



Pension Schemes as Correlates of Academic Productivity and Job Satisfaction among Staff of State-Owned Universities in North East Nigeria

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Abstract

This study investigates the correlation of staff pension schemes on academic productivity and job satisfaction among academic staff in Nigerian universities. The study aims to examine how pension schemes relate with academic staff's productivity, and job satisfaction. Data were collected from 780 academic staff through a structured questionnaire, which included statements related to academic productivity, job satisfaction, and the role of pension schemes. Descriptive statistics, including means and standard deviations, were used to analyze the responses. Pearson Product Moment Correlation and regression analysis were employed to test the hypotheses. The results revealed a strong positive relationship between the staff pension scheme and academic productivity, with a significant correlation coefficient ($r = 0.681$), leading to the rejection of the null hypothesis for academic productivity. However, the regression analysis indicated that pension schemes do not significantly predict job satisfaction, as the p -value (0.878) was greater than the significance level of 0.05. The study concludes that while pension schemes significantly contribute to academic productivity, their impact on job satisfaction is limited. These findings highlight the importance of pension schemes in enhancing academic staff productivity but suggest that further improvements are needed to increase their influence on job satisfaction. The study recommends that universities consider revising pension schemes to better address staff satisfaction and overall well-being.

Keywords: Staff pension scheme, academic productivity, job satisfaction, university system

Introduction

The correlation between pension schemes and employee productivity has gained increasing attention, especially within educational institutions. In the context of Nigerian universities, academic staff productivity is often viewed through metrics such as teaching performance, research output, and contributions to institutional development. Several researchers, such as Adewale *et al.* (2020) and Musa (2021), have observed that comprehensive pension plans are pivotal in influencing job satisfaction and subsequent productivity within academia. However, in North East Nigeria, challenges remain in aligning pension benefits with productivity outcomes, often due to policy gaps, inconsistent pension disbursement, and funding constraints (Ibrahim and Oladipo, 2022). Thus, understanding the interplay between staff pension schemes and productivity could inform policies for better academic performance.

Staff pension schemes are vital not only for post-retirement security but also as motivators for academic staff to remain productive throughout their careers (Abubakar *et al.*, 2023). When well-structured, pension schemes can instill a sense of security among academic staff, contributing to enhanced performance (Eze and Musa, 2023). Inadequate or delayed pensions can, however, lead to dissatisfaction and disengagement, impacting the productivity of university staff (Yusuf, 2021). Studies in other sectors have illustrated this, but empirical evidence specifically addressing academic staff in Nigerian universities, particularly in the North East, is sparse. The findings from this study could contribute to understanding how pension policies affect academic staff productivity and offer recommendations for improvements.

Staff Pension Scheme refers to a retirement benefit plan provided by an employer to secure financial stability for employees after retirement (Olufemi, 2021).

Academic Productivity involves the output of academic staff, including teaching, research, and service contributions to the institution (Adebayo & Olaniyi, 2020).

Job Satisfaction is the extent to which employees feel content with their job roles and work environment (Ogunyemi, 2022).

Theoretical Framework: The theoretical framework for this study is based on **Herzberg's Two-Factor Theory** (1959), which posits that job satisfaction and dissatisfaction are influenced by two factors: hygiene factors (such as salary, work conditions, and pension schemes) and motivators (such as achievement, recognition, and responsibility). According to this theory, while hygiene factors prevent dissatisfaction, motivators enhance job satisfaction and productivity. The strength of this theory lies in its clear distinction between factors that influence satisfaction and those that prevent dissatisfaction, offering practical insights into employee motivation. However, its weakness lies in the assumption that hygiene factors do not directly contribute to satisfaction, which may not always be true. This theory is relevant to the study as it provides a framework to examine how pension schemes (a hygiene factor) influence academic staff's job satisfaction and productivity.

Statement of Problem

This study addresses the gap in understanding how staff pension schemes affect academic staff productivity and job satisfaction in Nigerian universities. Despite the intended benefits of pension schemes, issues like delayed payments and inadequate benefits may negatively impact

staff motivation and work output. The study aims to explore these relationships and provide insights for improving pension policies to enhance academic staff performance and satisfaction.

Objectives of the Study

1. To examine the relationship between the staff pension scheme and academic staff productivity.
2. To analyze the effect of the pension scheme on academic staff job satisfaction.

Research Questions

1. What is the relationship between the staff pension scheme and academic staff productivity?
2. How does the pension scheme affect job satisfaction among academic staff?

Hypotheses

1. There is no significant relationship between the staff pension scheme and academic staff productivity.
2. Pension schemes do not significantly affect job satisfaction among academic staff.

METHODOLOGY

The study adopted a correlational survey research design to examine the impact of staff pension schemes on academic staff productivity and job satisfaction. The study employed purposive sampling to select participants who are familiar with the pension scheme in their institutions. A sample size of 780 academic staff members from selected universities in Nigeria were surveyed using a structured questionnaire. The questionnaire was designed to capture data on the staff pension scheme, academic productivity, and job satisfaction. It consisted both closed and open-ended questions, ensuring that relevant data is collected. Data were analyzed using mean scores and standard deviation while hypotheses were tested at 0.5 alpha using Pearson's Product Moment Correlation for examining the relationship between pension schemes and productivity, and regression analysis to assess the impact of pension schemes on job satisfaction.

RESULTS AND DISCUSSION

Research Questions 1: What is the relationship between the staff pension scheme and academic productivity?

Table 1: Relationship between the staff pension scheme and academic productivity

S/N	Statement	N	Mean (Std.)	Remark
1	The staff pension scheme motivates me to improve my academic productivity	780	3.4 (1.2)	Agree
2	Access to a pension scheme encourages me to focus more on my academic responsibilities	780	2.4 (1.0)	Disagree

S/N	Statement	N	Mean (Std.)	Remark
3	The staff pension scheme provides me with financial security, enhancing my work output	780	3.3 (1.1)	Agree
4	Knowing that I have a pension scheme increases my commitment to my academic work	780	3.2 (1.2)	Agree
5	The pension scheme helps reduce my stress, allowing me to be more productive in my academic duties	780	3.1 (1.3)	Agree
6	A secure pension plan positively impacts my research productivity	780	3.4 (1.2)	Agree
7	The pension scheme contributes to my job satisfaction, which in turn improves my academic performance	780	3.3 (1.3)	Agree
8	Delays in the pension scheme payments reduce my academic productivity	780	2.3 (0.9)	Disagree
9	The pension scheme enhances my motivation to achieve academic goals	780	3.2 (1.2)	Agree
10	The provision of a pension scheme helps me focus better on teaching and research activities	780	3.0 (1.1)	Agree
	Grand Mean		3.06 (1.15)	Agree

Source: Field Survey, 2025

Table 1 presents the relationship between the staff pension scheme and academic productivity, with responses from 780 academic staff. The majority of statements indicate a positive relationship, with respondents agreeing that the pension scheme motivates them to improve productivity, provides financial security, and enhances work output. Statements such as "Access to a pension scheme encourages me to focus more on academic responsibilities" and "Delays in pension scheme payments reduce my academic productivity" received disagreement, suggesting that delays in payments do not significantly affect productivity. The overall grand mean of 3.06 (agree) reflects a generally positive perception of the pension scheme's impact on academic productivity.

Research Questions 2: How does the pension scheme affect job satisfaction among academic staff?

Table 2: How the pension scheme affect job satisfaction among academic staff

S/N	Statement	N	Mean (Std.)	Remark
1	The staff pension scheme increases my job satisfaction	780	3.0 (1.0)	Agree
2	Having a pension scheme improves my overall satisfaction with my job	780	2.9 (1.1)	Agree
3	The pension scheme provides me with financial security, contributing to my job satisfaction	780	3.1 (1.0)	Agree
4	The provision of a pension scheme motivates me to stay longer in my current job	780	2.8 (1.0)	Agree
5	A reliable pension scheme enhances my sense of job stability	780	3.0 (1.0)	Agree

S/N	Statement	N	Mean (Std.)	Remark
6	The pension scheme reduces my stress, leading to higher job satisfaction	780	2.3 (1.0)	Disagree
7	Delays in pension payments negatively affect my satisfaction with my job	780	2.7 (1.1)	Agree
8	The pension scheme is an important factor in my decision to continue working at this institution	780	2.4 (0.9)	Disagree
9	I am more satisfied with my job because of the pension benefits provided	780	2.9 (1.1)	Agree
10	Inadequate pension benefits lower my overall job satisfaction	780	2.2 (1.0)	Disagree
Grand Mean			2.79 (1.0)	Agree

Source: Field Survey, 2025

Table 2 explores how the pension scheme affects job satisfaction among academic staff, based on responses from 780 participants. The majority of statements indicate that the pension scheme contributes positively to job satisfaction, with respondents agreeing that it increases satisfaction, provides financial security, and enhances job stability. However, statements like "The pension scheme reduces my stress" and "Inadequate pension benefits lower my overall job satisfaction" received disagreement, suggesting that stress reduction and inadequate benefits are not major factors. The grand mean of 2.79 (agree) indicates that while the pension scheme positively impacts job satisfaction, there are areas for improvement.

HYPOTHESES

Hypotheses 1: There is no significant relationship between the staff pension scheme and academic staff productivity.

Table 3: Pearson Moment Product Correlation analysis for relationship between the staff pension scheme and academic staff productivity.

Variables	N	Mean	SD	Df	R	P	Remark
Staff pension scheme	30	18.44	6.58				H₀
Academic Staff Productivity	750	44.19	29.27	779	0.681	p<0.05	Rejected

Table 3 presents the results of the Pearson Product Moment Correlation analysis examining the relationship between the staff pension scheme and academic productivity. The analysis involved 780 participants, with 30 responses for the staff pension scheme and 750 responses for academic staff productivity. The correlation coefficient ($r = 0.681$) indicates a strong positive relationship between the two variables. The p-value ($P < 0.05$) suggests that the relationship is statistically significant, leading to the rejection of the null hypothesis (H_0). This finding supports the idea that staff pension schemes significantly influence academic staff productivity.

Hypotheses 2: Pension schemes do not significantly affect job satisfaction among academic staff.

Table 4: The extent to which pension schemes predict job satisfaction among academic staff

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.(p-value)
		B	Std. Error	Beta		
1	(Constant)	28.442	10.051		1.964	0.147
	Pension schemes	0.062	0.084	0.075	1.161	0.878

a. Dependent Variable: Job satisfaction among academic staff

Table 4 presents the results of the regression analysis examining the extent to which pension schemes predict job satisfaction among academic staff. The unstandardized coefficient for pension schemes is 0.062, with a standard error of 0.084, indicating a small positive effect. However, the p-value (0.878) is greater than the significance level of 0.05, suggesting that pension schemes do not significantly predict job satisfaction. The t-value of 1.161 further supports this, indicating that the relationship between pension schemes and job satisfaction is not statistically significant. Therefore, the null hypothesis (H0) is not rejected.

Discussion of Findings

The findings suggest that the staff pension scheme has a generally positive impact on academic productivity and job satisfaction. In Table 1, the majority of academic staff agreed that the pension scheme motivates them to improve productivity and provides financial security, supporting the views of scholars like Oloyede and Adebayo (2021) and Ezeani *et al.* (2022). However, delays in payments were not seen as significantly affecting productivity, which contrasts with findings by Adebayo and Olawale (2021) who emphasized the negative impact of such delays. Table 2 reveals that while the pension scheme contributes positively to job satisfaction, it does not significantly reduce stress or improve satisfaction for all staff, echoing the work of Olumide (2020) and Okafor *et al.* (2023). The Pearson correlation analysis in Table 3 shows a strong positive relationship between the pension scheme and academic productivity, in line with studies by Iwuanyanwu (2022) and Adamu *et al.* (2023). However, the regression analysis in Table 4 indicates that pension schemes do not significantly predict job satisfaction, opposing the views of scholars like Olanrewaju and Nwachukwu (2022). Thus, while the pension scheme positively influences productivity, its effect on job satisfaction remains limited.

CONCLUSION AND RECOMMENDATIONS

Conclusion

In conclusion, this study provided valuable insights into the relationship between staff pension schemes, academic productivity, and job satisfaction among academic staff. The findings contributed to understanding how pension schemes influenced the work environment, productivity, and job satisfaction in Nigerian universities. By examining these variables, the study offered recommendations for policy improvement and highlighted the importance of a well-structured pension scheme in enhancing academic staff performance and well-being. Ultimately, the study informed stakeholders on the need for effective pension policies to improve both academic productivity and job satisfaction.

Recommendations

1. Universities should enhance pension scheme benefits to improve academic productivity.

2. Timely pension payments should be prioritized to prevent disruptions in staff productivity.
3. Policies should be implemented to ensure pension schemes contribute to job satisfaction.
4. Further research should explore the long-term impact of pension schemes on academic staff performance.
5. Pension schemes should be regularly reviewed to align with academic staff needs.
6. Stakeholders should invest in pension programs that offer financial security and job stability.

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