



Pension Administration and the Predicament of Pensioners in the Delta State Civil Service

Tobi Ejumudo

Department of Entrepreneurship, Dennis Osadebay University, Anwai-Asaba, Delta State,
Nigeria

Prof. Kelly Bryan Ovie Ejumudo

Department of Public Administration, Novena University, Ogume, Delta State, Nigeria
and

Elvis Adogbeji

Department of Political Science, Dennis Osadebay University, Anwai, Asaba, Nigeria

Abstract: *This paper investigated pension administration and the predicament of Nigerian retirees through an analysis of the Civil Service in Delta State. The social contract theory was applied for the study. For the investigation, a cross-sectional design was employed. Data were gathered from a sample of 232 respondents who were selected using a straightforward random sampling technique through the use of questionnaire. The study's results were analyzed using basic percentage, mean, and frequency. According to the study's findings, Delta State faces difficulties with pension administration, including opaque retiree benefit calculations, slow remittance times, corruption among pension officers, inadequate equipment for pension officers, and government noncompliance with pension act provisions intended to assist pensioners. It turned out that pension administration in the state had a negative impact on pensioners' lives. The study offered some helpful suggestions, such as fortifying the government's pension ministry, which is in charge of guaranteeing retirees' social and economic welfare through the payment of terminal benefits, and bringing legal action against all pension offenders in order to purify the system, increasing its productivity, and fulfilling the system's original intent of providing for retirees.*

Keywords: *Pension, administration, predicament, retirees, Civil Service, Delta State.*

Introduction

Nigerian civil service pensioners face numerous obstacles these days, which frequently make it more difficult to administer pensions efficiently. Embezzlement of pension funds, government delays in paying pensioners, bureaucratic bottlenecks in processing retirement papers, pension funds paid to individual accounts, fixed deposit accounts, and incorrect banks, short payment vouchers, privatization of companies and parastatals, and deaths caused by pensioners being exposed to inclement weather during screening exercises are just a few of the arduous challenges that face the country.

After years of active service in the civil service and other government parastatals, several issues make it difficult for pensioners to retire to a quiet and contented existence. The misappropriation of money saved for civil servants and intended for payments is a significant barrier to effective pension management. Because of the high level of corruption in the system, Oviomo (2007) and Ajayi (2008) affirm that the status of retired civil officials, or pensioners, is generally exceedingly disappointing, sad, pitiful, and depressing. The Economic and Financial Crimes Commission reportedly seized Dr. X's N4.5 billion worth of property, according to Abu and Musari (2012). A pension swindle has Sani Teidi Shuaibu upset. Another issue that has been noted is the government's delay in paying pensions. According to The Vanguard Newspaper, more than 15,000 Federal Civil Service Pensioners who live in Lagos wrote to then-President Olusegun Obasanjo, asking him to grant their request for a 142% increase in pensions. The argument put up by Onwe (2011) is that during her time working for four commercial banks, she encountered wretched elderly retirees who throng the banking halls in anticipation of receiving their meager monthly pensions. According to the author, the awful expressions on their faces in every instance told how that the money was all they could hope to survive until the next payment.

According to Uwerunonye (2013), the Police Pension Reform Task Team was charged with embezzling N197 billion through the payment of pension funds to private accounts, fixed deposit accounts, and unauthorized banks. Corruption has had a severe negative impact on the nation's pension system. According to the incidents mentioned above, pension administration in Nigeria is plagued by fraud, which negatively impacts the lives of current and future retirees. The issues that retirees encounter have led to widespread anxiety and a bad reputation for the nation's pension system, which is administered at both the federal and state levels. This is the reason this article looked into pension management and the situation of retirees in Nigeria's Delta State Civil Service

Objectives of the Study

The study's objective is to investigate pension administration and the predicament of retirees in Nigeria's Delta State. The precise objectives are as follows:

1. Analyze the difficulties associated with managing pensions for the Delta State civil service.
2. Examine the impact that pension issues are having on the Delta State civil service retirees. Research Question

The following research questions were raised to guide this study and they are:

1. What are the challenges of pension administration in Delta State civil service?
2. To what extent do pension administration affect pensioners in Delta State civil service?

Literature Review Definitional Explanations Overview of Pension

Pension is simply the amount set aside either by an employer or an employee or both to ensure that at retirement, there is something for employees to fall back on as income. It ensures that at old age workers will not be stranded financially. It is aimed at providing workers with security by building up plans that are capable of providing guaranteed income to them when they retire or to their dependants when death occurs. 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. It is also seen according to him, as the monthly sum paid to a retired officer until death because the officer has worked with the organisation paying the sum. Ozor (2006) specifically posits that pension consists of lump sum payment paid to an employee upon his' disengagement from active service. To him, payment is usually in monthly installments. He however stated further that pension plans may be contributory or non-contributory, fixed or variable benefits; group or individual; insured or trustee; private or public; and single or multi-employer. Ugwu (2006) and Adebayo (2006) however state four main classifications of pensions in Nigeria as follows,

- Retiring Pension — which they refer to as the type of pension that is usually granted to a worker who has been allowed to retire after completing a fixed period of quality service usually between thirty and thirty-five years or on attaining the age between sixty and sixty-five years for the public service in Nigeria and of course seventy years of age in case of professors and judges.
- Compensatory Pension — This type of pension according to them granted to an employee whose permanent post is abolished and government is unable to provide him with suitable alternative employment. - Superannuating Pension — To them this pension plan is given to an employee who retires at the prescribed age limit as stated in the condition of service.
- Compassionate Allowance — This occurs when pension is not admissible or allowed on account of a public servants removal from service for misconduct, insolvency or incompetence or inefficiency.
- Sule and Ezugwu (2009) state further that a good pension guarantees employee's comfort and commitment to the organisation during his or her active years. Ayegba, James and Odoh (2013) see a pension plan established by an employee as an occupational or employer pension. They add that labour unions, the government and other organizations also fund pensions. They further state that occupational pensions are forms of deferred compensation usually advantageous to employee and employer for tax reasons.

Concept of Pension Scheme

According to Robelo (2002) contributory pension scheme is the method whereby a person pays into pension scheme a proportion of his or her earnings during his or her working life. These contributions eventually provide an income (pension) on retirement that is treated as earned income. To him, gratuity on the other hand is a lump sum of money payable to a retiring offices who has served for a minimum period of time. He further states that a greater importance has been given to pension and gratuity by employers because of the belief that if

employees future needs are guaranteed their fear ameliorated and properly taken care of, they will be more motivated to contribute positively to organisations output. Abromovits (2003) describes pension system as essentially an income security programme which provides benefit to beneficiaries who may be retirees, pensioners or the destitute. She stresses further that when there is pension scheme, distinction exist thus:

Defined Benefit (DB) plan; only the employer funds the pension scheme. - Defined Contribution (DC) plan; both the employers and employees contribute and fund the scheme.

Non-Contribution Pension Scheme (NC) plan; this is pure cash transfers to beneficiaries rather than savings or insurance scheme. This is a social pension scheme targeting the elderly, destitute, the unemployed and others to alleviate poverty, sickness and reduce crimes.

Also, Osuagwu (2001) and Abromovits (2003) observe that non-contributory pension has no eligibility criterion and was the first form of contributions in the 19th century in countries such as Brazil (1889), Denmark (1891), New Zealand (1898), Australia (1908), Sweden (1913), United Kingdom (1861) etc.

The Effects of Pension Administration on Pensioners in Delta State

Pensions in Nigeria have become one of the most contentious issues in the country, with millions of retired employees living in abject poverty and neglect due to the country's failing pension system. It seems as a lot need to be done on the 2014 pension reform Act as experience of other countries seem to suggest a strong regulation and oversight body is required to deal with the major challenges enumerated. The laudable objectives of the 2014 pension reform Act have been marred by erratic and irregular payment of pension and gratuity to retirees. Corroborating the above fact, Kida and Sambo (2018) and Fuwe (2020) noted that retirees no longer received payment of the pensions and gratuities as at when due. They further posited that the crisis generated by this development has necessitated the suffering, collapse and sudden death of pensioners across the nation.

According to researchers such as Ali (2014) and Okoli (2021) certain challenges are related to old age, notable for employees who may have planned for their retirement. These issues include intellectual, physical, behavioral, emotional and spiritual origins related to their feelings about retirement. i) Cognitive Issues: Confusion difficulty solving problems, analytical paralysis, tunnel vision, inability to make decisions, and other symptoms. ii) Physical Issues: Examples of physical issues include a lack of energy, anxious appearance, stiff posture, and hyperactivity. iii) Behavioral Issues: Ignoring others' sentiments, retreating socially, abruptly altering management style, and being careless are all examples of behavioral issues. iv) Emotional Problems: Low spirits, inability to respond to encouragement, and a loss of achievement-oriented motivation. v) Psychological Issues: Initial shock and fury, low morale, low self-esteem, low confidence, stress, boredom, indifference, anxiety, and a general sense of unhappiness. According to Okolie (2021) the intensity and impact of these issues on retirees are dependent on their proximity to retirement. As the retirement date approaches, the retirees' issues become more intense. He says that the worst part about retiring and/or growing old, is not being sick but experiencing

demeaning stares from people. The non-looks old and acts convey that the elderly and retired are unsightly, worthless, worn-out, and out of the way. These displays of contempt result from widely held preconceptions about the elderly, including retirees. According to Ali (2014), this group of people is considered unfortunate since they are poor, secluded, neglected, unwell, senile, and depressed. Similarly, Akpan (2017) discovered that older people often exhibit very obvious characteristics that set them apart from the general population. These characteristics include: i.) having aged bodies; ii.) being relatively powerless; iii.) their behavior and traits are stereotyped and regularly depreciated and devalued by the dominant group; iv.) most importantly, the retired and elderly are frequently singled out for differential and unfair treatment because of their age.

Another concern that comes to mind when thinking about retirement challenges is sudden death in service or during retirement. The contributor's balance on their Retirement Savings Account will be transferred to their known beneficiary stated in the will: their spouse, children, next of kin, or the administrator of their estate as established by the Pension Act if they die while employed. The same rule applies to retirees who began receiving benefits due to a planned withdrawal. And they are not made to the beneficiaries of retirees after they die. Anxiety about residential home: Another issue that retirees in Nigeria encounter is finding a home into which to retire. Some retirees who do not own their building or house and instead live in rented apartments, which they must move when they retire, are sometimes subjected to societal scorn or face financial issues in paying their house rent (Ali 2014). Also, according to Okolie (2021), many retirees in Nigeria reach retirement age without owning a home. This issue has continued since Nigerian employees are paid modest wages, making it impossible to invest in a residential residence. Between 35 and 60 years, an employee should strive to acquire at least a retirement building. Abdulazeez (2015) further argues that paying rent to landlords during one's retirement years is not a good idea. As a result, having a place to retire offers individuals a sense of and their social position.

Challenges of the Pension Scheme in Nigeria

Some inherent bedeviled the old pension scheme that informed the need for a new one (Ngozi, Tennyson and Aronu, 2013; Ettah and Michael, 2014). And that confirms what Lindsay (2009) and Okpugie (2011) said concerning systems providing pension for the public sector workers both in developed and developing countries, that it has been a problem for the government as well as for the tax payers. The previous schemes identified to have been practiced in Nigeria include the occupational scheme, mixture of funds by the private sector as well as the pay as you go (PAYG) scheme. And these schemes have been identified with various challenges which include: poor staffing and equipping that led to poor record keeping (Akhiojemi, Ifeancha and Abu, 2018); the clumsy and untidy arrangement of splitting the disbursement process between the federal and state service and other agencies was another challenge to overcome (Ogbuchi, Chukwuemeka and Uche, 2011); bribery and corruption (Ngozi, Tennyson and Aronu, 2013). If these reasons are what failed the old system, which now ushered in the new system, one would believe that the new system would be all for the benefit of the retirees and therefore appreciated by both the retirees and employers.

Nevertheless, the new pension scheme has been identified with its own challenges which include:

- i) Knowledge gap and general misconceptions
- ii) Low coverage that has excluded the informal, private sector and SMEs.
- iii) Reluctance from employee to register with PFAs.
- iv) Capacity building in the new pension industry.
- v) Quantifying and transferring legacy funds and asset managed by employees, insurance companies and pension managers (Ngozi, Tennyson and Aronu, 2013).

Therefore, other scholars have argued that apart from the above challenges, there are other reasons why previous pension schemes failed in Nigeria. According to Casey (2011), the rationale behind the copying of foreign pension policy into Nigeria is questionable. He further argued that the pension policy of Chile which was copied wholly, cannot work in Nigeria without a consideration of the Nigeria environment and economic situation. Similarly, Kpesse (2011) argued that corporate fraud, lack of competence and technical knowhow in the principles of prudent management of the pension funds as well as political manipulations in the investment practices by the people involved in the administration of the funds is the cause of pension system failures in Nigeria. Odia and Okoye (2012) on their concluded that the “wrong investment decision, wrong assessment of pension liabilities, arbitrary increase in pension without corresponding funding arrangements, non-preservation of benefits and serious structural problems” are responsible for the failure of pension schemes in Nigeria. The argument so far as supported by studies (Kpesse, 2011; Robolino, 2011; Klumpes and Mason, 2012; Morrison and Fiiwe, 2017), is that if these challenges are not tackled in any scheme introduced into the Nigerian system, no matter how enticing and promising it may sound, will not be effective.

Empirical Review

Edogbanya (2013) carried out a study on the assessment of the impact of contributory pension scheme on Nigerian economic development for the period (2007-2010). The study used survey research design, and sample size of 30 and 70 for both staff and customers of Legacy Pension Ltd. It also adopted correlation analysis for testing secondary data and ANOVA for the primary data. The study revealed that risk prevalent has positive effect on pension fund management and that the contributory pension scheme has significant positive impact on the GDP. Odia and Okoye (2012) compared the old pension scheme with the Pension Reform Act 2004. The study adopted comparative analysis method to compare and contrast the pre-2004 pension scheme with Pension Reform Act 2004. The study finds that the PRA 2004 is better than the pre-2004 pension scheme, and that the PRA 2004 is expected to help remedy the deficiencies and inadequacies prevalent in the old pension scheme. The study recommended more stringent coordination, supervision and regulation of the pension industry in Nigeria. Gunu and Tsado (2012) studied contributory pension system as a tool for economic growth in Nigeria. The study used descriptive statistics, percentages and charts to analyze data collected. Their findings revealed that the contributory pension scheme has

begun to contribute to increase in growth of the Nigerian capital market and economic growth.

Theoretical Framework

The study employed the ecological theory of administrative weakness championed by Professor

F.W. Riggs. The main tenets of this theory anchored on administrative weaknesses which lead to poor performances of the public institutions/ organizations occasioned by the interpenetration of modernity and traditionalism. Essentially, ecological theories see administrative institutions in the developing states as weak because of the ecological constraints that impinge on them. They argued that these constraints prevent administrative institutions of the developing state from taking the forms of the “model” or “ideal” administrative institutions found in the developed states (Emeh, 2012). The new pension scheme in Nigeria is a product of Chile’s type of pension scheme (Dostal et al, 2007). The administrative capacities of the two countries are different, and Nigerian government did not bother to tailor it to suit our environment. Due to weak institution occasioned by environmental constraints, the new pension scheme which commenced some few years back is facing some challenges. Part of it is how to get the informal sector involved in the pension scheme, again the economic recession coupled with obvious corruption in the system are threatening the existence of the scheme. Significantly, the weak administrative structure lacks the capacity to stymie the palpable problems experienced by retirees in the collection of their monthly pension as at when due.

Research Methods

To describe the difficulties in administering pensions in Delta State, the study used a descriptive research design. This study employs a survey methodology, with a total population of 549 staff members from five civil service ministries-Education, Health, Finance, Work, and Agriculture-making up the population. Using a random selection process, a sample size of 248 people was selected from the study population. The pension administrators and managers at Delta State provided the study's entire sample. The samples were drawn using a multi-stage sampling technique. A purposeful sample of 248 pension administrators was selected for this study. The questionnaire was the research tool used to collect data. The design of the questionnaire prevented ambiguity by carefully crafting its questions. For the study, a Likert scale with four points-strongly agree, agree, strongly disagree, and disagree-was employed. Utilizing statistical tables, frequencies and percentages, mean, and standard deviation, the collected data was examined. A benchmark mean score of 2.50 was established for the study, and any mean score that fell below that criterion mean would be accepted or rejected.

Discussion and Results

Table 4.1: Respondents' Socio-Demographic Characteristics

Items	Frequency	Percentage	
Age	25-35	74	32.0
	36-45	102	44.0
	46andabove	56	24.0
	Total	232	100.0
Gender	Male	129	56
	Female	103	44
	Total	232	100.0
Marital status	Single	36	15.5
	Married	154	66.4
	Divorced	28	12.1
	Widow(er)	14	6
	Total	232	100.0
Staff Position	Active in service	139	60
	Retirees	93	40
	Total	232	100.0

Source: Fieldwork, 2023

Table 4.1 presents the socio-demographic characteristics of the survey participants. According to the age distribution, 44% of them fall into the 36—45 age group, which comprises the bulk of them. 32% and 24%, respectively, of the other age groups were 25 to 35 and 46 and above. Male respondents made up 56% of the sample, while female respondents made up 44%, according to the sex distributions. The respondents' marital status showed that, at 66.4%, married people made up the majority of the participants, followed by singles (15.5%), divorced people (12.1%), and widows (6%). According to the staff positions, 60% of the respondents were actively employed, and 40% were retirees.

The impact of terminal rewards on workers' dedication to work at tertiary institutions in Delta State is the first research question.

Research Question One: What are the challenges of pension administration in the Delta State Civil Service?;

Table 4.2 Respondents' Responses on the challenges of pension administration in Delta State

S/N	ITEMS	Mean	Standard	
	Deviation			Remark
1	Lack of transparency in the calculation of retirees' Benefits	2.71	.89	Agree
	Delay in remittance	2.61	.79	Agree
3	Corruption by pension officers	2.60	.92	Agree
4	Pension officers are ill equipped to function	3.03	.96	Agree
5	Non-compliance by government to enforce Pension Acts provision to benefit pensioners	2.82	.93	Agree
6	Proliferation of pension funds administrators	2.89	.83	Agree
7	No laid down procedure for addressing complaints raised	2.74	.95	Agree
8	Lack of timely and adequate budgetary provision by government	2.56	.77	Agree

Source: Fieldwork, 2023

The mean scores and standard deviation analysis for the difficulties in administering pensions in Delta State are displayed in Table 4.2. According to the analysis's findings, respondents concurred on every item. In particular, the respondents concurred that the government does not enforce the Pension Act's provision to benefit pensioners, there is a proliferation of pension fund administrators, there is no established process for handling complaints made, the calculation of retirees' benefits lacks transparency, remittances are delayed, corruption exists among pension officers, officers are ill-equipped to function, and the government does not make timely and adequate budgetary provisions. This is with mean scores of 2.89, 2.74, and 2.56, respectively, and 2.71, 2.61, 2.60, 3.03, 2.61, and 2.82. This suggests that all respondents agreed to the following points: there is a lack of transparency in the way retiree benefits are calculated; there are delays in remittances; pension officers are corrupt; officers lack the necessary tools to do their jobs; the government does not enforce the Pension Act's provisions to benefit pensioners; there are numerous pension fund administrators; there is no established process for handling complaints; and the government does not provide timely and sufficient budgetary support.

Research Question 2: What impact do pension issues have on Delta State retirees?

Table 4.2: Respondents' responses on the effects of pension problems on pensioners in Delta State

S/N	ITEMS	Mean	Standard Deviation	Remark
1	Inability to maintain a healthy Lifestyle	2.88	.92	Agree
2	Inability to feed their families	2.64	.89	Agree
3	Piling up of bills to be paid that results in hypertension	2.57	.81	Agree
4	Dying without receiving pension Money	2.70	.76	Agree
5	Borrowing to pursue the release of pension money	2.95	.84	Agree
6	Selling of properties to survive	2.83	.77	Agree

Source: Fieldwork, 2023

Table 4.2 presents the mean scores and standard deviation regarding the impact of pension issues on retirees in Delta State. According to the analysis's findings, respondents concurred on every item. Particularly, respondents concurred that pensioners face difficulties in leading healthy lives, caring for their families, accumulating debt that drives up blood pressure, dying without receiving pension benefits, and having to borrow money to pursue pension release and sell properties in order to survive. This corresponds to mean scores of 2.88, 2.57, 2.70, 2.95, and 2.83, in that order. It appears from this that Delta State pensioners struggle to support their families, lead healthy lifestyles, deal with mounting medical debt that raises blood pressure, and some pass away without receiving their pension. They also may have to borrow money to pursue the release of their pension and sell properties in order to make ends meet.

Discussion of Results

Findings from the first research question showed that the contributory pension scheme faces a number of difficulties, including lack of transparency in retiree benefit calculations, delays in remittance, corruption by pension, officers, pension officers' lack of training, government noncompliance in enforcing Pension Act provisions to benefit pensioners, and the government's failure to make timely and sufficient budgetary provisions. Ngozi, Tennyson and Aronu, (2013) Knowledge gap and general misconceptions identified low coverage that has excluded the informal, private sector and SMEs, reluctance from employee to register with PFAs, capacity building in the new pension industry and quantifying and transferring legacy funds and asset managed by employees, insurance companies and pension managers

Also, Mohammed (2013) stressed that the issue of PFA proliferation of data is another challenge. According to the author, although fifty million people are expected to work under the new contributory pension plan, fewer than five million have signed up as of yet.

The works of (Ogbuchi, Chukwuemeka and Uche, 2011); bribery and corruption (Ngozi, Tennyson and Aronu, 2013; Akhiojemi, Ifeanchi and Abu, 2018) support the study finding as they argued that the scheme has been identified with various challenges which include: poor staffing and equipping that led to poor record keeping the clumsy and untidy arrangement of splitting the disbursement process between the federal and state service and other agencies was another challenge to overcome

The results of the second research question showed that pension issues have an impact on retirees' lives in Delta State. These effects include their inability to support their families, maintain a healthy lifestyle, accumulate high medical debt that raises their blood pressure, pass away without receiving their pension, borrow money to pursue the release of their pension, and sell properties. The conclusion is supported by Okolie's work from 2021, which maintained that retirees' experience with these challenges varies according to how close they are to retirement. The pensioners' problems worsen as their retirement date draws near. According to him, being elderly and/or retired is not so much about getting sick as it is about getting stares from strangers that make you feel inferior. The non-looks older and conveys the idea that the retired and elderly are unattractive, worthless, exhausted, and out of the way. Ali (2014) claims that because of the government's disregard for their well-being, which is demonstrated by the delay in releasing their gratuity, this group of people is regarded as unfortunate since they are impoverished, isolated, neglected, ill, senile, and depressed.

Conclusion

The study listed a few of the difficulties with pension administration in Delta State, including: lack of transparency in retiree benefit calculations; delays in remittances; corruption by pension officers; inadequate training for pension officers; government noncompliance in enforcing pension Act provisions to benefit pensioners; proliferation of pension fund administrators; lack of a defined process for handling complaints; and inadequate and timely budgetary provisions from the government.

The study comes to the conclusion that the difficulties in managing pension funds have an impact on retirees by making it difficult for them to lead healthy lives, care for their families, accumulate a mountain of bills that must be paid, which causes hypertension, cause some retirees to pass away without receiving their pension, force some to borrow money in order to pursue the release of their pension, and force some to sell their properties in order to survive.

Recommendations

The pension ministry, which is in charge of guaranteeing retirees' social and financial well-being by disbursing terminal benefits, needs to be reinforced by the government. In order to facilitate the prompt delivery of benefits, it is imperative that the pension board undergoes frequent audits and appraisals.

The government should pursue and execute a regulatory framework that prosecutes corrupt practices in the distribution of pension funds in order to address corrupt practices that cause delays in the payment of terminal benefits. In this manner, it will help pensioners and provide solutions for some of the problems they face.

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