

## Challenges of Pension Administration in Ebonyi State Civil Service: Implications on Workers' Productivity

Nwuzor, Chidi Iroko<sup>1</sup>

[nwuzorchidi@yahoo.com](mailto:nwuzorchidi@yahoo.com)

Njoku, Chimee Mercy<sup>2</sup>

[okorochimeem@gmail.com](mailto:okorochimeem@gmail.com)

<sup>1,2</sup>Department of Public Administration

Ebonyi State University, Abakaliki

+2348063665199; +2347065692643

Corresponding Author: [nwuzorchidi@yahoo.com](mailto:nwuzorchidi@yahoo.com)

### Abstract

*This work titled “Challenges of Pension Administration in Ebonyi State Civil Service: Implications on Workers’ Productivity” was aimed at determining the extent to which defaults by State government has contributed to irregular payment of pensions to retirees in Ebonyi State, examining the extent to which defects in institutional structures have hindered effective administration of pensions in Ebonyi State Civil Service; assessing the extent to which irregular payment of pensions has hindered the effectiveness and efficiency of Ebonyi State Civil Service among others. Data for this study were collected from primary and secondary sources. The research applied Statistical tables; Mean and Standard Deviation in data analysis while statistical Chi-Square ( $\chi^2$ ) was applied in empirical testing of the hypotheses that guided the study. This study revealed that defaults by State government have significantly contributed to irregular payment of pensions to retirees in Ebonyi State; defects in institutional structures have hindered effective administration of pensions in Ebonyi State Civil Service; irregular payment of pension to retirees hinders the effectiveness and efficiency of Ebonyi state civil servants among others. Hence, it was recommended that government should ensure adequate funding of pensions in Ebonyi State in order to improve the effectiveness and efficiency of the civil servants; there is need for government to ensure compliance with the provisions of the new Contributory Pension Scheme so as to ensure regular and prompt payment of pensions in Ebonyi State; the pensioners as well as the civil servants should be given the freedom and leverage to choose and maintain their retirement benefits administrators and accounts among others.*

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## 1. Introduction

One of the basic structures which modern society puts in place to weather the storm of old age among civil/public servants is the pension scheme which is a form of social security for civil/public servants geared towards compensating them after demonstrating meritorious services to the productivity of the nation's administration (Abdulazeez, 2024). Pension is social security maintenance plan for workers after their disengagement from active service through retirement. Under this arrangement, a worker while in service sets aside an amount of money monthly to be altogether paid upon retirement called gratuity and also entitled to a monthly stipend called pension (Chizueze, Nwosu & Ogaboh, 2021).

Payment of pension to retired civil servants in Nigeria and Ebonyi State in particular has over the years been saddled with variegated problems. There have been annual budgetary allocations from government for pensioners but has been saddled with variegated issues such as inadequate and untimely release of funds that have always culminated in delays and accumulation of arrears (Sule & Ezugwu, 2019). In addition, Maina (2022) wrote that inadequate delivery structures for payment and lack of comprehensive database of pensioners and their benefits have resulted in delayed payments of benefits and consequent near destitution of pensioners as evidenced from adverse publicity in the media and projection of the society and government as uncaring to the plights of its "senior citizens". Such pecuniary problems of pension schemes in the country have resulted in social insecurity and contributed to high level of corruption in the active work force.

In an attempt to address the menace, government had initiated various pension schemes which revolved around two major types: non-contributory and contributory pension schemes (Abdulazeez, 2024). The non-contributory pension scheme was introduced through the Pension Ordinance of 1951 with retroactive effect from January 1, 1946, which provided public servants with both pensions and gratuities. In the view of Onyeonuru & Nweke (2014), they opined that in 1979, Pension Decree 102 was enacted for civil and public servants and that in the same year; Pension Decree 103 was enacted for the military. In 1979, when the Pension Act 102 was signed into law, it became the main legislation guiding the entire public service. The Act specified that for a public officer to qualify for pensions, he or she must have served a minimum of fifteen years. However, the public officer must put in minimum of ten years of service to qualify for gratuity payment. Later in 1992, the Act was amended to a minimum of ten years of service for pension and five years for gratuity (Onyeonuru and Nweke, 2014). Under the non-contributory pension scheme, pension funds were mismanaged by pension managers (Maina, 2012).

While the problems of retirees kept increasing on daily basis, meeting up with their daily welfare needs became difficult. This had adverse consequences on retirees and the serving civil servants. Most of the retirees died out of frustration while the menace of forging birth certificates to delay retirement age became rampant. Moreover, the amount of pension that reached the retirees was so meagre that it could not cater for their daily feeding. This anomaly gave impetus to higher incidence of corruption, laziness, absenteeism, forgery and associated vices which culminated into the ineffectiveness and inefficiency (low productivity) of the civil service. In order to overcome the myriad of difficulties faced by retirees in Nigeria, the government introduced the New Contributory Pension Scheme through the 2004 Pension Reform Act (Onyeonuru & Nweke, 2024). In that scheme, employees were to contribute 7.5% at least of his monthly salary while the employer (government) was to contribute 7.5% of the employee's salary to the scheme. The scheme was as well not immune from encumbrances which spurred the administration of President Goodluck Jonathan on 1st July, 2014 to introduce new pension reform by signing into law the Act which repealed the pension Reform Act of 2004. In the new reform, there is an increase in the rate of contributions to be made by the employers and the employees. According to him, the employer is to contribute 12% of the monthly emolument which was hitherto 7.5%, while the employee is to contribute 8% of his monthly emolument which was previously, 7.5% and for an employee who wishes to bear the total pension contribution of its employees are expected to make 20% contribution.

Rowland (2016) however argued that rather than enjoy the dignity of life after active work, retirees are found to be involved in street demonstrations to protest against the neglect of their welfare by pension government. The high level of corruption, associated with the administration of the scheme in Nigeria, has worsened the situation as has led to undue delays and denials of pensioners' rights which have negative consequences on retirees (Abdulazeez, 2024). Suffice it to say that irregular payment of pension seems to have accounted for the dispirited and de-motivated workforce in the service. The civil servants are poised not to put in their best during service considering the fact that the government will discard them after service. This creates an idea of use and dump in the psychology of the work force.

In Ebonyi State, the story has not been different over the years as retired civil servants have experienced ordeals in the process of receiving their pensions. The payment of pension benefits to the retired civil servants in Ebonyi State seems to have been inundated with multiple and diverse problems. One major problem seems to be lack of adequate funding. Government parastatals and institutions appear not to be setting aside the recommended 25% for pension scheme from the total emolument of their employees due to insufficient funds. The subventions and grants received from government are sometimes inadequate to meet recurrent expenditure and overhead costs; not to talk of having some reserve for pension liabilities. Most retirees have been recorded to have died out of frustration of irregular pension. Also, given the cumbersome procedures for clearance and the accumulation of pensions in the state, retirees face many challenges which put them under stressful conditions. The challenges of accessing good health services, maintaining descent accommodation, training their children, being able to afford good meals or balanced diet and so forth confronted retired civil servants in Ebonyi State as a result of irregular payment of pension. This situation has in no small way presented the civil service in a bad light, leading to the high incidence of corruption, poor attitude to work, lack of motivation and consequently, low productivity of the civil service.

### **1.2 Statement of the Problem**

Pension administration appears to have been saddled with a lot of problems in Nigeria. The various pensionschemes have been unfunded and grossly mismanaged, and this consequently brought a lot of untold hardships and sufferings to pensioners. This scenario has resulted in accumulation of huge unpaid retirement benefits due to retirees. Subsequently, many of the beneficiaries have to wait for several months and in some cases many years as in the case of the retired civil servants in Ebonyi State for the payment of their gratuity and pension. The overall consequence is that many retired workers die out of frustrations, and lack of funds to maintain their lives, especially in old age when they could no longer engage in any meaningful job.

Despite the numerous problems stated above, the major motivating concern of this study is the lack of adequate funding of pension by government. Government parastatals and institutions have not succeeded in setting aside the recommended 25% for pension scheme from the total emolument of their employees. The subventions and grants received from government are sometimes inadequate to meet recurrent expenditure and overhead costs; not to talk of having some reserve for pension liabilities. In view of the problem statement, the following questions are articulated to guide the study:

1. To what extent has defaults by State government contributed to irregular payment of pensions to retirees in Ebonyi State?
2. To what extent have defects in institutional structures hindered effective administration of pensions in Ebonyi State Civil Service?
3. To what extent has irregular payment of pensions hindered the effectiveness and efficiency of Ebonyi State Civil Service?
4. What are the measures for effective administration of pensions to improve the productivity of Ebonyi State Civil Service?

### **1.3 Objectives of the Study**

1. Determining the extent to which defaults by State government contributed to irregular payment of pensions to retirees in Ebonyi State.

2. Examining the extent to which defects in institutional structures have hindered effective administration of pensions in Ebonyi State Civil Service.
3. Assessing the extent to which irregular payment of pensions has hindered the effectiveness and efficiency of Ebonyi State Civil Service.
4. Suggesting measures for effective administration of pensions to improve the productivity of Ebonyi State Civil Service.

## 1.4 Hypotheses

HO<sub>1</sub>: Defaults by State government have not significantly contributed to irregular payment of pensions to retirees in Ebonyi State.

HO<sub>2</sub>: Defects in institutional structures have not hindered effective administration of pensions in Ebonyi State civil service.

HO<sub>3</sub>: Irregular payment of pensions to retirees does not hinder the effectiveness and efficiency of Ebonyi State civil servants.

HO<sub>4</sub>: Compliance with the provisions of the New Contributory Pension Scheme cannot ensure effective administration of pensions to improve the productivity of Ebonyi State Civil Service.

## 2. Theoretical Framework

This study is firmly rooted in the Expectancy Theory propounded by Victor Vroom in the year 1964. The Expectancy Theory proposes that an individual will behave or act in a certain way because they are motivated to select a specific behavior over other behaviors due to what they expect the result of that selected behavior will be (Wikipedia, 2019). This theory emphasizes the need for organizations to relate rewards directly to performance and to ensure that the rewards provided are those rewards deserved and wanted by the recipients. The individual makes choices based on estimates of how well the expected results of a given behavior are going to match up with or eventually lead to the desired results. The expectancy theory of motivation explains the behavioral process of why individuals choose one behavioral option over the other. In the words of Fang (2008:52):

This theory explains that individuals can be motivated towards goals if they believe that; there is a positive correlation between efforts and performance, the outcome of a favorable performance will result in a desirable reward, a reward from a performance will satisfy an important need, and/or the outcome satisfies their need enough to make the effort worthwhile.

Hence, motivation is a product of the individual's expectancy that a certain effort will lead to the intended performance, the instrumentality of this performance to achieving a certain result, and the desirability of this result for the individual, known as valence. In essence, the motivation of the behavior selection is determined by the desirability of the outcome.

By way of theoretical relevance, this theory underscores the nexus between the productivity of civil servants and the expectation of rewards after service. The civil servants are engrossed with expectations that demonstrating or exerting a given level of efforts in the service will lead to a given level of outcome (performance and productivity); such outcome will come with rewards (such as promotion, salary increase, etc); these rewards will have an end product (retirement when due) which comes with pension. When there is regular and adequate payment of retirement benefits to retired civil servants, civil servants will be motivated to work in order to achieve the peak of their career before retirement in order to have handsome retirement benefit. Similarly, given the assurance of their future after demonstrating meritorious services while in service, civil servants will shun corrupt practices, poor attitude to work and other acts capable of dismissing them from the service. They will as well increase their efforts in order to attract organizational rewards including pension that will lead them to self actualization in the service. The consequence of all these are higher efficiency and effectiveness culminating into higher productivity of the civil service. Therefore, if there is irregular payment of retirement benefits, the civil servants will be poised to secure their future themselves while in service and the outcome of such behaviour is corruption, poor attitude to work, lack of motivation, among others leading to low productivity.

## Conceptual Clarifications

### Pension

Several scholars have adduced various definitions of pension. Retirement benefits for civil servants are usually in the forms of gratuity and pension. Robelo (2002) conceptualized gratuity as a lump sum of money payable to a retiring officer who has served for a minimum period of time. It is usually paid once and immediately after an employee retires from the service. In this regard, gratuity in the words of Fapohunda (2013) is a lump-sum of money paid to an employee on retirement, upon death, or retrenchment or on total incapacitation while at work. This means that in most cases, workers are only entitled to gratuity upon withdrawal from service but a one-off payment which the retiree receives once after service. On the other hand, Ayegba, James & Odoh, (2013) defined pension as a form of income that workers or their spouses receive after the workers retire, become disabled or die. A pension is a contract for a fixed sum to be paid regularly to a pensioner, typically following retirement from service. This means that it is different from severance pay otherwise called gratuity because the former is paid in regular installments while the latter is paid in one lump sum. Pension plans benefit people who had careers in either the private industry, in a nation's civil service, state and local governments collectively referred to as the public service. Many pension plans also contain an additional insurance aspect, since they often will pay benefits to survivors or disabled beneficiaries. The common use of the term pension is to describe the payments a person receives upon retirement, usually under pre-determined legal and/or contractual terms.

According to Adams (2005) pension is the amount paid by government or company to an employee after working for some specific period of time, considered too old or ill to work or have reached the statutory age of retirement. The above definition aptly captures the important features of pension in the civil service since it points out the time factor in pension and the conditions for eligibility which is retirement. Hence, pension is seen as the monthly sum paid to a retired officer until death because the officer has worked with the organization paying the sum. Similarly, Adebayo (2014) asserted that pension is the method whereby a person pays into pension scheme, a proportion of his/her earnings during his working life. The above definition tends to describe the contributory pension scheme not actually the concept of pension although, it underscored the process of funding pension in the public service. As such, it is noteworthy that the contributions provide an income (or pension) on retirement that is treated as earned income. Pension has become a periodic income or an annuity payment made at or after retirement to an employee who has become eligible for benefits through age, earnings, and length of service (Ozor, 2012). Payments are usually in monthly installments.

Moreover, Robelo (2002) earlier noted that a greater importance has been given to pension and gratuity by employers particularly the government because of the belief that if employees' future needs are guaranteed, their fears ameliorated and properly taken care of, they will be more motivated to contribute positively to organization's output. Similarly, various government organizations as well as labour unions have emphasized the need for sound, good and workable pension scheme. In most firms of any size both public and private, there ought to be properly structured pension scheme, and all employees (or all members of the organization) are required to join it. In return, each employee is guaranteed a pension (and often, other benefits also) if he/she works for the organization until retirement.

Furthermore, Enibe (2005) saw pension as a periodic income or annuity payment made at or after retirement to an employee who has become eligible for benefits through age, earnings and service. Benefits may also be paid in the event of death, total disability or job termination. Payments are usually in monthly installments. A pension plan for civil servants/public servants is usually written and communicated to all interested employees. Also, death, disability and termination benefits are usually indicated so that those who are employed in the organization would be knowledgeable of what their entitlements should be when they are disengaging from service. There are various gradations for granting and calculating pensions in Nigeria, but in most cases, they depend on the length of service or age or both. But in all cases, a worker who is qualified to receive pension is usually also entitled to the payment of gratuity. Even if he is indebted to the organization at the time of retirement, he is still qualified unless he was specifically dismissed without benefits based on gross misconduct.

Therefore, it can be deduced from the forgoing analogy that pension is a retirement benefit paid to a worker after disengaging from an organization or as a result of death, total disability and/or invalidism or termination of job or retrenchment. In the public sector a worker is only qualified for pension if he has worked for at least five years in an establishment in the public service or as stipulated by the Pension Scheme of such an organization in the case of the private sector organizations. Hence, in order to encourage retirement of aged employees, a retirement benefit plan provides for income that are adequate to maintain the retired worker and his dependents on a standard of living reasonably consistent with that which he enjoyed during the years immediately prior to retirement.

However, in the Nigerian public service, there are several conditions for eligibility for pension and gratuity. According to Enibe (2005), retirees are eligible to pension and gratuity if they meet up with certain prerequisites including the following circumstances inter alia: on voluntary retirement after qualifying service of ten years up; on compulsory retirement at the age of 60 years of age or 35 years of service, whichever is earlier; on compulsory retirement for the purpose of facilitating improvement in the organization of the officer's department or ministry so that greater efficiency or economy may be effected; on the advice of a properly constituted medical board certifying that an officer is no longer mentally or physically capable of carrying out the functions of the office; on total or permanent disablement while in the service; if he has completed 5 years but not up to 10 years service, he shall be entitled only to a gratuity; among other conditions.

### **Concept of Civil Service**

Civil service as a concept has attracted variegated conceptualizations from various scholars, institutions, public administrators and practitioners alike. In the words of Adamolekun (2002) the civil service is a body of permanent paid officials appointed to assist the political executives in formulating and implementing governmental policies. He also saw the second usage of the term as referring to the ministries and departments within which specific aspects of government functions are carried out. Though people often see the civil service and the public service as the same thing, they are technically not the same. Public service as a term is broader in scope than the civil service. Thus, the former can be defined as the totality of services that are organized under government authority. Similarly, Adebayo (2014) submitted that the civil service comprises all servants of the state, other than those holding political appointments, who are employed in a civil capacity and whose remuneration is paid out of (money voted by the legislature). This definition is comprehensive because it points out the category of those who can be classified as civil servants as distinguished from the public servants. Oyedeji(2016) in his own opinion conceptualized the civil service as a term used to cover these public servants who are direct employees of the federal and state governments, other than the police, the armed forces personnel, the judicial personnel and the teachers. Its usage excludes also employees of statutory corporations and boards.

It can therefore be said that civil service is narrower in scope and excludes some government employees who are public servants. The civil service and the public service combine to constitute government service and operate under various laws and the constitution. The civil service is the administrative structure employed in civil capacity to fulfill government policies and programmes. The civil service is the administrative bureaucracy which occupies an essential position in the political system of nations. The civil service is distinguishable from the military service and police service in that while the latter two are principally concerned with the safeguard of the country from external and internal dangers, the former is concerned with purely civil and non-technical affairs of the state.

There are features by which the civil service is identified. These are also referred to as norms and ethics which include the following as put forward by Oyedeji(2016):

**Anonymity:** The principle of anonymity states that civil servants should be seen and not by principle be heard. Though they advise political office holders on issues relating to government, they neither take the blame nor the glory of such policies. They are not expected to be seen defending such policies. That job is better left for political office holders and not the career officers. Civil servants as far as possible, are anonymous, and should not be seen as craving for publicity.

**Political Neutrality:** The civil servant must be politically neutral. His job is to serve the government of the day with full dedication irrespective of what he feels about that particular government. He is not expected to be a card carrying member of a political party or get involved in partisan politics though he is expected to vote at election times. The essence of making the civil servant politically neutral is hinged on the fact that since he does not leave

with a change in government, he is not expected to have a strong attachment to any particular government so as to enable him give his best to make government policies succeed irrespective of his personal feelings towards such policies or government. The civil service is responsible for continuity of policy. Its concern is the good of the nation as a whole irrespective of party incumbency.

**Permanence:** The civil is a permanent appointment and not a temporary one. Irrespective of the change that occurs in the government, a civil servant once appointed remains in his job. The civil servant is subject to promotion, gratuity and pension after his retirement, to show the permanent nature of his appointment.

**Impartiality and Neutrality:** As a non-political offer, a civil servant is expected to be impartial in the performance of his duties. This implies that the civil servant is expected not to be influenced by party feelings in carrying out his duties. The political neutrality of the civil service implies that the civil servant put his politics in his pocket. In order to ensure a sense of impracticality on the civil service, civil servants are barred from taking part in partisan politics.

**Expertise:** The civil servants unlike ministers and commissioners are experts in terms of administration. The commissioners or ministers as the head are in most cases mere political figure heads and may not have been trained in the art and science of administration or the technical qualification for their posts, unlike career civil servants who have acquired experiences on his job training for many years.

### **Historical Analysis of Pension Schemes in Nigerian Civil Service**

The historical perspective of pension in Nigeria can be traced to the colonial epoch. Abdulazeez, (2024) affirms that Nigeria's first ever legislative instrument on pension matters was the Pension Ordinance of 1951 which took effect retroactively from 1st January, 1946. The pension plan was an unfunded, defined benefit scheme meaning that retirees were paid both pension and gratuity from the budgetary allocations of government and the value of what they received varied according to established rules of participation (payment being based on the last salary of a would-be beneficiary). In 1963, another pension Act was introduced. Ayegba, James and Odoh (2013) noted that the Pensions Act of 1963 was to indigenize the colonial Pension Ordinance but did not deviate in any noticeable way from the established scheme based on the 1951 Ordinance. Writing about the Pensions Act of 1963 and the nature of the scheme established under it, Akintola (2005) disclosed that it was a public pension scheme which was non-contributory and placed the entire financial burden on the government. In addition, a worker's total emolument was used as basis for computing pension benefits while the retirement age was fixed at 45 years of age.

From 1979, pension laws became decentralized in the country and various public sector organizations gradually broke away from the centralized pension scheme. There was for instance the Pensions Act 102 of 1979 for Civil servants, the Armed Forces Act No 103 of 1979, the Police and other Government Agencies Pensions Act 75 of 1987, the Local Government Pension Edict and many more (Adegoke, 2006). This brought some confusion which the 1990 Pensions Act however tried to remove by harmonizing public sector pension schemes. At this period, most public organizations operated a Defined Benefit (pay-as-you-go) scheme in which final entitlement was based on length of service and terminal emoluments. In his own view, Denga(2010) submitted that the 1990 Act defined the conditions for payment of gratuity and pensions to all classes of public servants, the amount payable either as gratuity or pensions and other relevant benefits, how pensions and gratuities should be computed based on their final pay at retirement, sources of fund for pensions and gratuities of public employees which was charged on the revenue account of the country etc. implicit in the submission above is that the key features of the scheme were a defined benefit scheme, non-contributory, unfunded, charged on the consolidated revenue of government and was therefore subjected to budgetary politics.

Moreover, Yusuf (2000) wrote that lots of factors including the dwindling economic fortunes of the country, gross mismanagement of country's resources, inadequate budgetary allocation to pensions funds, bankrupt Parastatals, weak and inefficient pension administration, prevalence of arbitrary increase in salaries of various groups of workers, lack of identifiable administrative and regulatory structures definitely made the pension plan to fail. Thus, public pension obligations rose to outstrip the financial capability of governments resulting not only in long-delays in payments of pension benefits but in large-scale defaults in pension benefit payments (Akintola, 2005). On that note, one can imagine the plight of pensioners at this period in accordance with Yusuf (2000: 438) who gave a summary of the pathetic agonies of pensioners in the period thus:

Persons who retired from service were virtually immediately deprived of their benefits; gratuities remained unpaid for years; pensioners were usually required to report at state headquarters offices at their own expense to prove that they were still alive, and to receive their dues that were sometimes up to two years in arrears, but for which they had to call monthly in what usually ended up in frustrating disappointments, and directives to call again. The cost of traveling from their village homes of retirement to the state headquarters was often as high as, if not higher than the pension due. The poor old persons (men and women) were often pressurized to pay bribes, and cases were known where some collapsed and died from sheer hunger, exhaustion, exposure and broken heart.

In the light of the above predicaments, the Federal Government of Nigeria in 2004, revolutionized pension management and administration in the country with the enactment of the Pension Reform Act 2004 which was contributory in nature (Dalang, 2006). The Act assigned the administration, management, and custody of pension funds to private sector companies, the Pension Fund Administrators (PFA), the Pension Fund Custodians (PFC) and the establishment of the National Pension Commission to regulate pension affairs in the country.

Abdulazeez (2015) unraveled that a Pension Fund Administrator (PFA) is charged with the responsibility of managing and investing the pension funds and assets. It is the responsibility of the PFA to; open a Retirement Savings Account (RSA) for all employees who choose it; invest and manage pension funds and assets; maintain books of account on all transactions relating to pension funds managed; provide regular information on investment strategy; market returns and other performance indicators to the RSA holders; provide customer service support to RSA holders; ensure that retirement benefits are paid to employees and be responsible for all calculations in relation to retirement benefits (National Pension Commission Official Website, 2024).

Pension Fund Custodians (PFCs) are responsible for keeping safe custody of pension assets on trust on behalf of contributors. The main functions of PFCs are to receive pension contributions on behalf of Pension Fund Administrators; settle transactions and undertake activities relating to the administration of pension fund investments on behalf of PFAs and to notify the PFA within 24 hours of the receipt of pension contributions from employers (National Pension Commission Official Website, 2024).

Ozor (2012) articulated that the major objectives of the scheme were to: ensure that every person who has worked in either the public or private sector received his retirement benefits as and when due; assist improvident individuals by ensuring that they saved to cater for their livelihood during old age; establish a uniform set of rules and regulations for the administration and payment of retirement benefits in both the public and private sectors; and stem the growth of outstanding pension liabilities.

At this juncture, it is noteworthy that the Contributory Pension Scheme as the name implies is contributory, fully funded and based on individual Retirement Savings Accounts (RSAs) that are privately managed by Pension Fund Administrators (PFAs), while pension funds and assets are kept by Pension Fund Custodians (PFCs). In the opinion of Eme (2015), the Pension Reform of 2004 has some peculiar features such as: while in the public sector, the statutory retirement age is either 60 years or 35 years of service, whichever comes first, in the private sector, retirement age varies between 55 and 60 years and the factor of 35 years of service is not applicable; provides for a compulsory contribution of 7.5% of workers' basic salary and 7.5% of same from employers as pension for workers after retirement; and an employee is required by law to open a Retirement Savings Account in his/her name with a Pension Fund Administrator of his/her choice.

Finally, the administration of President Goodluck Jonathan on 1st July, 2014 introduced new pension reform by signing into law the Act which repealed the pension Reform Act of 2004. Onyeonoru and Nweke (2014) added that in the new reform, there is an increase in the rate of contributions to be made by the employers and the employees. According to them, the employer is to contribute 12 % of the monthly emolument which was hitherto 7.5%, while the employee is to contribute 8% of his monthly emolument which was previously, 7.5% and for an employee who wishes to bear the total pension contribution of its employees are expected to make 20% contribution.



### **Assessment of Workers Productivity in Ebonyi State Civil Service**

There is no consensus among scholars on the meaning of productivity. Each management or administration scholar views the concept from diverse dimensions. For instance, productivity according to Ogunna (2012) is viewed as the capacity or a situation where an individual or organization (public or private) produces maximum results with available human, financial and material resources to achieve set organizational objectives. In this sense, efficiency and effectiveness are indices of public organization while profitability, efficiency and effectiveness are the indices of business organization. Scholars like Udo (2013), Adeyemi (2015), Nwankwo (2016) and Adams (2017) among others were of the view that productivity is a goal of every organization and that any organization that cannot operate to a degree of significant productivity is an impotent entity. Such an organization, these scholars individually noted, would produce a wholesale disappointment to the public and a widespread dissatisfaction and disaffection among its entire workers. This would be too bad.

Further to this Adeyemi (2015) opined that productivity is the inert achievement of rapid, sustainable as well as measurable improvements in operations. From his argument, a system is termed as productive if on average, the system is able to meet the set targets without failure. From an industrial perspective, productivity can be termed as the total profitable output that a machine or other equipments are able to make within a given timeframe. A productive organization, scholars in areas of public organization noted, enriches the owners, the management and the workers (Udo, 2013 and Adeyemi, 2015). It serves as a source of inspiration and motivation to the workers as they would be very proud of their organization and appreciate the fruit of their labour. Looking at productivity from the perspective of human resources, it can be said to be the cumulative, evidential output that is both measurable and profitable as well. The productivity of an individual must be within the period set by the organization or the individual to achieve a certain goal. This period must be strict, as the project must be undertaken within the shortest possible time.

Therefore, productivity is measured in terms of effectiveness and efficiency in the productive process or in the delivery of services. Where the organization is very productive, this would be reflected in the wages/salary of workers through higher pay and therefore, higher productive organizations would pay higher wages while low productive ones would pay lower wages.

Assessing the productivity of Ebonyi State Civil Service using the University of Oxford's 2019 International Civil Service Effectiveness (InCiSE) Index which provides concise indices for assessment of how a country's civil service is performing compared with others around the world; one would agree that there is low level of productivity in the state's civil service. The indices includes: Tax Administration, Policy Making, Social Security, Digital Services, Fiscal and Financial Management, Regulation, Crisis Management, Human Resource Management, Integrity, Openness, Capabilities, and Inclusiveness (<http://www.bsg.ox.ac.uk/international-civil-service-effectiveness-index>). The key features of these indices are identified thus:

**Policy Making:** This index measures the quality of the policy making process, including how policy is developed and coordinated across government and monitored during implementation. In Ebonyi State civil service, there is a challenge of policy implementation and monitoring which culminates into some policy failures in the state.

**Fiscal and Financial Management:** This index measures the quality of the budgeting process and the extent to which spending decisions are informed through economic appraisal and evaluation. It also measures the efficiency and effectiveness of tax collection. Effective budgeting and accountability have as well been posing challenges in the fiscal management in the service.

**Regulation and Integrity:** This index measures the extent and quality of regulatory impact assessments and the degree of stakeholder engagement involved in them.

**Crisis / Risk Management:** This index measures the effectiveness with which the civil service engages the whole of society to better assess, prevents, responds to and recovers from the effects of extreme events. This seems to elude the civil service as there are numerous crises including tribal crisis like the Izzi and Ikwo crisis which has remained unresolved till date.

**Human Resource Management:** This index measures the extent to which civil servants behave with integrity, make decisions impartially and fairly, and strive to serve both citizens and government. In this regard, the state civil service is enmeshed in deep rooted corrupt practices in personnel management and service delivery.

**Social Security Administration:** This measures the efficiency and effectiveness of social security administration across all the levels of government. This is where payment of pension belongs to. One cannot but argue that there are no effective social welfare services in the Ebonyi State's civil service. There is endemic poverty among the citizens yet, no pragmatic poverty alleviation scheme has been able to address such menace. This is also coupled with the irregular payment of pension to retirees in the civil service.

**Digital Services:** this index measures the transparency and effectiveness of digitally-provided public services and the availability of 'key enablers'. Low quality services or public goods provided by the civil servants show a lot of evidence on the low productivity of the civil service.

**Openness:** This index measures the regular practice and degree of consultation with citizens to help guide the decisions made and extent of transparency in decision-making. The civil service in question tends to be a closed system that does not interact effectively with their environments.

**Capabilities:** This measures the extent to which the workforce has the right mix of skills. In this case, political patronage on manpower procurement in the civil service clamps down on the quality of skilled manpower in the service.

**Inclusiveness:** This index measures the extent to which the civil service is representative of the citizens it serves. Here, civil servants represent their own interest at the expense of popular representation (<http://www.bsg.ox.ac.uk/international-civil-service-effectiveness-index>).

Therefore, in the Ebonyi State civil service, productivity seems to elude the organization as there is poor service delivery to the public. The attitude of the civil servants seems to worsen the whole scenario as they are marked by laziness, lateness to work, invisible output, bribery and kickbacks, indiscipline among other unethical maladies rocking the system. This is visible in the poor infrastructural development of the state which ought to be a visible evidence of the productivity of the state's civil service, if any. Poor implementation of policies and programmes which ought to be the primary role of the state's civil services has been fraught with ineffectiveness and inefficiency, corruption, politicization among others (Nwafor, 2017).

Moreover, the rate of poverty in the state speaks volume of the inefficiency and ineffectiveness of the state's civil service in formulating as well as implementing poverty alleviation policies and programmes. Most times, it takes months or weeks for any issue to be treated in the civil service. Files take unnecessary period of time for them to receive the attention of the officers. This is even in the case where the files are not dumped. And the rate of corruption prevailing in the system makes nonsense of speaking of productivity with regards to the state's civil service. This is manifest in many folds- favouritism, nepotism, ethnicity, tribalism, victimization among others too numerous to mention.

Therefore, the state's civil survive suffers from low productivity of which lack of social security through the irregular payment of pensions has spurred the civil servants to amass wealth by cook or by hook while in service.

### **Effects of Irregular Payment of Pension on the Productivity of Civil Servants in Ebonyi State**

Irregular payment of pension to retirees has significant effect on the productivity of civil servants in the Ebonyi state civil service. According to Nweke (2015), the irregular or non-payment of pension to retired civil servants impedes on the civil service in the following ways:

**Ineffectiveness in Service Delivery:** Effectiveness has to do with the extent to which employees (civil servants) or organizations perform their functions and responsibilities towards the achievement of organizational (civil service) goals. It refers to the level of quality with which a task or process is carried out that ultimately leads to higher overall organizational performance. Based on the indices of civil service productivity discussed earlier, it is glaring that there is low productivity of the civil service such especially in the area of social service delivery. This is mainly caused by lack of effective social security system exemplified by irregular payment of pension to retirees.

**Indiscipline:** The irregular payment of pension to retirees has enormous consequences for discipline of civil servants. It is unarguable that with the expectation of social insecurity after retirement by the civil servants, they acquire low morale, de-motivation and anxiety for their organization and as such flout with impunity conspicuous laid down civil service rules. This manifests in forms of indiscipline such as lateness to work, truancy, abscondment, laxity, outright absenteeism among others. The evidences of this menace in Ebonyi State Civil Service are clear when a tour is conducted on the nature of punctuality and regularity to work by the civil servants in the state. Most of them go to work between 11am and 12 pm in the day and as well close offices before 2 pm or so. This has negative implication on the productivity of the civil service.

**Inefficiency and Waste of Public Resources:** Owing to the irregular payment of pension to retirees in the civil service, the civil servants have been observed to perform substandard services to the public especially in the implementation of public projects. Huge amount of public revenue including time is wasted in the performance of poor quality public goods. This is traceable to the fact that civil servants tend to take their jobs for granted as a result of the poor welfare scheme (pension) available for them especially after demonstrating meritorious services. The low standard of work being carried out by the civil servants is enough testimony to the effect of inefficiency in civil service. Further to this, Balogun (2016) wrote that in the civil service, inefficiency had led to unnecessary waste of time that would have been hitherto used in useful accomplishments. The people continue to suffer untold hardship when the public officers are suppose to serve them satisfactorily, by implementing approved government projects with utmost efficiency and commitment. Inefficiency has also brought with it mistrust as most of the efficient top public officers find their juniors cannot be trusted to work to the best of their abilities. Dispatching a file may take longer than necessary. This has made some top public functionaries to often fail to delegate duties preferring to do the work themselves, to ensure that the job is done. These top officers are generally over – stretched and failing to delegate makes their situation worse. The effects of inefficiency are also made manifest where power in the organization is based on factors extraneous to organization and achievement. Where family ties, patronage, bribery, or tradition is the basis for participation which leads to intrigue rather than achievement to dominate in administrative circles. Therefore, when a cost-benefit analysis is carried out on the various goods and services being provided by the civil services, one will be shockingly embarrassed as to the level of inefficiency of the Ebonyi State civil service.

**Corruption:** corruption is rife and an endemic societal problem. Nweke (2015) asserted that the managers in the office, the clerk, the executive officer, the permanent secretary, all of them would ask for bribe performing their duties, if you had to meet them for anything. And bribe goes under many names such as dash, kola, kick back, ten percent, do –me-well, and so on. In short, corruption is prevalent at every nooks and crannies of the civil service including the upper and middle levels of bureaucracy. Corrupt practices occur in nearly all ministries, departments and agencies as a result of social insecurity system practicalized in the irregular or non-payment of pensions to retirees. This has enormous consequences for productivity of the civil service.

### **Challenges Facing the Administration of Pension in Ebonyi State Civil Service**

Various scholars have articulated various challenges of the payment of pensions to retirees in Nigeria particularly to the Ebonyi State retired civil service. Scholars like Onyeonoru and Nweke (2014), argued that there several issues which have encumbered the payment of retirement benefits in Ebonyi State which have put the retirees in pitiable conditions and endangered the productivity of the state's civil service. Such issues according to him include inter alia:

**Poor Funding of Pension by the Government:** there has been the issue of poor budgetary allocation to finance the payment of pensioners in the service; even where budgetary provisions are made, inadequate and untimely release of pension funds result in delays and accumulation of arrears of pension and gratuities of retired workers. Consequently, as the scheme is inadequately funded, there is challenge of irregular payment of pensions to the retirees in Ebonyi State.

**Poor/Weak Institutional Structures to Administer Pension Policies:** Enibe (2005) in his contribution posited that poor administration, inadequate delivery structures for payment and lack of a database of pensions have resulted in delayed payment of benefits and consequent near destitution of pensioners such that adverse publicity in the media and portrayal of the government and the society as uncaring to the plight of its senior citizens speaks volume of the crisis in pension payment in the state.

**Bureaucratic Bottleneck/Red-Tapism in Clearance/Payment Procedures:** Eme (2015) identified another problem to be the issue of clearance, documentation and filing by pension offices and boards. According to him, some retirees find it difficult to comply with the procedures for clearance due to the uphill nature of it. In some cases, some retirees would blatantly refuse to fill the clearance forms prior to retirement. This creates a lot of problem for the pension office and often results in delay in the processing and payment of their entitlements. In most cases, files are poorly handled, sometimes misplaced, abandoned in the open, leading to loss of documents and in very bad condition consequently, relevant information on the affected retirees is lost by the pension office.

**Incompetent and Inexperienced Pension Staff:** Incompetent and inexperienced pension officials such as the Pension Fund Administrators, Pension Fund Custodians, personnel of National Pension Commission, the State's pension board inter alia with no relevant training is another problem facing the management of pension scheme in Ebonyi State. Eme (2015) in his argument added that this is further aggravated by their poor human relations, lack of etiquette and simple courtesy expected of public servants.

**Corruption, Bribery and Fraud:** The payment of pensions in the Ebonyi State civil service has been bedeviled by the tripartite menace of corruption, bribery and fraud. Despite the inadequacy of government funds for the payment of pension in the state, it has been observed that wide-spread embezzlement of pension funds by the pension personnel have a major bane on pension administration in the state. The issue of ghost pensioners in the payroll of the government is evidence. During the clearance or documentation processes, offering of kickbacks by some dubious retirees and requesting of gratifications by pension personnel throws more light into irregular payment of pension in the state.

**Statistical Errors:** Also, there is also the problem of wrong calculations and computations of gratuity and pension, as well as omissions of some retirees from the list as was the case in the recent 2019 Pension Verification Exercise of Ebonyi State government. Many pensioners during that exercise were dissatisfied with the calculations of their entitlements which they alleged were wrongly computed. This results in continuous petitions and appeals for recalculations and proper computations of gratuity and pension from pensioner.

**Inadequate Information and Communication Technology (ICT) Facilities:** There is lack of IT facilities used in storing pension records. The fact that many of the pension records are not computerized is a major bane. Hence, there is lack of database on pension matters. The manual system is not just cumbersome but deeply enmeshed with all sorts of frauds and errors such as ghost pensioners, double payments and omission of names.

**Instability of pension policies and Inadequate Consultation:** The frequent review of pension schemes by the federal government without hitherto consulting state government and other stakeholders constitutes another obstacle to the effective payment of pension benefits to retirees in Ebonyi State civil service. The frequent reviews have caused implementation problems such as inability to secure sufficient funds to meet current rates as exemplified by the recent 2014 increment of pension rate to 20% which backward states like Ebonyi do not have the financial wherewithal to meet.

### **The Plight of Retirees in Nigeria: The Ebonyi State Experience**

Several welfare and survival challenges confront retirees in Ebonyi State. In this regard, Yusuf (2000: 438) gave a testimony of the pathetic agonies of pensioners when he exposed that "civil servants who retired from the service are virtually immediately deprived of their benefits; gratuities remains unpaid for years; pensioners are usually required to report at state headquarters offices at their own expense to prove that they were still alive, and to receive their dues that were sometimes up to two years in arrears, but for which they had to call monthly in what usually ended up in frustrating disappointments, and directives to call again; the cost of traveling from their village homes of retirement to the state headquarters was often as high as, if not higher than the pension due". The above exposition unravels the pitiable conditions of the retirees in the state. The poor old retirees are often pressurized to pay bribes, and cases were known where some collapsed and died from sheer hunger, exhaustion, exposure and broken heart.

Fapohunda (2013) in the light of the above predicament noted that retirees are faced with the challenges of access to health services, access to comfortable accommodation, good food, clothing and access to good education for their children. Since they are not regularly paid the monthly stipend called pension, they suffer from inability to access basic social and infrastructural facilities of life and as such most of them die out of frustration, disease,

hunger and starvation. Some of the plights of the retirees as a result of irregular payment of pension in Ebonyi State are reviewed thus:

**Inability to Access Health Care Services:** the retired civil servants in Nigeria especially in Ebonyi State are faced with inability to obtain access to modern health care services owing to the fact that they no longer have source of income whereas their pensions are irregularly paid. In this regard, Nweke (2015) wrote that since the retirees cannot access their pension benefits, they consequently lack the pecuniary ability to consume adequate health care services leading to most of them dying out of one chronic illness or the other. Furthermore, they find it difficult to provide adequate health care services to their families and relatives. This menace puts them on a pitiable condition.

**Lack of Access to Good Accommodation:** Good accommodation is essential to the retirees. Adegoke (2006) stated that most often retirees may not have the opportunity of having good accommodations of their own. Adegoke's view above is right because, if for instance they were senior staff occupying government quarters, well furnished or rented accommodations then, it becomes a problem for them to afford such luxurious accommodation any longer. This is a problem because retirees may find it extremely difficult to maintain big accommodations since their sources of income would reduce.

**Lack of Access to Good Food:** Good food (balanced diet) is essential in the lives of everyone especially the aged or retirees. In the view of Ubangba and Akinyemi (2004), retirement is a transfer from one way of life to another. They note that many people suffer from retirement shock such as a sense of deprivation during the early period of their retirement such that for some retirees, it leads to termination of a pattern of life and a transition to a new one. The implication of this is that due to the change in the income status of retirees their feeding pattern is automatically affected. There is great challenge in having access to good food for the household.

**Plight of Inaccessibility to Clothes for the Retiree and His/her Household:** Good dressing is one of the things man need. Thus, due to lean income of retirees, their ability to purchase new dresses for both themselves and their household would be affected. With the inability of the Ebonyi retirees to access good clothing, they resort to wearing old fashions, worn out clothing and other despicable dress styles which consequently attracts stigmatization by the rest of the society especially the young.

**Lack of Access to Good Education by Retirees Household:** Good education is needed by both the young and the old. Retirees need to provide good education for their children or wards. For instance, Hicks and Wodon (2000) opine that substitution between work and schooling reduces the human capital endowment of working children (Nweke, 2015). This often contributes to child labour because working children may expect on average a loss of about 7 percent of their discounted life-time earnings when they are put to work (Nweke, 2015). The expected loss may be incurred even after taking into account their positive earnings when working as children and the higher level of experience accumulated because of work at an early age.

**Stigmatization of the Retirees by the Society:** Nweke (2015) revealed that there is the fear of stigmatization that usually engross the retirees of being referred as the "old men and women" especially in Ebonyi State. This couples their palpable decline in income as a result of irregular pension. The retirees therefore are stigmatized on the basis of being the "old poor" in the society and the consequences of such derogation is frustration, anxiety, solitude and most times premature death.

In résumé, the plights of the retirees in Nigeria drawing the experiences of the retirees in Ebonyi State can be summarized to range from insufficient financial resources (poverty), stigma of being referred to as retired persons, challenge of idleness and surplus time management, problem of managing irregular or non-payment of pensions, challenge of learning new survival skills at old age, inaccessibility of suitable accommodation, health and nutritional services, inter alia. In short, they are pitiable and inexhaustible.

### 3. Methodology

This study adopted descriptive survey design in order to explore the perceptions of civil servants and retirees in Ebonyi State on the subject matter. From each of the 20 government ministries in Ebonyi State, 20 civil servants were selected making it a total of 400 civil servants while from each of the 13 local government areas 20 respondents were randomly selected making it a total of 260 retirees. Therefore, the population for this study was 660 respondents comprised of civil servants and retirees. Purposive sampling technique was adopted. For the purpose of this study, the instrument used for data collection was structured questionnaire. The questionnaire instrument for the study was structured based on Rensis Likert's four (4) point scale. This enabled the respondents to respond to the questionnaire items/statements by ticking in either, Very High Extent (VHE) - 4 points, High

Extent (HE) -3 points, Low Extent (LE) -2 points, or Very Low Extent (VLE) -1point boxes. Statistical tables, Mean and Standard Deviation were applied in data analysis.

Therefore,  $\bar{x} = \frac{\sum fx}{\sum n} = \frac{4+3+2+1}{4} = \frac{10}{4} = 2.5$ . The decision rule therefore is 2.5. This means that a mean score of 2.5

and above is accepted while a mean score below 2.5 is rejected. Statistical Chi-Square ( $\chi^2$ ) was applied in empirical testing of the hypotheses that guided the study. The hypotheses were tested at 5% level of significance. The formula is stated thus:

$$\chi^2 = \sum \frac{(O - E)^2}{E}$$

Where;  $\chi^2$  = Chi-square;  $\sum$  = Summation; O = Observed frequency

Decision Rule

If the value of chi-square calculated is greater than (>) the critical value, accept the alternate hypothesis (HA) and reject the null hypothesis (HO) and vice versa.

## Results

Research Question 1: To what extent has defaults by State government contributed to irregular payment of pensions to retirees in Ebonyi State?

**Table 1: Mean Response on the extent to which defaults by State government has contributed to irregular payment of pensions to retirees in Ebonyi State**

| S/N                  | ITEM  | VHE | HE  | LE  | VLE | N   | Mean       | SD          |
|----------------------|---|-----|-----|-----|-----|-----|------------|-------------|
| 1                    | Inadequate funding of pension by state government contributes to irregular payment of pensions to retirees in Ebonyi State                          | 331 | 198 | 89  | 42  | 660 | 3.2        | 0.9         |
| 2                    | Government does not make adequate budgetary allocations for payment of pension in Ebonyi State  | 271 | 232 | 63  | 94  | 660 | 3.0        | 1.04        |
| 3                    | The government does not comply with the provisions of the New Contributory Pension Scheme resulting to irregular payment of pension in Ebonyi State | 274 | 201 | 106 | 79  | 660 | 3.0        | 1.03        |
| 4                    | Ebonyi State government interferes in the choice of Pension Fund Administrators (PFAs) and Pension Fund Custodians (PFCs) among workers             | 222 | 239 | 118 | 81  | 660 | 2.9        | 1           |
| 5                    | Ebonyi State Government does not allow workers the freedom to open retirement savings account of their choice                                       | 199 | 279 | 80  | 102 | 660 | 2.9        | 1.01        |
| <b>Grand Mean/SD</b> |   |     |     |     |     |     | <b>3.0</b> | <b>1.00</b> |

**Source:** Field Survey, 2024.

Analysis in table 1 above shows the mean response and standard deviation on the extent to which defaults by State government has contributed to irregular payment of pensions to retirees in Ebonyi State. From the table, it is observed that all the items were accepted with a grand mean of 3.0 representing a very high extent. Though majority of the respondents agreed to a high extent, the standard deviation which has a value of 1.00 shows that there is high degree of similarity in opinion among respondents. From the table, item 1 to 5 had individual mean of 3.2, 3.0, 3.0, 2.9 and 2.9 respectively and as such were accepted.

Research Question 2: To what extent have defects in institutional structures hindered effective administration of pensions in Ebonyi State Civil Service?

**Table 2: Mean score of respondents on the extent to which defects in institutional structures have hindered effective administration of pensions in Ebonyi State Civil Service**

| S/N | ITEM   | VHE | HE  | LE  | VLE | N   | Mean | SD   |
|-----|--|-----|-----|-----|-----|-----|------|------|
| 1   | Lack of Information and Communication Technology (ICT) Facilities in pension data management hinders effective administration of pension in Ebonyi State Civil Service | 290 | 198 | 90  | 82  | 660 | 3.1  | 1.04 |
| 2   | There is high level of Incompetence among Pension officials  | 241 | 230 | 100 | 89  | 660 | 2.9  | 1.03 |
| 3   | Bureaucratic bottleneck/red-tapismin clearance/payment procedures hinders effective administration of pension in Ebonyi State Civil Service                            | 205 | 281 | 99  | 75  | 660 | 2.9  | 0.95 |

|                      |   |     |     |    |    |     |             |             |
|----------------------|---|-----|-----|----|----|-----|-------------|-------------|
| 4                    | The frequent review of pension schemes by the federal government without adequate consultation with state government and other stakeholders constitutes obstacle to the effective payment of pension benefits to retirees in Ebonyi State civil service | 301 | 220 | 89 | 50 | 660 | 3.2         | 0.93        |
| 5                    | The payment of pensions in the Ebonyi State civil service has been bedeviled by the tripartite menace of corruption, bribery and fraud  | 322 | 251 | 52 | 35 | 660 | 3.3         | 0.83        |
| <b>Grand Mean/SD</b> |   |     |     |    |    |     | <b>3.08</b> | <b>0.96</b> |

**Source:** Field Survey, 2024.

Analysis in table 2 above shows the mean ratings of respondents and standard deviation on the extent to which defects in institutional structures have hindered effective administration of pension in Ebonyi State Civil Service. From the table, all the 5 items had a grand mean of 3.08 and grand standard deviation of 0.96. Consequently, all the 5 items were accepted as they had individual mean above 2.5. Item 1 had a mean of 3.1, item 2 had a mean of 2.9, item 3 had a mean of 2.9, item 4 had a mean of 3.2, and item 5 had a mean of 3.3. Consequently, it was concluded that those defects in institutional defects have hindered effective administration of pension in Ebonyi State Civil Service.

Research Question 3: To what extent has irregular payment of pensions hindered the effectiveness and efficiency of Ebonyi State Civil Service?

**Table 3: Mean score of respondents on the extent has irregular payment of pensions hindered the effectiveness and efficiency of Ebonyi State Civil Service**

| S/N                  | ITEM   | VHE | HE  | LE  | VLE | N   | Mean       | D           |
|----------------------|--|-----|-----|-----|-----|-----|------------|-------------|
| 1                    | Irregular payment of pensions to retirees hinders the effectiveness and efficiency of Ebonyi State civil servants  | 249 | 212 | 109 | 90  | 660 | 2.9        | 1.04        |
| 2                    | Irregular payment of pensions to retired civil servants contributes to the high level of corruption, bribery, fraud and forgery in the Ebonyi State civil service  | 300 | 199 | 73  | 88  | 660 | 3.1        | 1.05        |
| 3                    | The poor attitude to work by civil servants such as indiscipline, lateness to work, absenteeism among other unethical principles are caused by irregular payment of pension to retirees in Ebonyi State  | 307 | 230 | 58  | 65  | 660 | 3.2        | 0.96        |
| 4                    | Civil servants do not effectively perform their duties and responsibilities leading to poor policy formulation and implementation as a result of a feeling of social insecurity promoted by the irregular and non-payment of pensions to retirees in the state | 198 | 277 | 67  | 118 | 660 | 2.8        | 1.05        |
| 5                    | The inability of the government to make regular payment of pension to retired civil servants in the state is responsible for the high level of inefficiency and waste of public resources in the Ebonyi State civil service                                    | 227 | 284 | 43  | 106 | 660 | 3.0        | 1.02        |
| <b>Grand Mean/SD</b> |  |     |     |     |     |     | <b>3.0</b> | <b>0.96</b> |

**Source:** Field Survey, 2019.

Analysis in table 3 above shows the mean response and standard deviation among respondents on the extent to which irregular payment of pension has hindered the effectiveness and efficiency of Ebonyi State Civil Service. The analysis shows that all the 5 items were accepted with a grand mean of 3.0 and grand standard deviation of 0.96. From item 1, irregular payment of pensions to retirees hinders the effectiveness and efficiency of Ebonyi State civil servants with a mean score of 2.9 while item 2 had a mean score of 3.1, item 3 had a mean score of 3.2, item 4 had a mean score of 2.8 while item 5 had a mean score of 3.0. Consequently, irregular payment of pensions to retirees hinders the effectiveness and efficiency of Ebonyi State civil servants.

Research Question 4: What are the measures for effective administration of pensions to improve the productivity of Ebonyi State Civil Service?

**Table 4: Mean Ratings of respondents on the measures for effective administration of pensions to improve the productivity of Ebonyi State Civil Service**

| S/N                  | ITEM   | VHE | HE  | LE  | VLE | N   | Mean       | D           |
|----------------------|--|-----|-----|-----|-----|-----|------------|-------------|
| 1                    | Compliance with the provisions of the New Contributory Pension Scheme could ensure effective administration of pensions in order to improve the productivity of Ebonyi State Civil Service   | 299 | 173 | 77  | 111 | 660 | 3.0        | 1.11        |
| 2                    | Making adequate budgetary provisions and prompt disbursement of funds for pension is one of the strategies to mitigate the challenges of irregular payment of pension to retired civil servants in the state so as to improve productivity of the civil servants                               | 220 | 257 | 105 | 78  | 660 | 2.9        | 0.98        |
| 3                    | Ethical practices like avoiding corruption, fraud, bribery and embezzlement of pension funds by pension could promote effective pension administration in Ebonyi State civil service   | 291 | 188 | 91  | 90  | 660 | 3.0        | 1.06        |
| 4                    | Allowing the pensioners and civil servants the freedom to set up and maintain Pension Fund Administrator, Pension Fund Custodian and Retirement Savings Account of their own without government's interference will significantly promote pension administration in Ebonyi State civil service | 304 | 169 | 102 | 85  | 660 | 3.0        | 1.06        |
| 5                    | Adoption of ICT facilities in pension verification could significantly reduce bureaucratic bottlenecks in pension administration in Ebonyi State civil service   | 289 | 210 | 93  | 68  | 660 | 3.1        | 0.99        |
| <b>Grand Mean/SD</b> |  |     |     |     |     |     | <b>3.0</b> | <b>1.04</b> |

**Source:** Field Survey, 2024.

Analysis in table 4 above shows the mean response and standard deviation of respondents on the measures for effective administration of pensions to improve the productivity of Ebonyi State Civil Service. From the table, it can be seen that all the items were accepted since that had grand mean of 3.0 and individual mean of over 2.5. Item 1 had a mean of 3.1, Item 2 had a mean of 2.9, Item 3 had a mean of 3.0, Item 4 had a mean of 3.0 while Item 5 had a mean of 3.1. Therefore, those measures could ensure effective administration of pensions to improve the productivity of Ebonyi State Civil Service

### Test of Hypotheses

The hypotheses that guided the study were tested thus:

**HO<sub>1</sub>: Defaults by State government have not significantly contributed to irregular payment of pensions to retirees in Ebonyi State.**

This hypothesis was tested in line with responses in table 1 above.

**Table 5: Chi-square (X<sup>2</sup>) Table Calculated from Table 1**

| O   | E     | O-E   | (O-E) <sup>2</sup> | $\frac{(O-E)^2}{E}$ |
|-----|-------|-------|--------------------|---------------------|
| 331 | 259.4 | 71.6  | 5126.56            | 19.76               |
| 198 | 229.8 | -31.8 | 1011.24            | 4.40                |
| 89  | 91.2  | -2.2  | 4.84               | 0.05                |
| 42  | 79.6  | -37.6 | 1413.76            | 17.76               |
| 271 | 259.4 | 11.6  | 134.56             | 0.52                |
| 232 | 229.8 | 2.2   | 4.84               | 0.02                |
| 63  | 91.2  | -28.2 | 795.24             | 8.72                |
| 94  | 79.6  | 14.4  | 207.36             | 2.61                |
| 274 | 259.4 | 14.6  | 213.16             | 0.82                |
| 201 | 229.8 | -28.8 | 829.44             | 3.61                |
| 106 | 91.2  | 14.8  | 219.04             | 2.40                |
| 79  | 79.6  | -0.6  | 0.36               | 0.00                |
| 222 | 259.4 | -37.4 | 1398.76            | 5.39                |
| 239 | 229.8 | 9.2   | 84.64              | 0.37                |
| 118 | 91.2  | 26.8  | 718                | 7.88                |



|          |       |       |         |               |
|----------|-------|-------|---------|---------------|
| 81       | 79.6  | 1.4   | 1.96    | 0.02          |
| 199      | 259.4 | -60.4 | 3648.16 | 14.06         |
| 279      | 229.8 | 49.2  | 2420.64 | 10.53         |
| 80       | 91.2  | -11.2 | 125.44  | 1.38          |
| 102      | 79.6  | 22.4  | 501.76  | 6.30          |
| $\Sigma$ |       |       |         | <b>106.62</b> |

**Source:** As calculated by the Researchers

Critical Value

Degree of freedom ( $v$ ) =  $(r-1)(c-1)$

Where:  $r$  = Number of rows = 5

$c$  = Number of columns = 4

$v = (5-1)(4-1)$

=  $(4)(3)$

= 12

The level of significance = 0.5

Then,  $X^2_{0.5:12} = 21.03$

### Decision

Since the value of the calculated chi-square (106.62) is greater than the critical value (21.03), the null hypothesis was rejected while the alternate hypothesis was upheld. Therefore, defaults by State government have significantly contributed to irregular payment of pensions to retirees in Ebonyi State.

**HO<sub>2</sub>: Defects in institutional structures have not hindered effective administration of pensions in Ebonyi State civil service.**

This hypothesis was tested in accordance with the responses in table 2 above.

**Table 6: Chi-square ( $X^2$ ) Table Calculated from Table 2**

| O   | E     | O-E   | (O-E) <sup>2</sup> | $\frac{(O-E)^2}{E}$ |
|-----|-------|-------|--------------------|---------------------|
| 290 | 271.8 | 18.2  | 331.24             | 1.22                |
| 198 | 236   | -38   | 1444               | 6.12                |
| 90  | 86    | 4     | 16                 | 0.19                |
| 82  | 66.2  | 15.8  | 249.64             | 3.77                |
| 241 | 271.8 | -30.8 | 948.64             | 3.49                |
| 230 | 236   | -6    | 36                 | 0.15                |
| 100 | 86    | 14    | 196                | 2.28                |
| 89  | 66.2  | 22.8  | 519.84             | 7.85                |
| 205 | 271.8 | -66.8 | 4462.24            | 16.42               |
| 281 | 236   | 45    | 2025               | 8.58                |
| 99  | 86    | 13    | 169                | 1.97                |
| 75  | 66.2  | 8.8   | 77.44              | 1.17                |
| 301 | 271.8 | 29.2  | 852.64             | 3.14                |
| 220 | 236   | -16   | 256                | 1.08                |
| 89  | 86    | 3     | 9                  | 0.10                |
| 50  | 66.2  | -16.2 | 262.44             | 3.96                |

|          |       |       |         |              |
|----------|-------|-------|---------|--------------|
| 322      | 271.8 | 50.2  | 2520.04 | 9.27         |
| 251      | 236   | 15    | 225     | 0.95         |
| 52       | 86    | -34   | 1156    | 13.44        |
| 35       | 66.2  | -31.2 | 973.44  | 14.70        |
| $\Sigma$ |       |       |         | <b>99.86</b> |

**Source:** As Calculated by the Researchers

Critical Value

Degree of freedom ( $v$ ) =  $(r-1)(c-1)$

Where:  $r$  = Number of rows = 5

$c$  = Number of columns = 4

$v = (5-1)(4-1)$

=  $(4)(3)$

= 12

The level of significance = 0.5

Then,  $X^2_{0.5:12} = 21.03$

### Decision

Since the value of the calculated chi-square (99.86) is greater than the critical value (21.03), the null hypothesis was rejected while the alternate hypothesis was upheld. Hence, defects in institutional structures have hindered effective administration of pensions in Ebonyi State civil service

### Hypothesis 3

**HO<sub>3</sub>: Irregular payment of pensions has not hindered the effectiveness and efficiency of Ebonyi State Civil Service**

This hypothesis was tested in accordance with the responses in table 3 above.

**Table 7: Chi-square ( $X^2$ ) Table Calculated from Table 3**

| O   | E     | O-E   | (O-E) <sup>2</sup> | $\frac{(O-E)^2}{E}$ |
|-----|-------|-------|--------------------|---------------------|
| 249 | 256.2 | -7.2  | 51.84              | 0.20                |
| 212 | 240.4 | -28.4 | 806.56             | 3.36                |
| 109 | 70    | 39    | 1521               | 21.73               |
| 90  | 93.4  | -3.4  | 11.56              | 0.12                |
| 300 | 256.2 | 43.8  | 1918.44            | 7.49                |
| 199 | 240.4 | -41.4 | 1713.96            | 7.13                |
| 73  | 70    | 3     | 9                  | 0.13                |
| 88  | 93.4  | -5.4  | 29.16              | 0.31                |
| 307 | 256.2 | 50.8  | 2580.64            | 10.07               |
| 230 | 240.4 | -10.4 | 108.16             | 0.45                |
| 58  | 70    | -12   | 144                | 2.06                |
| 65  | 93.4  | -28.4 | 806.56             | 8.64                |
| 198 | 256.2 | -58.2 | 3387.24            | 13.22               |
| 277 | 240.4 | 36.6  | 1339.56            | 5.57                |
| 67  | 70    | -3    | 9                  | 0.13                |
| 118 | 93.4  | 24.6  | 605.16             | 6.48                |

|          |       |       |         |               |
|----------|-------|-------|---------|---------------|
| 227      | 256.2 | -29.2 | 852.64  | 3.33          |
| 284      | 240.4 | 43.6  | 1900.96 | 7.79          |
| 43       | 70    | -27   | 729     | 10.41         |
| 106      | 93.4  | 12.6  | 158.76  | 1.70          |
| $\Sigma$ |       |       |         | <b>110.43</b> |

**Source:** As calculated by the researchers

Critical Value

Degree of freedom ( $v$ ) =  $(r-1)(c-1)$

Where:  $r$  = Number of rows = 5

$c$  = Number of columns = 4

$v = (5-1)(4-1)$

=  $(4)(3)$

= 12

The level of significance = 0.5

Then,  $X^2_{0.5:12} = 21.03$

Decision

Since the value of the calculated chi-square (110.43) is greater than the critical value (21.03), we therefore reject the null hypothesis and conclude that irregular payment of pensions has significantly hindered the effectiveness and efficiency of Ebonyi State Civil Service.

#### Hypothesis 4

**HO<sub>4</sub>: Compliance with the provisions of the New Contributory Pension Scheme cannot ensure effective administration of pensions to improve the productivity of Ebonyi State Civil Service**

This hypothesis was tested in accordance with the responses in table 4 above.

**Table 8: Chi-square ( $X^2$ ) Table Calculated from Table 4**

| O   | E     | O-E   | (O-E) <sup>2</sup> | $\frac{(O-E)^2}{E}$ |
|-----|-------|-------|--------------------|---------------------|
| 299 | 268.2 | 30.8  | 948.64             | 3.54                |
| 173 | 214.2 | -41.2 | 1697.44            | 7.92                |
| 77  | 83.6  | -6.6  | 43.56              | 0.52                |
| 111 | 94    | 17    | 289                | 3.07                |
| 220 | 268.2 | -48.2 | 2323.24            | 8.66                |
| 257 | 214.2 | 42.8  | 1831.84            | 8.55                |
| 105 | 83.6  | 21.4  | 457.96             | 5.48                |
| 78  | 94    | -16   | 256                | 2.72                |
| 291 | 268.2 | 22.8  | 519.84             | 1.94                |
| 188 | 214.2 | -26.2 | 686.44             | 3.20                |
| 91  | 83.6  | 7.4   | 54.76              | 0.66                |
| 90  | 94    | -4    | 16                 | 0.17                |
| 304 | 268.2 | 35.8  | 1281.64            | 4.78                |
| 169 | 214.2 | -45.2 | 2043.04            | 9.54                |
| 102 | 83.6  | 18.4  | 338.56             | 4.05                |

|          |       |       |         |               |
|----------|-------|-------|---------|---------------|
| 85       | 94    | -9    | 81      | 0.86          |
| 227      | 268.2 | -41.2 | 1697.44 | 6.33          |
| 284      | 214.2 | 69.8  | 4872.04 | 22.75         |
| 43       | 83.6  | -40.6 | 1648.36 | 19.72         |
| 106      | 94    | 12    | 144     | 1.53          |
| $\Sigma$ |       |       |         | <b>115.99</b> |

**Source:** As calculated by the researchers

Critical Value

Degree of freedom ( $v$ ) =  $(r-1)(c-1)$

Where:  $r$  = Number of rows = 5

$c$  = Number of columns = 4

$v = (5-1)(4-1)$

=  $(4)(3)$

= 12

The level of significance = 0.5

Then,  $X^2_{0.5:12} = 21.03$

Decision

Since the value of the calculated chi-square (115.99) is greater than the critical value (21.03), we therefore reject the null hypothesis and conclude that compliance with the provisions of the New Contributory Pension Scheme can ensure effective administration of pensions to improve the productivity of Ebonyi State Civil Service.

#### 4. Discussion of Findings

Findings of this study have revealed the challenges facing the administration of pension and its implications on workers' productivity in Ebonyi State Civil Service. Data presented in table one for instance revealed that defaults by State government have significantly contributed to irregular payment of pensions to retirees in Ebonyi State. This was corroborated by the result from the test of hypothesis one. Similarly, it was revealed from table 1, Item 1 that inadequate funding of pension by state government contributes to irregular payment of pensions to retirees in Ebonyi State which had a mean score of 3.2. In the same vein, government does not make adequate budgetary allocations for payment of pension in Ebonyi State as revealed in Item 2. The government does not comply with the provisions of the New Contributory Pension Scheme resulting to irregular payment of pension in Ebonyi State as revealed in Item 3 with a mean score of 3.0. Ebonyi State government interferes in the choice of Pension Fund Administrators (PFAs) and Pension Fund Custodians (PFCs) among workers and workers are not allowed the freedom to open retirement savings account of their choice as revealed in item 4 and 5 respectively. This is in tandem with the observation of Onyeonuru and Nweke (2014) who argued that the issue of poor budgetary allocation to finance the payment of pensioners in the service has been a major bane on pension administration. Even where budgetary provisions are made, inadequate and untimely release of pension funds result in delays and accumulation of arrears of pension and gratuities of retired workers.

The study further revealed that defects in institutional structures have hindered effective administration of pensions in Ebonyi State Civil Service. This was revealed in table 2 and test of hypothesis 2 respectively. Furthermore, lack of Information and Communication Technology (ICT) Facilities in pension data management hinders effective administration of pension in Ebonyi State Civil Service as revealed in Item 1 result. In a similar result, Item 2 showed that there is high level of Incompetence among Pension officials. Bureaucratic bottleneck/red-tapism in clearance/payment procedures also hinders effective administration of pension in Ebonyi State Civil Service. The frequent review of pension schemes by the federal government without adequate consultation with state government and other stakeholders constitutes obstacle to the effective payment of pension benefits to retirees in Ebonyi State civil service and the payment of pensions in the Ebonyi State civil service has been bedeviled by the tripartite menace of corruption, bribery and fraud. The findings of this study corroborates the findings of Maina (2012) who revealed that inadequate delivery structures for payment and lack of comprehensive database of pensioners and their benefits have resulted in delayed payments of benefits and consequent near destitution of

pensioners as evidenced from adverse publicity in the media and projection of the society and government as uncaring to the plights of its “senior citizens”. This findings of this study is also in tandem with the findings of Eme (2015) were observed that incompetent and inexperienced pension officials such as the Pension Fund Administrators, Pension Fund Custodians, personnel of National Pension Commission, the State’s pension board inter alia with no relevant training is another problem facing the management of pension scheme in Ebonyi State. In most cases, files are poorly handled, sometimes misplaced, abandoned in the open, leading to loss of documents and in very bad condition consequently, relevant information on the affected retirees is lost by the pension office.

This study further revealed that irregular payment of pensions hindered the effectiveness and efficiency of Ebonyi State Civil Service. Table 3 revealed that irregular payment of pensions to retired civil servants contributes to the high level of corruption, bribery, fraud and forgery in the Ebonyi State civil service since workers tend to amass wealth while in service with a perception that retirement benefits are a mirage. Moreover, the poor attitude to work by civil servants such as indiscipline, lateness to work, absenteeism among other unethical principles are caused by irregular payment of pension to retirees in Ebonyi State as observed in Item 3 table 3. The resultant effect was also observed in item 4, table 3 that Civil servants do not effectively perform their duties and responsibilities leading to poor policy formulation and implementation as a result of a feeling of social insecurity promoted by the irregular and non-payment of pensions to retirees in the state and this is responsible for the high level of inefficiency and waste of public resources in the Ebonyi State civil service

In terms of measures for effective administration of pensions to improve the productivity of Ebonyi State Civil Service, this study revealed that compliance with the provisions of the New Contributory Pension Scheme could ensure effective administration of pensions in order to improve the productivity of Ebonyi State Civil Service as observed in table 4, Item 1 and the test of hypothesis 4 respectively. Making adequate budgetary provisions and prompt disbursement of funds for pension is one of the strategies to mitigate the challenges of irregular payment of pension to retired civil servants in the state so as to improve productivity of the civil servants. Ethical practices like avoiding corruption, fraud, bribery and embezzlement of pension funds by pension could promote effective pension administration in Ebonyi State civil service, allowing the pensioners and civil servants the freedom to set up and maintain Pension Fund Administrator, Pension Fund Custodian and Retirement Savings Account of their own without government’s interference will significantly promote pension administration in Ebonyi State civil service and adoption of ICT facilities in pension verification could significantly reduce bureaucratic bottlenecks in pension administration in Ebonyi State civil service.

#### **4.1 Conclusion**

One of the basic structures which modern society puts in place to weather the storm of old age among civil/public servants is the pension scheme which is a form of social security for civil/public servants geared towards compensating them after demonstrating meritorious services to the productivity of the nation’s administration. Regrettably, numerous issues undermine the efficacy of this arrangement for the welfare of the retirees and the productivity of the civil service. This study has found some of such conundrums to include defaults by state government manifested in inadequate funding of pension; interference in the choice of Pension Fund Administrators (PFAs) and Pension Fund Custodians (PFCs) among workers and not allowing workers the freedom to open retirement savings account of their choice.

It is posited also that defects in institutional structures such as lack of Information and Communication Technology (ICT) Facilities in pension data management hinders effective administration of pension in Ebonyi State Civil Service. Moreover, bureaucratic bottleneck/red-tapism in clearance/payment procedures frequent review of pension schemes by the federal government without adequate consultation with state government and other stakeholders constitute obstacles to the effective payment of pension benefits to retirees in Ebonyi State civil service.

Irregular payment of pension to retirees hinders the effectiveness and efficiency of Ebonyi state civil servants. Irregular payment of pension to retired civil servants contributes to the high level of corruption, bribery, fraud,

forgery, poor attitude to work by civil servants such as indiscipline; lateness to work, absenteeism among other unethical principles which consequently endangers effective service delivery in Ebonyi State civil service.

## 4.2 Recommendations

Based on the findings of this investigation, the following recommendations were put forward:

1. Government should ensure adequate funding of pensions in Ebonyi State in order to improve the effectiveness and efficiency of the civil servants. Making adequate budgetary allocations and prompt disbursement of funds for pension as strategies can mitigate the challenge of irregular payment of pension to retired civil servants in the state so as to improve productivity of the civil servants.
2. There is need for government to ensure compliance with the provisions of the new Contributory Pension Scheme so as to ensure regular and prompt payment of pensions in Ebonyi State. Government's compliance with the provisions of the new pension scheme such as making 12% contributions of employee's emolument to the Retirement Savings Account can significantly mitigate the challenge of irregular payment of pensions in Ebonyi State civil service to improve productivity.
3. The pensioners as well as the civil servants should be given the freedom and leverage to choose and maintain their retirement benefits administrators and accounts. Allowing the pensioners and civil servants the freedom to set up and maintain Pension Fund Administrators, Pension Fund Custodians and Retirement Savings Accounts of their own without government's interference will significantly mitigate irregular payment of pension and promote productivity of civil servants in Ebonyi State.
4. Pension officials should imbibe ethics and moralism in the administration of pensions in Ebonyi State. Ethical practices like avoiding corruption, fraud, bribery, embezzlement of pension funds by pension official can contribute immensely to curbing irregular payment of pension and promote the productivity of civil servants in Ebonyi State.

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