



CONTRIBUTORY PENSION SCHEME AND WORKERS' PRODUCTIVITY IN ANAMBRA STATE CIVIL SERVICE (2014-2019).

ACHINIKE¹, CHIMAOBIM DANIEL²

Department of Public Administration, Chukwuemeka Odumegwu Ojukwu University, Anambra State.

E-mail: Obim_2006@yahoo.com

ABSTRACT :

This study investigated the contributory pension schemes and workers' productivity in Anambra State Civil Service. The descriptive survey research design was used for the study. The study was anchored on the Life Cycle Theory propounded by Ando and Modigliani in 1963. The population for the study was 17,165 workers. The sample for the study were 391 civil servants drawn from the population, using simple random sampling technique. The data collected were analyzed using simple percentages and mean. The result revealed that the contributory pension scheme has affected workers productivity positively especially in the area of their commitment to work on the adoption of the pension scheme in Anambra State civil service. It was recommended among other things that the National Pension Commission must ensure that genuine pension fund administrators and custodians are licensed to forestall any fraudulent collaborative tendencies and to guarantee that pension funds are in safe hands.

Keywords: contributory pension, scheme, workers, productivity, commitment, Anambra state.

Introduction :

In Sub-Saharan Africa, pension scheme is considered as a social protection package or systematic plan for the provision of benefits for workers on termination of employment due to change of jobs, invalidity, retirement or death. An improvement in the welfare of citizens of any nation is the principal tenets of development policy of any society. According to the World Bank (2017), the principal challenge of development is how to improve the welfare of the people. One of the ways of achieving improvements in the well-being of the citizenry is to ensure due reward to retirees so that they can meet their basic needs of nutrition, clothing, housing, health services etc.

To guarantee sustained improvements in the welfare of workers in their post-retirement lives, the Federal Government of Nigeria has adopted different pension schemes; for example, in 1961, the Nigerian government established the National Providence Fund (NPF), which was aimed at providing for pensions and old age security of particular group of workers in the country. In 1972, Public Pension Scheme was established. In 1979, the Pension Act No. 102 and Armed Forces Pension Act, No. 103 were also established (Idakwoji, 2012). Subsequently, in 1987, the Police and Government Agencies Pension Scheme were established under Pension Act No. 75 of 1987. Similarly, the Local Government Staff Pension Board was established in 1987 to take care of pension matters among local government employees. Following the short-comings of these previous pension schemes, the National Social Insurance Trust Fund (NSITF) was established in 1993 to address pension and retirement issues in the private sector (Ikotunlam, 2016).

Over the years, the pension schemes of various governments in Nigeria revolved around two major types: contributory and non-contributory (Dike, 2007; Impavido, 2010). Contributory Pension Scheme is considered as social protection package approved by the Federal Government of Nigeria by 2004 Pension Reform Act which allows employees and employers to make joint contributions each of 7.5% of a worker's salary per month for the payment of pensions to employees towards their retirement era in order to boost social and economic empowerment among the pensioners. In terms of contributory pension scheme, armed forces employees' contribution in Nigeria is 2.5% while their employers contribute 12.5% respectively (Achimugu, Ocheni and Akubo, 2015).

However, before the introduction of Contributory Pension Scheme to empower the social and economic life of the pensioners, the non-contributory pension scheme was introduced as an employer-sponsored plan through the Pension Ordinance of 1951 with retroactive effect from January 1, 1946. This Ordinance provided public servants with both pensions and gratuities to improve their social and economic life. Pension Decree 102 for the civil and public servants and Decree 103 for the military of 1979 were enacted with retroactive effect from April, 1974 (Joda, 2018). 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 (15) years. However, the public officer must put in a minimum often (10) years of service to qualify for gratuity payment. Later in 1992, the Act was amended to a minimum of ten (10) years of service for pension and five (5) years for gratuity (Nwalo, 2017).

The mismanagement of pension funds which resulted in non-payment of pensioners on time, non-availability of funds to service pension bills, corrupt practices among pension managers are problems associated with the non-contributory pension scheme in Nigeria. These have had far reaching negative effects on the welfare of public and civil service retirees leading to the establishment of the 2004 Contributory Pension Scheme in order to solve these problems. This opened a new chapter in the management of pension funds in Nigeria (Oviomo, 2007). The Contributory Pension Scheme according to Dike (2007) has the following benefits among others: it gives assurance of retirement income, it increases employee productivity stemming from a better motivated workforce, reduces the tendency to embezzle funds because of uncertainty of pensions after retirement, provides funds for investment by Pension Fund Administrators, and the expansion in financing of projects by Federal Government of Nigeria. The scheme provides finance for mortgage financing and sustainable financing of infrastructural projects.

However, despite the amount of pension fund contributed by retirees and amount of pension fund contributed by the government, many years after the introduction of Contributory Pension Scheme (CPS) in Nigeria, there is still doubt as to the ability of the scheme to empower retirees thus reducing motivation among the active workforce in the civil service. Furthermore, as earlier stated, the 2004 Pension Reform Act was established in Nigeria in June, 2004, which is replaced by 2010 Pension Reform Act. Several studies have been carried out to evaluate the contributory pension scheme on workers' productivity across the country. However, contrary to the conclusions by most empirical reviews (Ettah and Michael (2014), Odia and Okoye (2012) etc. Anambra State has been in this new scheme for about 10 years now along with the old scheme. Curiosity arises as to why Anambra State retained both schemes especially the contributory pension scheme knowing that the pension scheme requires monetary contribution from the salaries of the workers for the pension fund to be accumulated.

This study is however poised to investigate the contributory pension schemes and workers productivity in Anambra state civil service. This is to be done with a view to investigating how workers in the state civil service are motivated to work following the introduction of the contributory pension scheme in Anambra state.

It became germane for the researcher to investigate workers' productivity in the state civil service following the introduction of the contributory pension scheme in Anambra state.

Objectives of the Study :

The main objective of this study is to evaluate the contributory pension schemes on workers' productivity in Anambra state civil service. The specific objective of the study will be to:

- I. Evaluate the effects of the contributory pension scheme on workers' commitment to work in Anambra State Civil Service.

Conceptual Clarifications :

Contributory Pension Scheme

The Contributory Pension Scheme (CPS) in the words of Ahmed (2006) is premised on the following objectives; to ensure that every worker receives his retirement benefits as and when due; to empower the workers and assist workers to save in order to cater for their livelihood during old age; stem the growth of pension liabilities; establish uniform rules, regulation and standards for the administration of pension matters; and to secure compliance and promote wider coverage. A lot of opportunities are created in the modern CPS. The scheme has boosted the capital/money markets and this has brought a tremendous growth to the economy. As it stands, all PFAs have their funds invested in the capital market through equities and bonds. Also the banks and other money market operators have had their own share through fixed deposits. The PFAs and PFCs that were the offshoot of the new scheme have created employment opportunities and savings for employees among others. Oshiomole (2007) capped up the available and inherent potentials that Nigerians stand to gain with advent of the CPS. In his opinion CPS has created opportunities ranging from individual retirement savings account which enhances fund accumulation, mobility of labour without any effect on the RSA fund, contributors' rights to change PFA as the occasion demands, access to retirement benefits as at when due, minimum pension guarantee to accumulation of long-term funds which has contributed to the growth in the capital market.

The new Contributory Pension Scheme (CPS) has laid to rest ghost pension syndrome (Amujiri, 2009). Also, Agbese (2008) in Amujiri (2009) opined that the introduction of the new pension scheme in Nigeria marked a turning point in the life of retirees as well as the economy through elimination of ghost pensioners from the pay roll. The scheme (CPS) empowers Nigeria workers by giving them the choice as to how their pension is managed and the assurance of their retirement benefits. It enhances labour mobility as workers can work freely from one organization to another without losing any benefit, in other words, should a worker worked for relatively short period in one organization and move to another, he or she has nothing to lose in terms of retirement benefits. The schemes also instill a savings culture in Nigerians and which will create a pool of investible funds in the long term to boost the economy. This also encourages the development of both capital and money markets in Nigeria. The scheme require a group life insurance cover for employees in an organization and this tend to improve staff welfare, promote workers commitment and loyalty and as well provide adequate cover for employee's family in event of disability or he or she dies in service (Atedo, 2006). Management or Directors of PFA, PFC or other institutions must be guided by the Commission, reporting requirements by PFAs, PFCs & Pension Departments and adequate sanctions, Statutory Reserve Fund by PFA & Minimum Pension Guarantee, public disclosure of information by operators in the industry must be ensured.

Workers' Productivity

According to Onah (2010), productivity is the relationship between output of goods and services and input of resources, human and non-human, used in the production process. In order words, productivity is the ratio of output to input. The higher the numerical value of this ratio, the greater the

productivity. Thus, productivity can be applied at any level, whether for individuals, for work unit, for the organization. Productivity is a measurement or calculation between input and outputs. Inputs are the amount of resources such; as human resource, money, time, physical, technological and effort spent working in the organization, while output are the result. If the inputs are equivalent to the outputs, the worker is considered productive.

The importance of higher productivity of the employees in public enterprise cannot be overemphasized, which include the following; Higher incomes and profit; Higher earnings; the existence of any organization is anchored on productivity and its importance cannot be over emphasized. It is the wish of every organization to be productive because productivity forms the cardinal essence for which every organization exist. To attain or increase productivity has led many organizations into constant reshuffling practice. This is in line with Agarwal and Adjirackor (2016) when he rightly noted that "the issue of productivity has been instrumental to most repositioning exercises that go on from time to time in many organizations". In fact productivity has often become the most central, contentious and analytical issues in all organizations be it public or private.

Anosa (2021) opined that Productivity can be seen as the measure of the relationship between the quantity and quality of goods and services produced and the quantity of resources needed to produce them (that is, factors inputs as labor, capital and technology). Regarding the above definition, productivity entails an effective integration of resources, physical and human to yield higher output. Increased productivity could result from reduction in the use of resources, reduction in cost use of better methods or improvement in factors of capabilities, particularly labor, put succinctly productivity is measured by dividing value of output with the cost of input.

Theoretical Framework

This study anchors on the Life Cycle Theory propounded by Ando and Modigliani (1963). The life cycle theory explains the three stages of development of pension fund administrators and their respective financing needs to improve the social and economic life of employees at the maturity stage which is the old age. According to this theory, consumption is a function of lifetime expected income of the consumer. The consumption of the individual consumer depends on the resources available to him, the rate of return on capital, the spending plan, and the age at which the plan is made. The present value of his resources includes income from assets or wealth or property and from current and expected labour income. Thus his total resources consist of his income and wealth.

Ando -Modigliani hypothesized that the long -period consumption of an individual is related to his life time average income. The consumer will, therefore, maximize his utility or welfare over his life time subject to the total resources available-span, his consumption to him is proportional given his total resources. The proportion of his resources spent depends on whether he made the plan during his early or later years. The life -cycle income hypothesis places age as a crucial variable in determining the relationship between consumption and wealth. In this hypothesis, individual's earnings are lower than his spending (or consumption) at the beginning and towards the end of his life. In the middle years of his life-career, his total earning or income is higher than his consumption (Onuchuku and Adoghor, 2000).

Relevance of the theory to the study :

Several theories have been propounded by different theorists to empirically look into the issue of pension schemes and how they affect the performances of workers across the world. However for this study, the Life Cycle Theory propounded by Ando and Modigliani (1963) is of great relevant to this study in several ways. Firstly, since the theory emphasized that the consumption of workers depends on the resources available to him, the theory will however, help the study to explain how the resources available to the workers (salaries) have been kept aside (contributory pension) for future consumption. This thus implies that as more and more contributions are made from the resources of the workers, there are bound to be hope that upon retirement, vicious circle of poverty will not characterize their life cycle. This is expected to boost workers' morale towards giving their best at work.

With this, the effect of the contributory pension scheme on workers' productivity can then be empirically carried out in line with the life cycle theory.

Methodology:

This paper adopted survey research design. The area of the study is the Anambra state civil service at Awka Anambra is a state in the Southeastern part of Nigeria. The population of the Study comprises of all the employees of Anambra state civil service whose appointment, promotions, discipline, etc. are under Anambra State Civil Service Commission. The Anambra state civil service has staff strength of 17,165 comprising senior and junior category. Therefore, our population is 17,165 (anambrastate.gov.ng). Considering the sample size, the Yamane's formula was used in determining the sample size. Therefore, our sample size is 391. The research study employed the purposive sampling technique. Through the application and usage of the purposive sampling technique, the researcher selected a population of study that is primarily relevant and related to the intention of the research. The instrument were collected from the respondents personally by the researcher. The researcher administered the questionnaire personally to the respondents and on the spot collection were made. This method enabled the researcher to obtain at least 100% return of the filled questionnaires; it also helped the researcher to offer assistance to the respondents when needed. In this research, structured questionnaire were used in getting data. The questionnaire were divided into two sections. Section A is concerned with respondent's personal characteristics (data) such as sex, age, qualification, marital status and so on. Section B questions were raised from the research questions. In testing the reliability of the instruments, the researcher employed the test-re-test technique. Statistics such as frequency count and percentages were put to use in the analysis of research questions while research hypotheses were tested using ANOVA, correlation analysis and simple regression analysis. The research hypotheses were tested at 0.05 level of significance. Analysis was carried out with the aid of Statistical Package for Social Sciences (SPSS).

Data Presentation and Analysis :

From the total of three hundred and ninety one thousand (391) questionnaires distributed and returned, twenty one (21) were badly mutilated and incorrectly filled, whereas seventy (70) copies of the instrument were not returned by the respondents. The other remaining 370 questionnaire were clear and correctly filled and were used for the study.

Demographic Characteristics of the Respondents

Demographic Data

Cadre of the Respondents

Table 1: Distribution of responses by cadre

Cadre	frequency	Percentages %
Level 1-6	147	49
Level 7-12	102	34
Level 13-Above	51	17
Total	300	100

Source: Field survey by the author, 2023

Table 1 shows that the minority of the respondents 51 (17%) are within the level of 13 and above, while the majority 147 (49%) are the within the level of 1-6.

Departments of the Respondents

Table 2: Distribution of responses by Departments.

Departments	Frequency	Percentage
Ministry of Environment;	-	-
Ministry of Tertiary & Science Education;	-	-
Ministry of Lands	-	-
Ministry of Agriculture	30	10
Ministry of Transport	78	26
Ministry of Women & Children Affairs	15	5
Ministry of Health	-	-
Ministry of Works	72	24
Ministry of Justice	5	1.7
Ministry of Youth Empowerment & Creative Economy	4	1.3
Ministry of Information & Public Enlightenment	8	2.7
Ministry of Local Artwork	23	7.7
Ministry of Trade & Commerce;	2	0.7
Ministry of Housing;	6	2
Ministry of Economic Planning, Budget & Development Partners;	-	-
Culture & Tourism	3	0.1
Ministry of Local Government, Chieftaincy & Community Affairs;	2	0.7
Ministry of Public Utilities;	4	1
Ministry of Finance;	7	2.3
Ministry of Basic Education	41	14.8
TOTAL	300	100

Table 2 shows that majority of the respondents up to 78 (26%) are from the Ministry of transport, followed by Ministry of works who are 72 (24%), few respondents were got from Ministry of Local Government, Chieftaincy & Community Affairs who are 2 (0.7%), as well as those in the ministry of trade and industry who were up to only 2(0.7).

Education of the respondents

Table 3 Distribution of the respondents by Education

Education	Frequency	Percentages %
No formal Education	0	0
F.S.L.C.	0	0
W.A.E.C.	12	4
NCE/OND	66	22
HND/BSC	111	37
M.Sc.	54	18
Ph. D	56	19
Total	300	100

Field survey by the author, 2023

Table 3 shows that the greatest number 111 (37%) of the respondents are HND/BSC holders, followed by NCE/OND holder who are 66 (22%), Ph. D holders are 57 (19%), MSc have 54 (18%) while WAEC holders are 12(4%). No formal education and FSLC have no representatives meaning that the respondents are above the two levels.

Sex of the Respondents

Table 4: Distribution of responses by Sex

Sex	Frequency	Percentages %
Male	207	69
Female	93	31
Total	300	100

Field survey by the author, 2023

Table 4 shows that majority of the respondents are male, hence 207 (69%) males and 93 (31%) females.

Age of respondents

Table 5 Distribution of responses by Age

Age	Frequency	Percentages %
20 – 24	9	3
25 – 29	21	7
30 – 34	18	6
35 – 39	42	14
40 – 44	78	26
45 – 49	66	22
50 – above	66	22
Total	300	100

Field survey by the author, 2023

Table 5 shows that majority of the respondents are elderly, 78 (26%) of the respondents fall in the age brackets of 40 – 44 and 50 and above fall in the same range of 66 (22%); 35 – 39 have 52 (14%), respondents aged 30 – 34 fall in the frequency of 18 (6%), 25 – 29 fall in the frequency of 21 (7%) and 9 (3%) of the respondents fall in the age bracket of 20 – 24.

Data Presentation

Table 6: Effect of the contributory pension scheme on commitment of Anambra state civil servants.

S/N	Items	SA	A	UD	D	SD	Mean	S.D
1	The Contributory pension scheme has enhanced my cooperation with my boss and coworkers	138 46%	58 19%	54 18%	10 3%	40 13%	3.81	1.20
2	The contributory pension scheme has reduced my worry and has made me to always take initiative to complete tasks at work	152 51%	86 27%	9 3%	11 4%	42 14%	3.98	1.24
3	The contributory pension scheme has made me to be result oriented rather than wage oriented	184 61%	59 20%	5 2%	8 3%	44 15%	4.10	1.23
4	I align myself more to the goals of the ministry courtesy of the supportive nature of the contributory pension scheme	150 50%	64 21%	11 4%	20 7%	55 18%	3.78	1.36
5	I work indefatigably knowing that the contributory pension scheme assures me of hope future earnings	185 62%	52 17%	18 6%	10 3%	35 12%	4.14	1.41
6	The contributory pension scheme assures me of lifelong income and makes me take up newer challenges at work	126 42%	88 29%	16 5%	19 6%	53 18%	3.74	1.33
7	The mandatory nature of the pension scheme has made me dedicated to my duties to enhance productivity	124 41%	76 25%	20 7%	19 6%	61 20%	3.61	1.39

Source: Author's compilation from field survey (2023)

Findings from table 6 above provides answers to the research questions of whether the contributory pension scheme has affected workers' commitment to work in Anambra state civil service. Among the responses posed, it was discovered that the most area in which the project has improved workers commitment in the state civil service is in the that they now work indefatigably, knowing that the contributory pension scheme assures them of hope future earnings. This is because it has the highest mean rating of 4.14. The civil servants also agreed that the contributory pension scheme has enhanced my cooperation with bosses and coworkers as well as making them to be result oriented rather than wage oriented. Among the results, the workers also agreed that the contributory pension scheme has reduced worry and has made them to always take initiative to complete tasks at work. Other respondents agreed that the contributory pension scheme assures them of lifelong income and makes them take up newer challenges at work.

Test of Hypotheses :

Hypotheses testing is a process of determining the truthfulness or otherwise of an assumption made by the researcher about the status of a phenomenon of interest from the data collected from the research sample {Iduu (2009) as cited in Orji (2011)}. This is achieved by working it out with the use of regression analysis for the three hypotheses.

Hypothesis:

H₁: Contributory pension scheme have significant impact on workers' commitment to work in Anambra state civil service.

H₀: Contributory pension scheme does not have any significant impact on workers' commitment to work in Anambra state civil service.

Table 7: Analysis of Variance Result for hypothesis one

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	253.815	5	50.763	9.440	.000 ^b
Residual	6291.848	295	18.397		
Total	6545.663	300			

a. Predictors: (Constant), Contributory pension scheme

b. Dependent Variable: workers' commitment

Source: Field Survey, SPSS output (version 24) (2020)

From the test of significance of hypothesis, critical value is 0.05 and from table 7, the Analysis of variance (ANOVA) shows a calculated value of 0.000 at 0.05 level of significance. Therefore, since the calculated value of 0.00 is lesser than the critical value of 0.05 level of significance, H₀ is rejected. This attests that the contributory pension scheme have any significant impact on workers' commitment to work in Anambra state civil service.

Summary of Findings :

- Contributory pension scheme have significant impact on workers' commitment to work in Anambra state civil service.

Discussion of Findings :

In line with the specific objective, ascertaining the effects of the contributory pension scheme on workers' commitment to work in Anambra State Civil Service, the study found that the mandatory nature of the pension scheme has made workers dedicated to their duties to enhance productivity. The study also discovered that the commitment of the workers has increased as they now work indefatigably, knowing that the contributory pension scheme assures them of hope future earnings This finding is in alignment with the provisions of Odia and Okoye (2012) who agreed that the new contributory pension scheme is a morale booster and commitment enhancer on workers in Anambra State Civil Service.

Conclusion :

The main objective of this study was to evaluate the contributory pension schemes on workers' productivity in Anambra state civil service between 2014 and 2019. The contributory pension scheme is a dawn for pension fund management in Nigeria with obvious benefits for employers, employees, government and the society as a whole. Therefore, the finding that the major management and administrative lapses and challenges of the PAYG system were long delays in getting pensions and gratuities, poor funding, inept management, lack of awareness, poor implementation in that descending hierarchy implied that time management, proper funding, good management, creation of awareness through promotion and public relations and correct implementation strategies were to be continually formulated, implemented and fine-tuned. Conclusively, the contributory pension scheme has affected workers productivity positively especially in the areas of their commitment to work on the adoption of the pension scheme in Anambra State civil service.

Recommendation :

Based on the findings of the research the following recommendations are made:

- Government and the National Pension Commission must ensure effective monitoring, supervision and enforcement of the provisions of the pension Reform Act 2004 that introduced the contributory pension scheme to avoid the problems identified with the Pay As You Go system.

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