



Public Workers' Perception towards Contributory Pension Scheme: Evidence from Lagos State, Nigeria

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Authors' contributions

This work was carried out in collaboration among all authors. All authors read and approved the final manuscript.

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ABSTRACT

This study examines the perception of public workers towards contributory pension scheme with specific reference to Lagos State, Nigeria. The descriptive research design was adopted, while the simple random sampling technique was employed to select 398 respondents as the sample size for the study. Data analysis was performed with the aid of mean and chi-square. The result reveals that perception of workers towards contributory pension scheme encourages workers to save towards future, is convenient for them in the event of changing jobs, their benefits at retirement will not be affected in the event their employer becomes insolvent, it empowers contributor to choose who administers his/her retirement benefits account and provides the opportunity of enjoying some modicum of pension on retirement. Furthermore, the result reveals that non-remittance of pension contribution into retirement saving account and non-compliance of the pension reform as amended by the government at all levels, are the major challenges facing the successful implementation of the scheme. The study concludes that the contributory pension scheme looks bleak for the sustainability in Nigeria. Therefore, government at all levels should do the needful to ensure the full implementation of the scheme.

Keywords: Perception; worker; pension; retirement; benefit; CPS; RSA.

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1. INTRODUCTION

Nigeria is one of the most populous countries in the world and is endowed with human and material resources. The country population is estimated at 206,139,589 by United Nations as of May 2020 and is expected to grow to 400 million by 2050. Despite the formidable human and material resources, the country is still battling with poverty, health challenges, insecurity, and anti-social challenges. World Bank [1] confirms that over 70% of the Nigerian population lives below the poverty level. Also, the National Bureau of Statistics reports that over 40% of the Nigerian population lives below the poverty line from September 2018 to October 2019 (<https://www.aljazeera.com/news/2020/05/forty-percent-nigerians-live-poverty-line-report-200504141558636.html>). According to Chizueze, Nwosu and Agba [2], senior citizens are the most vulnerable group in Nigerian society, they suffer a lot of economic, psychological, health, and social hardship. Additionally, Adeniji, Akinnusi, Falola and Ohunakin [3] observe that most of the senior citizens were prevented from achieving good well-being and life satisfaction. This indicates that a significant proportion of senior citizens in Nigeria are being bedeviled economically and many of them are often excluded from social protection programmes.

The pension scheme is a global phenomenon that has been recognized by scholars, policymakers, and professionals as a welfare strategy to provide financial security for senior citizens. A pension plan is a retirement plan that requires an employer to make contributions to a pool of funds set aside for a worker's future benefit. The pool of funds is invested on the employee's behalf, and the earnings on the investments generate income to the workers upon retirement. In Nigeria, Successful governments introduced pension plans such as pension ordinance in 1951 with retroactive effect from January 1, 1946, National Provident Fund (NPF) scheme in 1961 and National Social Insurance Trust Fund (NSITF) in 1993 and contributory pension schemes in 2004, especially for public workers to take care of them socially, psychologically and financially after retirement [3]. However, research reveals that these schemes being operated for years had failed to live up to the financial, social, and development aspirations of the senior citizens [4,5,6]. Evidently, Apere [7] argues that pensioners in Nigeria are suffering due to delayed or

nonpayment of pension entitlements and misappropriation of pension funds.

This menace scenario has created an ambiance of upset among workers especially public workers. Chizueze Nwosu and Agba [8] reiterate that workers see retirement as a transition that could lead to social and financial insecurity. The thought of no future after retirement by workers could be responsible for low commitment to work, corruption, job dissatisfaction, incessant strike, and low productivity among public workers [9,10]. It is on this premise that this study intends to investigate the perceived contributions and benefits of contributory pension scheme and the challenges facing the scheme with specific reference to Lagos State Nigeria.

1.1 Research Questions

The following questions shall guide this study

- i. What are the perceived contributions and benefits of contributory pension scheme?
- ii. What are the challenges facing the contributory pension scheme?

2. REVIEW OF RELATED LITERATURE

2.1 Pension plan

The pension can be rooted in German empire in 1908, the "Old Age Pension Act 1908" while the fully-fledged pensions systems for workers aged 70 or more were created in 1916 [11]. Pension as regarded as the last hope of employees after they might have spent many from active service. According to Eze and Anikeze [12], the effect of pension on an employee cannot be undermined because of the amount of useful time of the life of the employee which he has spent on the service of the organization. Fapodunda [6] sees pension as 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. 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.

In the same line, Babatunde [13] argues that pension helps employees to readjust themselves properly into society after leaving employment. It constitutes an important tool in the hands of management for boosting employee morale

which may lead to efficiency and increased productivity of employees in particular and the organization as a whole. According to Chizueze, Nwosu, and Agba [8], pension schemes are social security maintenance plan for workers after their disengagement as employees through retirement [14]. The pension entails money paid at regular bases by government or any establishment to someone who is officially considered retired from active service after serving for a stipulated time usually minimum of ten years and a maximum of thirty-five years [8].

2.2 Brief History of Pension Schemes in Nigeria

The pension plan was first introduced in 1951 by Colonial Master with retroactive from the 1st of January, 1946. Amusan and Ajibola [15] argue that the motive behind the pension ordinance of 1951 was to protect British Empire officers who might be asked to serve in Nigeria [16]. Mboto [17] also laments that the pension ordinance was designed primarily for colonial officers that were deployed from one post to another in the vast British Empire. The essence was to facilitate continuity of service wherever they were deployed to serve. The scheme was had a minimum coverage. That is, only a few Nigerians who were opportune to work with the colonial Masters benefited from the schemes [18]. Akeredolu [19] reiterates that the Ordinance gave complete pension rights to the colonial rulers and limited right to the will of the colonial Governor-General of Nigerian workforces in the public service. This ordinance transmuted into the Pension Act of 1958 [18].

The National Provident Fund (NPF) scheme was the first pension established in 1961 to accommodate non-pensionable private-sector employees [16]. According to Bassey, Etim and Asinya [18], the scheme is a lump sum benefit that was provided for members or their dependants on retirement or death. The contributory rate was four naira (#4.00) monthly, by both employer and employee. The upper limit of the total contribution was twenty-five percent (25%). This Scheme also had minimum coverage, as it was strictly for private-sector employees. After eighteen (18) years the Pension Act Number 102 of 1979 was established together with the Armed Forces Pension Act Number 103 of 1961 [20]. While the police and other Government Agencies' Pension Scheme were enacted under Pension Act No. 75 of 1987, followed by the Local Government

Pension Edict which culminated in the establishment of the Local Government Staff Pension Board of 1987. In 1993, the National Social Insurance Trust Fund (NSITF) scheme was established to replace the defunct NPF scheme with effect from 1st July 1994 to cater for employees in the private sector of the economy against loss of employment income in old age invalidity or death [10]. The aim is to provide a pension for workers in the private sector income in the event of dismissal, old age, medical condition, or death [21]. However, the pension schemes failed to achieve the intended objectives due to corruption, embezzlement, increase in salaries and pension payments, and lack of adequate and timely budgetary provisions [6,2].

Against the backdrop of the problems that affected the performance of the old Pension Board and; the Federal Government embraced pension scheme reform in 2004. The Contributory Pension Scheme, which commenced in July 2004, to ensure that every worker has his /her retirement benefits as and when due. According to Kalu and Attamah [22], the contributory pension scheme was initiated to put an end to abject poverty to which many pensioners experienced as a result of the failure of the government to honour its pension obligations regularly as provided in the 1979 pension reform Act. The Contributory Pension Scheme being a mandatory scheme has compelled employees and employers in the public and private sectors to collectively save a minimum of eighteen percent of an employee's monthly emolument into the employee retirement savings account, from where employees will be paid retirement benefits [23].

According to Kotun, Adeoye and Alaka [20], the aims of the Contributory Pension Scheme are to; helps workers to t to save towards their retirement, ensures workers receive their terminal or retirement benefits as at when due; and establish a set of rules and regulations of the administration and payment of retirement benefits. In spite of the benefits attached to the contributory pension scheme, the sustainability of the scheme is threatened in Nigeria [23]. Evidently, President of Nigeria Labour Congress (NLC) recently laments that non-compliance by major stakeholders, especially employers had bedeviled the sustainability of the scheme. Research reveals that a lot of problems in the new pension scheme were created because of the lack of funds, couple with the instability of the

Nigerian economy which makes it problematic to facilitate pension distribution [24].

2.3 Theoretical Review

Prior studies have linked agency theory, stakeholder theory, fund theory, the theory of financial intermediation, theory of immunization [23], the productivity theory, contribution density theory [4] and utility and preference theory [20] to pension scheme. This study, therefore, links expectancy theory to the contributory pension scheme, because the theory provides an explanation of why individuals choose one behavioral option over others. The idea with this theory is that people are motivated to put in their best because they think their contributory pension scheme will lead to their desired outcome (benefits after retirement) [12]. Adeniji et al. [3] argue that worker's expectation of work and what the worker is getting from the work after retirement affects workers' satisfaction level. In the same vein, Armstrong [25] asserts that employment is contingent upon the expected worthwhile rewards (benefits after retirement). Vroom theorized that the source of motivation in expectancy theory is a "multiplicative function of valence, instrumentality, and expectancy." [26]. This suggested that effective and sustainability of contributory pension scheme, regular remittance of contribution in Retirement Saving Account (RSA) and access to retirement benefits as and when due enhance pleasure and avoid pain [15]. According to Sule [27], the sustainability of the contributory pension scheme is a major motivational tool that discourages labour turnover. Author further states that if both the employees and employers contribute to the scheme, then it serves as a general area of joint interest and cooperation and therefore helps to foster better employment relations [27].

2.4 Empirical Review

The following previous studies on the pension schemes are review because they are relevant to this current study. For example, the study conducted by Amusan and Ajibola [15], evaluate the level of adoption of contributory pension scheme among the Civil servants and its influence on their commitment. They discover that the effectiveness of contributory pension scheme is a major determinant of employee commitment. Another study carried out by Chizueze, Nwosu and Agba [8], investigate the extent contributing pension scheme influence workers commitment, retention, and attitude

towards retirement among Nigerian Civil servants. They find out that a contributive pension scheme is a strong predictor of workers' commitment to work, retention, and attitude towards retirement. Similarly, Kotun, Adeoye, and Alaka [20] conduct research on the influence of the contributory pension scheme on the productivity and welfare of employees. Their finding indicates that there is a significant statistical association between contributory pension scheme (CPS) and productivity. The findings of Ekwunife, Egunlusi and Chikwe [10] also concur to the previous studies that an effective contributory pension scheme is significantly related to workers' commitment. In the same vein, the study of Babatunde [13] reiterates that there is a significant relationship existing between the contributory pension scheme and savings.

However, the study of Fapohunda [6] on the prospects and challenges of pension management in Nigeria reveals that there is no sufficient evidence that that the contributory pension scheme is leading Nigeria in the desired direction because of numerous scandals have trailed the pension scheme. In another study, Kalu and Attamah [22] also stress that contributory pension scheme has no significant effect on workers' saving and investment. Similarly, the study of Ibeme and Aniche [28] reveals that implementation of the contributory pension scheme is still at the infancy stage and the government has failed to work out modality on how contributory pension scheme should be implemented.

3. METHODS OF DATA ANALYSIS

3.1 Research Design

Descriptive survey design was adopted for this study, while a simple random sampling technique was employed to select the respondents.

3.2 Research Population and Sample Size

The total population of this study is 100,433 of Lagos State workers (www.pmnewsnigeria.com/2017/05/16/lagos-workforce-hits-100433). While 398 respondents were used as a sample size for the study. The sample size was determined using Mugenda and Mugenda [29] recommended formula. All Lagos State workers that are have been confirmed and they are on payroll are considered for the study.

3.3 Research Instrument

The research instrument used for the study was questionnaire design for the study and the instrument was given to experts for scrutiny.

3.4 Method of Administration of Data Collection Instrument

The participants were approached to take part in the study following the approval of the administrative department of the Ministry/ Agency. The staff that are have been confirmed and they are on the payroll had equal opportunity to participate in the study.

3.5 Data Analysis

The data were analyzed using mean and chi-square with the aid of the Statistical Package for Social Science (SPSS) for windows, version 25.0

4. DATA ANALYSIS, RESULTS AND DISCUSSION

It can be deduced from Table 1 that majority of respondents perceived that the contributory pension scheme encourages workers to save

towards future highest mean value of 4.90 followed by the contributory pension scheme is convenient for me in the event of changing jobs (Mean = 4.89), Under the contributory pension scheme, my benefits at retirement will not be affected in the event my employer becomes insolvent (Mean = 4.64), the contributory pension scheme empowers contributor to choose who administers his/her retirement benefits account (Mean = 4.11), the contributory pension scheme provides the opportunity of enjoying some modicum of pension on retirement (Mean = 4.07) and pension of funds and pension assets kept with a pension fund custodian are fully protected in the event of liquidation of the custodian(Mean = 4.01).

Furthermore, it was revealed that majority of the respondents disagree that; the contributory pension scheme enhances transparency in pension administration, with the contributory pension scheme, workers no longer at the mercy of the employer and is assured of regular payment of retirement benefits, the contributory pension scheme introduces clear legal/administrative sanctions and their employer's contribution to the pension scheme increased with the contributory pension scheme. The implication of this development is that

Table 1. Perceived contributions and benefits of contributory pension scheme

Statement	N	Mean	Remark
The contributory pension scheme encourages workers to save towards the future.	398	4.90	Accepted
The contributory pension scheme provides opportunity of enjoying some modicum of pension on retirement.	398	4.07	Accepted
The contributory pension scheme enables workers to have up to date information on his/her Retirement Savings Account.	398	3.97	Accepted
Under the contributory pension scheme, my benefits at retirement will not be affected in the event my employer becomes insolvent.	398	4.64	Accepted
With the contributory pension scheme, workers no longer at the mercy of the employer and are assured of regular payment of retirement benefits.	398	2.08	Rejected
My employer's contribution to the pension scheme increased with the contributory pension scheme.	398	2.89	Rejected
The contributory pension scheme is convenient for me in the event of changing jobs	398	4.89	Accepted
The contributory pension scheme empowers contributor to choose who administers his/her retirement benefits account	398	4.11	Accepted
The contributory pension scheme enhances transparency in the pension administration	398	2.07	Rejected
The contributory pension scheme introduces clear legal/administrative sanctions.	398	2.12	Rejected
Under the contributory pension scheme, employee receives his/her retirement benefits as at when due.	398	2.65	Rejected
Pension of funds and pension assets kept with a pension fund custodian is fully protected in the event of liquidation of the custodian.	398	4.01	Accepted

Table 2. Perceived challenges of contributory pension scheme

Statement	N	Mean	X ²	Remark
The employee's rights to the funds in the Retirement Savings Account are seriously circumscribed and curtailed.	398	4.5304	124.993 (P < .05)	Accepted
Non-remittance of the pension contribution into Retirement Saving account by the government at all levels	398	4.929	137.980 (P<.05)	Accepted
Non-compliance with the Pension Reform Act, 2014, as amended by the government at all levels.	398	4.5730	131.682 (P < .05)	Accepted
Government's inability to stem the growth of pension liabilities in the sector	398	4.4966	120.047 (P < .05)	Accepted
Incessant devaluation of Nigeria's currency imposed a threat to the scheme.	398	4.4598	120.019 (P < .05)	Accepted
Lack of dedication and commitment by staff entrusted with pension fund.	398	4.4257	103.973 (P < .05)	Accepted
Inconclusive prosecution of indicted pension fund misappropriations	398	4.4189	87.676 (P < .05)	Accepted
Lack of proper monitoring of pension fund investment	398	4.3202	111.210 (P < .05)	Accepted
The inability of employees to open and own retirement savings.	398	4.1802	98.841 (P < .05)	Accepted
Grand mean		4.4262		

frivolous handling and implementation of the scheme by the federal and all state governments may impose the thought of no future after retirement among the public workers which may eventually result to low commitment to work, corruption, job dissatisfaction, incessant strike, and low productivity.

Table 2 on perceived challenges of contributory pension scheme as listed in items 1-9 falls within the real limit of agreed. Thus, the grand mean of 4.4262 and the p-value of Chi-square which is 0.000 shows a high level of acceptance that all items above are challenges facing the contributory pension scheme in Nigeria. Furthermore, result reveal that non-remittance of pension contribution into retirement saving account by the government at all levels is a major challenge facing successful implementation of the scheme with the highest mean value of 4.929 and X² value of 137.980 followed by non-compliance of the pension reform as amended by the government at all levels, (Mean = 4.5730; X² = 131.682) the employee's rights to the funds in the Retirement Savings Account (RSA) are seriously circumscribed and curtailed (Mean =4.5304; X² = 124.993), government's inability to stem the growth of pension liabilities in the sector (Mean =4.4966; X² = 120.047), incessant devaluation of Nigeria currency imposed threat to the scheme (Mean =4.4598; X² = 120.019), while the inability

of employees to open and own retirement savings was rated as the least challenge of the scheme (Mean =4.1802; X² = 98.841). The above finding is in line with views of Ibeme and Aniche (2016) that government at all levels had failed to remit their workers' contribution pension into retirement saving account. In another report, PenCom laments that most all the state governments and federal government inclusive failed to remit pension contributions to the Pension Fund Administrators. Similarly, Ovbiagele (2015) find out that non-compliance with employers, low levels of workers' awareness, and low return on pension funds are the major challenges of the scheme. This implication of this finding is that the contributory pension scheme looks bleak for sustainability in Nigeria.

5. CONCLUSION AND RECOMMENDATION

This study examines the perception of public workers towards contributory pension scheme with specific reference to Lagos State, Nigeria. The descriptive research design was adopted, while a simple random sampling technique was employed to select 398 respondents as the sample size for the study. Data analysis was performed with the aid of mean and chi-square. The result reveals that perception of workers towards contributory pension scheme

encourages workers to save towards future, is convenient for them in the event of changing jobs, their benefits at retirement will not be affected in the event their employer becomes insolvent, it empowers contributor to choose who administers his/her retirement benefits account and provides the opportunity of enjoying some modicum of pension on retirement. Furthermore, the result reveals that non-remittance of pension contribution into retirement saving account and non-compliance of the pension reform as amended by the government at all levels are the major challenges facing the successful implementation of the scheme.

The study concludes that the contributory pension scheme looks bleak for sustainability in Nigeria. Therefore, it was recommended that the government at all levels should do the needful to ensure the full implementation of the scheme. Thus, the social and financial security of public workers will be guaranteed after retirement.

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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