorporates the rules and regulations governing the self-administered pension scheme, including policies aimed at enhancing and modifying worker benefits.

Scope of Beneficiaries

The Nigerian Baptist Convention Workers Retirement Benefits Scheme covers the following categories of Convention employees:

- a. All pastors serving in Nigerian Baptist Churches, Associations, Conferences, Institutions, and the Convention.
- b. All Baptist building staff and field workers from all Convention departments.
- c. All staff of Convention Theological Institutions.
- d. All staff of the Women's Missionary Union (W.M.U.) of Nigeria
- e. Staff of Baptist Press Nigeria Limited, Nigerian Baptist Bookstores Limited, and other individuals approved by the Nigerian Baptist Convention Workers Retirement Benefits Scheme Trustees.
- f. Entry into the Scheme is voluntary and requires application; it is not automatic.
- g. Policy Scheme B covers non-ministerial church workers, indigent pastors, and Baptist evangelists approved by the Convention.

Administration of the Scheme

The Scheme will be overseen by Trustees who represent various interest groups. Membership includes individuals with expertise in Life and Retirement Benefits, Finance and Accountancy, and Administration, among other relevant fields. Trustees initially serve three years, which may be renewed once. The composition of the Trustees is as follows:

- Pastors' representatives
- General Workers' representatives
- W.M.U. workers' representative
- Actual/insurance experts
- An Accountant
- A person versed in the Management of Business
- Retirement Benefit Manager
- VP Admin. & personnel
- V.P. Finance & Investment (Chairman)
- The President shall be an ex-officio member.

Responsibilities of the Trustees of the Retirement Benefits Scheme

- a. Formulating broad policy procedures and rules for effectively managing the Scheme.
- b. Ensuring that funds are received into the Scheme from the Convention.
- c. Managing the funds of the Scheme, including investment activities.
- d. Providing periodic reports and accounts of the Scheme to the Convention.
- e. Developing investment policies and strategies for the Scheme.
- f. Arranging for periodic actuarial valuations of the Scheme.
- g. Developing an organizational structure, ensuring adequate staff recruitment and training, and designing and implementing effective training programs for staff, members, and the board as required.
- h. Ensuring the adequate security of the Scheme's financial and physical assets.

i. Report to and obtain approval from the Convention Executive Committee on acquiring or disposing of Scheme assets.

Membership terms are for three years initially and renewable once, except for members holding office or in exceptional cases.

Entry and Retirement age

The maximum age at entry into the Scheme shall be 55 years; no scheme member shall contribute beyond age 65. The compulsory retirement age shall be 65 years; service beyond 65 shall not count for gratuity and pension purposes.

Contribution: The Scheme shall be contributory as follows:

- Direct Employer 25% of Gross salary
- Employee 2.5% of Gross salary
- Convention 5% of gross salary
- Total 32.5% of Gross salary

Direct employers are Churches, Associations, Conferences, Institutions, W.M.U. or even the Convention of Baptist Building Workers. Contributions beyond 65 years shall not count for benefits but are eligible for a refund. Churches and other direct employers pay the retirement benefits contribution of their pastors and other workers to the Retirement Benefits Scheme. The Convention shall contribute an additional 5% of the gross salary of every scheme member into a stabilization fund. It differs from and is in addition to the 5% contributory fund. Gross salary means basic salary in addition to Housing and Transportation allowances. No other allowance shall count; when a worker does not receive the allowances mentioned earlier on account of official provision, the Convention shall use the allowance for both relative to the worker's salary to arrive at the gross salary.

The scheme year shall be the regular calendar year from January to December, which shall be the accounting year. There is no room to join the Scheme at any time of the year. When a worker starts work later than January, the worker waits till the following January before being eligible to join the Scheme. The year of retirement benefits service shall be working years for which all contributions have been made to the Scheme. Those in the Convention service for a long time and, due to their fault, were not enrolled in the Scheme and will be treated based on the years they have contributed to the system. Still, each worker in this category will be treated on merit at retirement. The trustees may decide on an appropriate additional honorarium payable to such a worker, which shall be made personal to them. For those workers who did not join the Scheme immediately after the veil was lifted in 1983, the number of years of their contribution shall be applied strictly. The same goes for the pastors who had the opportunity to join the Scheme in the past but did not. They shall not be allowed to pay the arrears covering the periods the Scheme did not initially cover them.

Terminal Salary

Terminal salary shall be the final salary earned by the member in the year of retirement or withdrawal from the Scheme subject to the following:

- a. The Trustee shall have the right to determine an equitable terminal salary in case of a suspected unusual salary increase in anticipation of retirement.
- b. In suspected cases, as described above, the Trustees have the right to use the average of at least five years' salary when arriving at the terminal salary.

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- c. Any salary increase must be communicated to the office of the Retirement Benefits and the Vice President of Finance & Investment.
 - d. Irrespective of a member's salary, the maximum salary that can be used in calculating terminal benefits is the highest on the Convention salary scale. It does not discourage direct employers from paying their workers any salary.
 - e. Contributions on terminal salaries should have been paid as and when due for two years preceding retirement, for I am to be used to calculate annual benefits and gratuity payable. To avoid doubt, this will also affect Convention-approved salary increases. In the case of Convention-approved general salary increases, the new salary must have been in use, and contribution must have been paid on the same for at least one year before it can be admissible to qualify as terminal salary. It is to allow for stability in Retirement benefit funds.

Death in Service

The death gratuity payable shall be twice the terminal salary or the compensation due for death in service. In addition, two years of annual benefits owing dates shall be guaranteed and payable to the family of a retiree who dies within the first two years of retirement. The family here shall mean the surviving spouse and biological children. Where the deceased has no family as described above, the Trustee shall pay the benefit to the next of kin when ascertained and approved. The payment shall be made to the persons named in the will where the deceased has a valid will. The family shall submit the originals of the following document to possess a death claim.

- i. Death Certificate
- ii. Birth certificate/sworn declaration of age
- iii. A burial certificate was issued before the pastor who did the committal to earth.

Notice of a member's death must be given to the Trustees within three months. As prescribed above, death documents should follow the Trustees within a reasonable time. No death benefit can be paid unless and until the above is complied with fully.

Notice of Retirement

A minimum of one year's notice is required from a worker going on retirement except in sudden requirements on account of ill health. A worker who gives a shorter notice may not expect to be paid the retirement benefits one year from the notice date. It shall be at the discretion of the Trustees; every worker going on retirement must complete the retirement form obtainable from the Retirement Benefit's Office.

Payment of Gratuity

Gratuities shall be due only on actual retirement and cannot be paid in advance or traded. The annual benefit or allowance payment is also expected in the month following retirement. The maximum age to receive a pension shall be 45 years. Thus, notwithstanding that a contributor is eligible for retirement, they shall not receive it until 45.

Procedure for Withdrawal

- a. A worker shall be free to withdraw from the Scheme if they resign from service of the Convention and shall claim on the contribution of the direct employer if being in the Scheme for less than three years and above; the benefits upon withdrawal shall follow the gratuity and annual benefits scale.
- b. However, a worker shall not be allowed to withdraw from the Scheme and claim previous contributions paid by the church or direct employer when the member hopes to return to serve the Convention.
- c. The withdrawal shall be automatic when a person resigns, is requested to resign, or is dismissed from the Convention's service. The Convention or direct employer shall inform the Trustees of such dismissal, resignation or forced resignation and shall not commit the Trustees to the gratuity, if any, that shall be paid to such employee. Upon receiving such notification, the Trustees shall consider what is payable to such an employee minus the deductions for necessary administrative actions and indebtedness due for settlement to the tee employer or third parties.

Challenges of Retirement of Public Servants in Nigeria

Retirement is a natural transition that signifies moving from one phase of life to another, involving detachment from active employment with a focus on prospects (Oniye 2001; Olatunde and Onyinye 2008). It is an inevitable aspect of aging, during which individuals gradually withdraw from their primary work and social responsibilities, eventually making way for younger generations and concluding their active working lives (Buckley 2002). In Nigeria, retirement is categorized into three forms: voluntary retirement, compulsory retirement, and mandatory retirement, as identified by Abdullah and Hassan (2013) and earlier discussed by Omoresemi (1987), Nwajagu (2007), Denga (2010), Okechukwu and Ugwu (2011).

When an individual voluntarily resigns from active service for personal reasons, regardless of age, experience, length of service, or retirement policies, it is termed voluntary retirement, primarily driven by the employee's decision rather than the employer's initiative. On the other hand, retirement becomes compulsory when an individual is required or compelled to leave service unexpectedly and contrary to their expectations. This type of retirement typically occurs due to inefficiency, advanced age, ill health, or disciplinary issues, which are in the organization's best interest. Mandatory or statutory retirement occurs when an individual reaches the specified retirement age stipulated in the establishment's service conditions.

- a. **Embezzlement of Pension Funds:** Misappropriating funds earmarked for pension payments poses a significant challenge to effective pension administration. Oviomo (2007) and Ajayi (2008) highlight that retired civil servants or pensioners often experience disappointment, sadness, and discouragement due to pervasive corruption within the system. Scholars have documented instances where pension administrators and officials have been arrested and interrogated regarding allegations of pension scams (Musari 2012).
- b. **Delay of Government to Pay Pensioners:** According to the Nigerian Union of Pensioners (2002), the union has voiced apprehension regarding the prolonged delays members face in receiving their monthly pensions and the delayed implementation of pension rate reviews through circulars, which can take one to two years to be paid. These

delays have inflicted considerable hardship on members, leading to health challenges (Musari 2012).

- c. **Death of pensioners arising from exposure to harsh weather conditions:** Adunwoke (2010) reports a significant mortality rate among pensioners attributed to adverse weather conditions. Members of various bodies within the Pensioners Welfare Association have alleged that 3,000 of its members have died since the onset of the pension crisis.
- d. **Disbursement of pension funds to Private Accounts or in Fixed Deposit Accounts and Unauthorized Banks:** The transfer of pension funds into the private accounts of members of the Pension Reform Task Force suggests that pension administration in Nigeria is plagued by fraud, adversely affecting the lives of current and prospective pensioners. This issue underscores the pervasive corruption among officials handling these duties (Uwerunonye 2013).
- e. **Privatization of Companies and Parastatals by Government:** Privatizing government-owned companies to private entities often jeopardizes retirees, exposing them to losing their pensions. Civil service retirees have voiced grievances about the inadequate treatment received from the government despite serving for up to thirty-five years under an ineffective old pension scheme that fails to meet their welfare needs (Soyimbo 2010).

Additionally, Abdullahi and Mamman (2013) reaffirmed the challenges faced by individual retirees in Nigeria, underscoring the need for proactive assistance from the human resources management team before and potentially after they departed from office. These challenges include:

1. Planning and Management Stage:

Retirement planning is a globally recognized endeavor fraught with numerous challenges. In Nigeria, civil servants from the public and private sectors often perceive retirement as daunting. Consequently, many retirees experience significant psychosomatic issues and sometimes exhibit psychophobic reactions due to inadequate preparation (IBTC Pension Manager, 2008).

2. The Exit Stage

The exit stage was quite challenging, where the payment procedures were often very tedious; the retirees sometimes stayed for months and years to collect their entitlements. Similarly, the reimbursement process for split pension and gratuity payments between Federal, State and other agencies was very awkward, disorderly, and often fraught with bribery and corruption. There were undocumented circumstances where the reimbursing agency held the recipient to ransom.

3. Payment Procedures and Corruption:

The process of receiving retirement entitlements is often arduous, with retirees sometimes waiting months or years to collect their benefits. Moreover, the reimbursement procedures for pension and gratuity payments between federal, state, and other agencies are disorderly and frequently marred by bribery and corruption. There have been instances where the agency responsible for reimbursement held recipients hostage (IBTC Pension Manager, 2008).

4. Anxiety about Housing:

Many retirees in Nigeria reach retirement age without owning a personal residential property. This issue persists due to inadequate housing investments for Nigerian workers under prevailing laws.

5. Discrimination:

Retirees often face discrimination rooted in ageism, a phenomenon characterized by systematic stereotypes or discrimination against older people. Nigerian retirees experience intolerance,

isolation, and discriminatory treatment based solely on their age or retired status, which perpetuates oppression due to their irreversible biological condition (Garba & Mamman, 2014).

6. Domestic Violence:

Retired individuals may experience domestic violence within their households, where they lose control over their lives due to physical, sexual, emotional, or economic abuse from family members. Some retirees cannot escape such abuse or manage their financial needs independently.

8. Sudden Death:

Another challenge retirees face is the risk of sudden death during or after their service. Sometimes, beneficiaries do not receive the entitled payments due to administrative delays or oversights, contrary to the provisions of the Retirement Act that ensure benefits are transferred to designated beneficiaries upon the contributor's death.

9. Physical Disabilities and Aging:

Retirement often brings physical disabilities and the challenges of aging, which are compounded by societal attitudes. In Nigerian society, older and retired individuals are usually marginalized, characterized by a pervasive "youth-worshiping" culture. They face stereotyping, devaluation, and differential treatment due to their age and perceived physical limitations (Okam, 2013).

Elderly individuals often exhibit characteristics that distinguish them from the broader population, including:

- a. Having aged bodies,
- b. Relatively limited power or influence,
- c. Enduring stereotypes and frequent devaluation of their behavior and traits by the dominant societal group.

Retired and older individuals frequently encounter differential and unfair treatment based solely on their age (Garba & Mamman, 2014). These challenges underscore the complex and multifaceted nature of retirement issues in Nigeria, requiring comprehensive strategies and support systems to mitigate their impact on retirees' lives.

Theoretical Framework for the Study: The Resource-Based Dynamic Model for Retirement Adjustment

A resource-based dynamic model was inspired by the theory of the Conservation of Resources (CoR) Approach (Hobfoll et al., as cited in Musa and Tsagem, 2013). It fundamentally suggests that the resources at the disposal of individuals significantly affect how they adjust to retirement and how changes in these resources influence the whole process. Resources here are defined, as described by Hobfoll (2002), as a person's total capability to accomplish their valued needs and goals. Likewise, Wang (2007) notes that retirement resources are of various types but very crucial during the retirement transition. Thus, the resources this model works with could be defined as the overall ability of an individual to fulfill their needs. According to the resource-based dynamic model, the quality of retirement adjustment varies according to the number of retirement resources and overall changes in total resources during the retirement transition (Yeung, 2018).

Wang, as cited in Martinčková & Škrobáková (2019) and Yeung (2018), classified various forms of these personal resources into six categories, namely;

- i. Physical resources, e.g., strength and health status,
- ii. financial resources, including, for example, wages, savings and the amount of pension,

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- iii. social resources, e.g., social networks and social support,
 - iv. emotional resources, which include, for example, emotional stability, sensitivity, mood,
 - v. cognitive resources (including, for example, the speed of information processing and work memory,
 - vi. motivational resources (e.g., self-efficacy, adaptability and flexibility in goal pursuit).
- Furthermore, Wang, as cited in Yeung (2018), observes that three possible patterns of adjustment outcomes exist:
1. Retirees will maintain their well-being if their total resources do not change significantly after retirement;
 2. if retirees encounter a decline in their resources, they will experience poor adjustment and psychological distress;
 3. if retirees gain more resources after retirement, they will positively adjust to retirement.

Utilizing the Personal Resource Categories for Adjusting to Retirement

The resource-based dynamic model implied that the availability of resources at an individual's disposal would determine how best he could utilize them to adjust to retirement adequately and that retirees who do not have enough of these resources would usually find retirement more complicated than those who could easily change and adapt to the retirement process because they have those resources to fulfill their needs. Thus, when these six personal resources categories were carefully handled, prospective retirees would quickly adjust to and achieve a satisfying retirement.

However, Wang et al. (2011) observe that variables on various levels may also influence the individual's resources. Based on the resource-based dynamic model, the resources are present at the macro level, the organizational level, the work level, the household level, and the individual level. The macro level includes societal norms and the state's politics. The managerial level is composed of the organizational climate and human resources procedures. The work level relates to the work conditions and relationship to one's job. The household level involves, for example, the quality of marriage and the costs associated with caregiving. There is also an individual level, which includes, for example, health-related behavior and individual constitutions.

This theoretical framework is pertinent to this study as it highlights the impact of the availability of resources at an individual's disposal in adequately adjusting and adapting to retirement and fulfilling their needs. It also points out that variables on various levels such as the macro level, the organizational level, the work level, the household level, and the individual level, influence the individual's resources. The paper emphasizes the managerial level, composing the organizational climate and human resources procedures. It implies that the efficiency of human resources within an organization is pivotal in determining its success or failure, particularly in ensuring proper retirement settlement for retirees.

Proposed Role of Human Resources Management in Retirement Settlement

Retirement planning for every civil servant encompasses all stages, from initial employment to disengagement, ensuring lifelong security (Webber, 1991). Therefore, the human resources management unit must proactively facilitate a seamless process before and after retirement. The following recommendations are proposed:

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- a. **Comprehensive Disengagement Program:** The Human Resource Management team should implement a comprehensive disengagement program. This program should commence with early communication to employees approaching retirement, establish clear timelines for document processing, introduce biometric verification to prevent ghost pensioners and mitigate pension fraud (Damman, Henkens, & Kalmijn, 2013). Conducting retirement workshops and seminars will help retirees prepare for the challenges they may face.
 - b. **Comprehensive Civil Servant Retirement Package:** Processing Human Resource Management should oversee a comprehensive process for civil servant retirement packaging, ensuring staff well-being throughout their service. This includes maintaining the functionality of the contributory pension scheme and ensuring timely disbursement of retirement funds (Higgs et al., 2003), keeping retirees informed about health and safety measures and securing policies for gratuity, pensions, and benefits payments.
 - c. **Comprehensive Pension Scheme Review and Evaluation:** The Human Resource Management team should conduct regular reviews of the pension scheme, providing a platform for management to assess and respond to retirees' feedback post-disengagement (Bamberger & Bacharach, 2014). Collaborating with retired civil servants to address pending concerns and answer questions will enhance the Scheme's effectiveness.
 - d. **Establishment of Comprehensive Legal Support:** The human resources management team should establish comprehensive legal support for retirees upon disengagement. Collaborating with the company's legal team, they should offer legal advice and assistance to retirees facing various challenges (Mathis et al., 2016). Ensuring compliance with pension payment legislation, combating discriminatory practices, and prosecuting pension fund embezzlers are critical tasks. Collaboration with retired civil servant associations will strengthen legal frameworks for retirees' protection.

Conclusion

The human resource management team needs to meet the challenges of retirees based on the plight of settlement after disengagement from the service. It is imperative that effective retirement planning should involve the human resource management department, which is crucial in managing personnel from employment to retirement. This involvement is essential to mitigate challenges and apprehensions faced by retirees. The study presented the concept of human resources management from the perspective of general service. It assessed the functions and looked into the retirees' challenges in Nigeria, from pension scheme administrators to individuals' plight. The study reviewed the Nigeria Baptist Convention Workers' cooperative retirement benefits scheme. It discussed the rules and regulations guiding every system member in the Pension Reform Act 2004 provision.

The intention of the author to integrate human resources management into retirement planning to ensure alignment of organizational goals with employee aspirations, leading to retirees' proper settlement, implies that the human resource management unit roles should extend beyond disengagement but ensure a holistic disengagement program that will confront retirement challenges. Moreover, the teams should provide and ensure a holistic civil servant retirement packaging processing appropriate to keep retirees secured and set up a holistic legal backing or framework for the retirees as they disengage from the service and design a holistic legal authorization or framework for the retirees as they disengage from the service. It is believed this understanding would enable improved financial planning for both employees and the

government, promoting sustainability, enhancing public sector efficiency and supporting employee well-being, leading to a more effective government.

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