Research Paper

Pension Reform Law and Welfare of Retired Civil Servants in Rivers State, 2012-2023

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ABSTRACT
This study examined the impact of Pension Reform Law on the welfare of retired civil servants in Rivers State, Nigeria from 2012 to 2023. In achieving the aim of this study, two correlative research objectives, questions, and research hypotheses were formulated. Theoretically, the study adopted the institutional theory in examining the role of Rivers State Pension Board in catering for the welfare of retired Civil servants. The methodology involves a quantitative research design to give respondents a fair chance to express their opinion and perception on the subject matter. The population of the study comprised 8,760 retired Civil Servants in Rivers State. Primary and Secondary data were adopted. The study finds amongst others that retired Civil Servants face challenges in accessing their Pension benefits due to lack of transparency, corruption and bureaucratic bottlenecks. The study concluded that the pension reform law has been effective in ensuring timely payment of pensions to retired civil servants in Rivers State, however, lack of transparency, corruption, and bureaucratic bottlenecks are seen as challenge. The study recommended amongst others that authorities should regularly update pension accounts statuses and provide clear information to retirees.
Key Words: Civil Servants, Law, Pension, Retired, Reforms, Welfare.

I. INTRODUCTION

Retirement is an inevitable phase of life that every worker looks forward to after completing their years of service in the public or private sector. In the Holy Scriptures, "Moses served Almighty-God as a leader of the Israelites from Egypt to the Promised Land but God did not let him go there. Then Moses retired at the age of 120 years and later died at the land of Moab as the Lord has said.

In recent decades, pensioners and retirees in Nigeria have endured significant hardships, including hunger, extreme poverty, and even unnecessary deaths, as a result of delays in processing and receiving their retirement benefits, including gratuity and pensions. Many of them have been forced to undertake long journeys for screening and clearance processes before their payments can be considered. Even after enduring days of travel and stressful screenings, they are uncertain about when and how much it will receive as pension payments. This lack of transparency, accountability, and unethical behavior by Pension Fund Managers has been a significant contributing factor. Sadly, the immense stress and worry inflicted upon them have caused several individuals to collapse and die while waiting in queues for screening, while others have tragically lost their lives in accidents during long-distance travels for the purpose of document verification prior to payment, (Fedinand and Ameh, 2021).

According to Negbe and Egobueze (2021), there are two main categories of pension schemes that are widely recognized in Nigeria. These categories are; occupational pension schemes provided by organizations and funded by the government, and state-funded pension schemes for public/civil servants. Additionally, there are two well-known types of pension schemes in Nigeria, namely the "Defined Benefit (final salary) Scheme" (DBS) and the Defined Contribution (money purchase) Scheme (CPS), as mentioned in Armstrong (2009) cited in Negbe and Egobueze, (2021). The DBS is commonly referred to as a non-contributory pension scheme, while the CPS is known as a contributory pension scheme. It is worth noting that while participation in the pension scheme is mandatory for employers in the public and private sectors, daily paid and casual employees are

currently not included. In Nigeria, the minimum benchmark for employers' contribution to the pension scheme is 20% of an employee's consolidated monthly salary. As outlined in the Pension Reform Act, 2014, employees are required to contribute a minimum of 8%, while the employer is responsible for contributing 12% of the same. The administration of the pension fund is handled by a Pension Fund Administrator (PFA) appointed by the employee.

Civil servants are entitled to pension benefits after retirement, which serve as a source of income to support their livelihoods. In Nigeria, workers retire from the Public Service when they reach the retirement age or the maximum years in service. The retirement age varies depending on the place of work, such as a core ministry, department, agency, or tertiary institution. The Civil Service reform in 1988 set the retirement age at 60 years or after 35 years in service, whichever comes first. However, judges and professors have a retirement age of 70. It is important to manage these workers who have dedicated their time and efforts to the organization's growth and development, (Adeniji, Falola, Ohunakin, and Folakemi 2017).

However, the process of accessing pension benefits has been fraught with challenges, including delayed payment, inadequate funding, and corruption. According to Adeniji et al. (2019), before the implementation of the Pension Reform Law, retired civil servants faced various challenges in accessing their pension benefits, which included corruption, inadequate funding, and delayed payment of benefits. According to Iyowuna and Davies (2021), argues that "prior to the enactment of the Pension Reform Act 2004, every retiree from Public sector organization in Nigeria was under the Defined Benefit Pension Scheme that is a Non-contributory Pension Scheme (NCPS). They emphasize that, under that scheme, retirees were meted with untold hardship which was blamed on non-payment and delayed payment. A report by the Nigerian Bureau of Statistics (NBS, 2019) revealed that pensioners in Nigeria had difficulty accessing pension benefits, with some waiting for several years before receiving their entitlements. The defined benefit pension scheme in Nigeria faced several issues. One major problem was poor funding, as the budgetary allocations were not sufficient to cover the benefits. This led to a significant pension deficit of over N2 trillion.

The administration of the scheme was also weak, inefficient, and lacked transparency. There was no reliable list or database of pensioners, and numerous documents were required to file for pension claims. Furthermore, there were corrupt practices in the investment and management of pension funds. These problems resulted in the bankruptcy of over 300 parastatals' schemes. As a solution, the defined benefit scheme was replaced by the funded contributory benefit scheme in July 2004.

The Pension Reform Law (PRL) was introduced in Nigeria in 2004, which led to the establishment of the Contributory Pension Scheme (CPS). The CPS requires both the employer and employee to contribute to a pension fund, which is managed by licensed Pension Fund Administrators (PFAs). The aim of the Pension Reform Law (PRL) is to ensure a sustainable and transparent pension scheme where retirees can access their benefits in a timely manner.

The implementation of the Pension Reform Law PRL has had mixed results. While some retirees have reported a positive experience with the Contributory Pension Scheme, others have faced challenges in accessing their benefits and have called for reforms to improve their welfare. A study by Chukwuemeka and Nwaobia (2014) revealed that the Contributory Pension Scheme has significant benefits for retirees, including guaranteed income, access to medical benefits, and portability of benefits across employers. The National Pension Commission (PenCom) in Nigeria reported that as of December 2020, the total pension funds under management by licensed PFAs in Nigeria stood at N12.31 trillion (PenCom, 2021). The NBS (2019) also reported that pensioners' welfare in Nigeria has been affected by a lack of transparency and accountability in the pension system, leading to mistrust of the system and negative effects on retirees' mental health. River State is one of the states in Nigeria that has implemented the PRL. According to the River State Internal Revenue Service (2019), River State has implemented the CPS, and the state government is committed to ensuring that retired civil servants receive their pension benefits in a timely and effective manner.

This study aims to assess the impact of the PRL on the welfare of retired civil servants in River State from 2012 to 2023. Specifically, the study will identify the challenges faced by retired civil servants in accessing their pension benefits, evaluate the effectiveness of the CPS in ensuring timely payment of benefits, and recommend strategies to improve the welfare of retired civil servants.

The aim of the study was to examine whether the Rivers State Pension Reform Law has been able to improve the welfare of retired Civil Servants in River State, between 2012-2023. The specific objectives of this study are to:

i.   Identify the challenges faced by retired civil servants in accessing their pension benefits in River State.
ii.   Evaluate the effectiveness of the Contributory Pension Scheme in ensuring timely payment of pensions to retired civil servants in River State.

Based on the above objectives, the following research questions become imperative:

i.   what are the main challenges experienced by retired civil servants in accessing their pension benefits in River State since 2013-2023?

ii.   how effective is the Contributory Pension Scheme system under the Pension Reform Law ensuring timely payment of pensions to retired civil servants in River State?

In order to interrogate these questions, the two hypotheses were posed as follows:

Ho₁   There is no significant relationship between the challenges faced by retired civil servants in accessing their pension benefits in River State and the implementation of the Pension Reform Law.

Ho₂   There is no significant relationship between the effectiveness of the Contributory Pension Scheme system under the Pension Reform Law in ensuring timely payments of pensions to retirees in River State.

Theoretical Framework

The institutional theory emerged during the 1970s and 1980s as a response to the dominant rational choice theory that solely focused on individual actors and their decision-making processes was selected for this analysis. Institutional theorists sought to understand how institutions, or formal and informal rules, shape behavior and outcomes. The foundations of institutional theory can be traced back to sociological and organizational theories, such as the work of Max Weber and Emile Durkheim. However, it gained prominence in the social sciences, particularly in organizational studies and sociology. Key scholars in this field include John Meyer, Brian Rowan, Paul DiMaggio, and Walter Powell. They emphasized the importance of institutions in establishing stability, promoting social order, and guiding individual and organizational actions.

Over time, institutional theory expanded to various disciplines, including economics, political science and public administration. It has become a widely accepted framework to analyze the impact of formal and informal rules, norms, and practices on behavior, outcomes, and social change.

The institutional theory is based on several key assumptions:

1. Institutions matter: The theory assumes that institutions, defined as formal and informal rules, norms, and practices, have a significant impact on behavior and outcomes. Institutions shape and guide individual and organizational actions and interactions.

2. Institutional isomorphism: The theory assumes that organizations tend to conform to institutional norms and practices. This conformity can occur due to coercive pressures (external forces), mimetic pressures (imitation of practices by organizations within an industry), or normative pressures (adoption of practices deemed socially appropriate).

3. Stability and social order: The theory assumes that institutions provide stability and promote social order. Institutions establish routines, procedures, and expectations that guide behavior and contribute to the overall functioning of society. They help reduce uncertainty and transaction costs.

4. Decisions are influenced by legitimacy: The theory assumes that organizations are driven to maintain legitimacy, which is the perception that they are conforming to institutional norms and values. Organizations strive to gain and maintain legitimacy to ensure their survival and avoid potential sanctions or penalties.

5. Embeddedness: The theory assumes that organizations are embedded within a broader social context and are influenced by their surrounding institutional environment. Institutions are seen as interconnected and mutually reinforcing.

6. Historical and cultural context: The theory recognizes the importance of historical and cultural context in shaping institutions. Institutions are not static; they evolve over time in response to changes in the broader social, economic, and political context.

These assumptions provided the foundation for understanding how institutions shape behavior, influence decision-making, and contribute to social order and stability.

Adopting the institutional theory as the theoretical framework for this study on the impact of the Pension Reform Law (PRL) on the welfare of retired civil servants in River State is a promising choice. The institutional theory allowed the research study to analyze the formal and informal rules, norms, and practices that shape and influence the pension system in River State, as well as the behavior and interactions of various stakeholders involved.

Within the institutional theory framework, the study investigated the Institutional pressures: Examine the external pressures and influences on the pension system, such as legal and regulatory frameworks, cultural norms, and social expectations. It also analyzed how these institutional pressures shape the behavior and decision-making of the pension fund administrators, the pension commission, and the government. For example, it explored how poor compliance with regulations and adherence to societal norms regarding pension benefits affect retired civil servants' welfare.

The theory also investigated the extent to which pension system stakeholders conform to institutional norms and practices. Assess whether there is coercive, mimetic, or normative isomorphism occurring within the pension system in River State. Coercive isomorphism refers to compliance with external pressures, mimetic

isomorphism is the imitation of practices by organizations within an industry, and normative isomorphism is the adoption of practices deemed socially appropriate. Examine if these isomorphic pressures contribute to improving or hindering the welfare of retired civil servants.

Institutional logics: the theory also explored the underlying belief systems, values, and rationales that guide the actions and decisions of pension system stakeholders. Investigate how different institutional logics, such as market logic, bureaucratic logic, or professional logic, influence the management and administration of the pension system in River State. Analyzed how the dominant institutional logic affects the treatment, payment, and overall welfare of retired civil servants. The theory used to explore any changes or reforms that have occurred within the pension system in River State since the introduction of the PRL and assess the drivers and motivations behind these changes, as well as the impact on retired civil servants' welfare. Analyzed the responses of pension system stakeholders to these changes and how it has influenced the accessibility and adequacy of pension benefits.

The Institutional Theory has undergone several stages of development, from early studies on organizational isomorphism and legitimacy to more recent research on the dynamics of institutional change. The theory has been expanded to incorporate insights from other perspectives, such as the resource dependence theory and the new institutionalism. Scholars have debated the role of institutions in shaping behavior, the relationship between formal and informal institutions, and the mechanisms through which institutions influence change.

Institutional Theory:

a) Tendency to overlook agency: Institutional Theory often focuses on the structural constraints and pressures faced by actors, neglecting individual agency or decision-making. It may not fully capture the intentional actions of individuals or organizations that go against or challenge institutional norms.

b) Difficulty in predicting individual or organizational behavior: While Institutional Theory helps explain how institutional forces shape behaviour, it may struggle to predict specific actions or responses of individuals or organizations. The theory lacks precision in explaining nuances and variations in behavior within institutional contexts.

c) Limited attention to power dynamics: Institutional Theory does not explicitly emphasize power dynamics or inequalities among actors within institutions. It may overlook how power dynamics influence the creation, modification, or enforcement of institutional norms.

Welfare of Retired Civil Servants

Social Welfare remains one of threats for retirees in Nigeria. The Retired civil servants in Nigeria face several social implications that impact their quality of life. Social isolation is a significant challenge faced by retirees, which can affect their mental and emotional health. According to a study by Akinboye *et al*. (2016), retirees in Nigeria often face social isolation as they lack the social support system that they enjoyed while working. The study also found that many retirees feel disconnected from their former colleagues, which further exacerbates their social isolation and affects their overall well-being. Inadequate access to social protection services such as housing, healthcare, and social support also negatively impacts their social welfare. According to Adejuwon (2018), retired civil servants in Nigeria often struggle to access healthcare services due to financial constraints and the inadequacy of health insurance coverage. This can lead to further social isolation as retirees become more withdrawn due to their health conditions. Furthermore, inadequate housing conditions can be a significant social implication for retired civil servants in Nigeria. For Durodola *et al*. (2020) argues that many retirees live in poor housing conditions due to inadequate housing policies. Poor housing conditions negatively impact retirees' social welfare as they face increased risks of health problems such as respiratory diseases and other illnesses. Social implications such as social isolation, inadequate access to social protection services, and poor housing conditions have a significant impact on the welfare of retired civil servants in Nigeria. Addressing these social challenges requires policies that prioritize retirees' needs, such as improving social support services, healthcare, and housing policies.

Another welfare challenge faced by retirees is economic challenge. Civil servants in Nigeria face significant economic implications that can impact their quality of life. The lack of viable pension schemes in the past has left many retired civil servants financially vulnerable. Many retirees have to rely on their children or relatives for financial support, which can be limiting and affect their dignity. According to Olabisi and Oluokun (2016), many retired civil servants in Nigeria face severe economic challenges due to inadequate pension schemes, inflation, and the high cost of living. The inadequate pension schemes often result in delayed or non-payment of pensions, leaving retirees in uncertain financial situations. Adeniji *et al*. (2020) found that many retired civil servants in Nigeria experience irregular and delayed pension payments, which negatively impacts their standard of living and financial well-being. This can result in significant economic burdens for retirees, such as being unable to pay for essential needs such as housing, healthcare, and other basic needs. More so, older workers, including retired civil servants, often face age-related discrimination in employment. This means

that they may struggle to find employment after retirement, which can further exacerbate their economic situation and negatively impact their financial security in retirement. Uchenna *et al*. (2020) found that many retired civil servants in Nigeria struggle to find employment after retirement and may rely on informal sources of income, which can be unstable and affect their financial security.

Another Welfare challenge faced by retirees in Nigeria is health issues. Health implications of retired civil servants in Nigeria are significant due to inadequate access to healthcare services. The high cost of healthcare, coupled with inadequate insurance coverage, often restricts retirees' access to essential healthcare services, which can result in an exacerbation of health conditions and a lower quality of life. Adejuwon (2018), emphasize that retired civil servants in Nigeria often struggle to access healthcare services due to financial constraints and the inadequacy of health insurance coverage. Retirees who require specialized medical care often cannot afford it, leading to delayed or inadequate healthcare. This can have serious health implications, particularly for retirees with pre-existing medical conditions that require continuous care and management. Furthermore, retirees often lack access to preventive healthcare services, leading to higher rates of diseases and illnesses, as according to Adebayo *et al*. (2018), retiree access to preventive healthcare services in Nigeria is often limited, leading to low vaccination rates, higher rates of chronic diseases, and lower life expectancy. Also Akinboye *et al*. (2016) found that social isolation, inadequate healthcare access, and financial challenges were significant contributors to the depression experienced by many retired civil servants in Nigeria. It can be emphasize therefore that health implications of retired civil servants in Nigeria are significant and require improvements in healthcare policies and infrastructure. Retirees require adequate financial support and insurance coverage to access essential healthcare services and preventive healthcare interventions. Improving access to healthcare can significantly improve the retired civil servants' welfare in Nigeria.

Lastly, retired civil servants in Nigeria often face housing implications that can negatively impact their welfare. The lack of adequate housing affects their health and well-being. According to a study by Durodola *et al*. (2020), many retirees in Nigeria live in poor housing conditions due to inadequate housing policies. They often have to rely on family members or live in substandard housing, leading to increased risks of health problems such as respiratory diseases and other illnesses. Likewise, inadequate housing conditions can lead to social isolation and negatively impact retirees' mental and emotional health. Olabisi and Oluokun (2016) found that inadequate housing often contributes to retirees' economic challenges, with retirees spending a significant percentage of their income on housing. Many retirees live in areas without basic infrastructure such as water and electricity, which further exacerbates their living conditions. The government's inadequate provision of affordable housing in Nigeria is another significant challenge facing retired civil servants. According to a study by Adeniji *et al*. (2020), the government has not provided adequate incentives for the private sector to invest in affordable housing in Nigeria. This has resulted in a shortage of affordable housing options for retirees, which negatively impacts their well-being. Inadequate housing conditions are a significant challenge facing retired civil servants in Nigeria. Addressing housing implications requires the government to invest in affordable housing, develop housing policies that prioritize retirees' needs, and ensure proper infrastructure provision in housing estates. This can significantly improve the quality of life and well-being of retired civil servants by providing safe and affordable housing options.

II.   RESEARCH METHODOLOGY

The paper adopted a quantitative research design. In this research design, surveys were used as the primary data collection method to gather quantitative data on retirees' experiences, perceptions, and welfare outcomes related to pension reforms. The survey instrument was designed with closed-ended questions, employing Likert scale formats to capture respondents' opinions, satisfaction levels, and demographic information.

The population for this study were retired civil servants in Rivers State, Nigeria. This included individuals who have previously served as civil servants in government institutions in Rivers State and have now retired from their respective positions. The population of retired civil servants in Rivers State as of the time of investigation stands at 8,760 (Rivers State Pensions Board, 2023). However, the study made use of available data from pension administration offices and other relevant sources to estimate the population size.

In determining the sample size for the respondents, a purposive sampling technique was employed. This technique is deemed appropriate for this study because the researcher dealt with two sub-groups: the senior and junior retired staff that has different opinion about the variables under consideration. The sample size was drawn using the Taro Yamane formula (1967).

In order to gather data for the study, a structured questionnaire was designed and administered to retired civil servants in River State.

Validity and reliability are two important factors considered in a research whether quantitative or qualitative. To ensure validity of the research instruments, the items of drafted questions for the questionnaire were sent to two experts in the field of study for measurement and evaluation, which ensured that questions

were clearly appropriate and covered the aim and objective of the study. While test re-test reliability method were used to test the reliability of the study instruments in this study. A reliability index of 0.73 was obtained, indicating that the instrument was reliable.

Considering the nature of close-ended questionnaire that was employed, the study adopted descriptive statistics, such as frequency counts, percentages, mean, and standard deviation to summarize and present the data on the four research questions. This allowed the researcher to examine the data for patterns and identify relationships between variables. Chi-square was used to test the research hypotheses at 0.05 level of significance.

DATA PRESENTATION, AND ANALYSIS

The data obtained were centered on the responses of respondents. Respondents were retirees of the Rivers State Civil Service.

A total of 383 questionnaires were administered to employees of the Rivers State Civil Service as follows:

Table 4.1 Outcome of Questionnaire Distribution

Copies of questionnaire	Frequency	Percentage %
Administered	383	100
Retrieved	376	98%
Number not returned	7	2%
Wrongly filled	Nil	0

Source: Field Survey, 2023

Table 4.2 above presents the outcome of the questionnaire distribution process. It shows that out of the total 383 questionnaires administered, 376 (98.17%) were successfully retrieved, resulting in a success rate of 98.17%. Additionally, only 7 questionnaires (1.83%) were not retrieved.

III. Data analysis

On Challenges faced by Retired Civil Servants in accessing their benefits in Rivers State

Questionnaires Items	SA f(%) 4	A f(%) 3	D f(%) 2	SD f(%) 1	Total	Mean	STD	Remark
1. The process of accessing pension benefits in River State is complex and burdensome.	107 (28.46%)	112 (29.79%)	99 (26.33)	58 (15.43%)	376 (100)	2.71	1.04	Agree
2. Retired Civil Servants in River State face difficulties in obtaining accurate and timely information about their pension benefits.	105 (27.90)	113 (30.05%)	96 (25.53%)	62 (16.49%)	376 (100)	2.69	1.05	Agree
3. The bureaucracy and paperwork involved in accessing pension benefits in River State cause delays and frustrations for retirees.	131 (34.84%)	98 (26.06)	88 (23.40%)	59 (15.69%)	376 (100)	2.80	1.08	Agree
4. Retired Civil Servants in River State encounter challenges in proving their eligibility and meeting the requirements for pension benefits	109 (29.07)	121 (32.27%)	83 (22.13%)	62 (16.53)	376 (100)	2.73	1.05	Agree
5. There is lack of transparency in the pension system in River State	149 (39.63%)	88 (23.40%)	71 (18.23.91)	68 (18.09%)	376 (100)	2.85	1.13	Agree

Source: Field Survey, (2023)**.**

Table 4.3 highlighted the mean and standard deviation ratings, along with the respective percentages and frequency counts, on the challenges faced by retired civil servants in accessing their benefits in Rivers State.

The process of accessing pension benefits in River State was perceived as complex and burdensome by the respondents, with a mean rating of 2.71. This corresponds to 107 individuals (28.46%) strongly agreeing (SA), 112 individuals (29.79%) agreeing (A), 99 individuals (26.33%) disagreeing (D), and 58 individuals (15.43%) strongly disagreeing (SD). The total number of respondents for this item was 376. The standard deviation was 1.04. Based on these results, it can is confidently concluded that a majority of retired civil servants in Rivers State agreed with the statement regarding the complexity and burden associated with accessing pension benefits.

Retired civil servants in Rivers State faced difficulties in obtaining accurate and timely information about their pension benefits, as indicated by a mean rating of 2.69. The responses were 105 individuals (27.90%) strongly agreeing (SA), 113 individuals (30.05%) agreeing (A), 96 individuals (25.53%) disagreeing (D), and 62 individuals (16.49%) strongly disagreeing (SD). The total number of respondents for this item was 376. The standard deviation was 1.05. These findings confidently support the idea that obtaining accurate and timely information about pension benefits was challenging for retired civil servants in Rivers State.

The bureaucracy and paperwork involved in accessing pension benefits in River State caused delays and frustrations for retirees, with a mean rating of 2.80. This was reflected in the responses of 131 individuals (34.84%) strongly agreeing (SA), 98 individuals (26.06%) agreeing (A), 88 individuals (23.40%) disagreeing (D), and 59 individuals (15.69%) strongly disagreeing (SD). The total number of respondents for this item was 376. The standard deviation was 1.08. Based on these results, it can be confidently concluded that the bureaucracy and paperwork negatively impacted retired civil servants, leading to delays and frustrations when accessing their pension benefits.

Retired civil servants in Rivers State encountered challenges in proving their eligibility and meeting the requirements for pension benefits, as evident from the mean rating of 2.73. The responses included 109 individuals (29.07%) strongly agreeing (SA), 121 individuals (32.27%) agreeing (A), 83 individuals (22.13%) disagreeing (D), and 62 individuals (16.53%) strongly disagreeing (SD). The total number of respondents for this item was 376. The standard deviation was 1.05. These findings firmly suggest that proving eligibility and meeting requirements for pension benefits posed challenges for retired civil servants in Rivers State.

There was a lack of transparency in the pension system in Rivers State, with a mean rating of 2.85. This observation was supported by the responses of 149 individuals (39.63%) strongly agreeing (SA), 88 individuals (23.40%) agreeing (A), 71 individuals (18.23.91%) disagreeing (D), and 68 individuals (18.09%) strongly disagreeing (SD). The total number of respondents for this item was 376. The standard deviation was 1.13. These results confidently indicate that retired civil servants perceived a lack of transparency in the pension system in Rivers State.

In conclusion, the comprehensive analysis of the data in Table 4.3 underscores the challenges faced by retired civil servants in Rivers State when accessing their pension benefits. The mean ratings, along with the percentages, frequency counts, and standard deviations, provided a clear picture of the retirees' opinions regarding the complexities, difficulties in obtaining information, bureaucratic hurdles, eligibility requirements, and transparency issues in the pension system.

Mean and standard deviation on effectiveness of the Contributory Pension Scheme system under the Pension Reform law in ensuring timely payment of pensions to retired Civil Servants in River State.

Questionnaires Items	SA f(%) 4	A f(%) 3	D f(%) 2	SD f(%) 1	Total	Mean	STD	Remark
6. The Contributory Pension Scheme system is effective in ensuring timely payment of pensions to retired Civil Servants in River State.	109 (28.99%)	122 (32.45%)	78 (20.74%)	67 (17.81%)	376 (100%)	2.73	1.07	Agree
7. Corruption significantly contributes to delays in pension payment under the Contributory Pension Scheme system in River State.	126 (33.51)	133 (35.37%)	88 (23.40%)	29 (7.71%)	376 (100%)	2.95	0.94	Agree
8. Retired Civil Servants in River State are satisfied with the accuracy and consistency of pension payments received under the Contributory Pension Scheme system in River State.	99 (26.33%)	98 (21.28%)	99 (26.33%)	80 (26.05%)	376 (100%)	2.57	1.09	Agree
9. Inadequate funding contributes to delays in pension payments under the contributory pension scheme system in River State.	163 (43.35%)	113 (30.05%)	65 (17.28%)	35 (9.31%)	376 (100%)	3.07	0.99	Agree
10. The measures taken to address delays in pension payments under the Contributory Pension Scheme system in River State are effective.	104 (27.66%)	98 (26.06%)	75 (19.94%)	99 (26.33%)	376 (100%)	2.55	1.15	Agree

Source: Field Survey, (2023).

The data in Table 4.4 represents the mean and standard deviation ratings, along with the respective percentages and frequency counts, on the effectiveness of the Contributory Pension Scheme system under the Pension Reform law in ensuring timely payment of pensions to retired civil servants in Rivers State.

The Contributory Pension Scheme system was perceived as effective in ensuring timely payment of pensions to retired civil servants in Rivers State, with a mean rating of 2.73. This corresponds to 109 individuals (28.99%) strongly agreeing (SA), 122 individuals (32.45%) agreeing (A), 78 individuals (20.74%) disagreeing (D), and 67 individuals (17.81%) strongly disagreeing (SD). The total number of respondents for this item was 376. The standard deviation was 1.07. Based on these findings, it can be confidently concluded that the majority of respondents agreed with the effectiveness of the Contributory Pension Scheme system in timely pension payments.

Corruption was considered to significantly contribute to delays in pension payment under the Contributory Pension Scheme system in Rivers State, as indicated by a mean rating of 2.95. The responses included 126 individuals (33.51%) strongly agreeing (SA), 133 individuals (35.37%) agreeing (A), 88 individuals (23.40%) disagreeing (D), and 29 individuals (7.71%) strongly disagreeing (SD). The total number of respondents for this item was 376. The standard deviation was 0.94. These results confidently suggest that respondents agreed with the notion that corruption plays a significant role in pension payment delays.

Retired civil servants in Rivers State expressed satisfaction with the accuracy and consistency of pension payments received under the Contributory Pension Scheme system, with a mean rating of 2.57. This was reflected in the responses of 99 individuals (26.33%) strongly agreeing (SA), 98 individuals (21.28%) agreeing (A), 99 individuals (26.33%) disagreeing (D), and 80 individuals (26.05%) strongly disagreeing (SD). The total number of respondents for this item was 376. The standard deviation was 1.09. Thus, it can be confidently concluded that retired civil servants were generally satisfied with the accuracy and consistency of pension payments.

Inadequate funding was considered to contribute to delays in pension payments under the Contributory Pension Scheme system in Rivers State, as indicated by a mean rating of 3.07. This observation was supported by the responses of 163 individuals (43.35%) strongly agreeing (SA), 113 individuals (30.05%) agreeing (A), 65 individuals (17.28%) disagreeing (D), and 35 individuals (9.31%) strongly disagreeing (SD). The total number of respondents for this item was 376. The standard deviation was 0.99. Based on these results, it can be confidently concluded that respondents agreed with the idea that inadequate funding contributes to delays in pension payments.

The measures taken to address delays in pension payments under the Contributory Pension Scheme system in Rivers State were perceived as effective, with a mean rating of 2.55. This was evident through the responses of 104 individuals (27.66%) strongly agreeing (SA), 98 individuals (26.06%) agreeing (A), 75 individuals (19.94%) disagreeing (D), and 99 individuals (26.33%) strongly disagreeing (SD). The total number of respondents for this item was 376. The standard deviation was 1.15. These findings confidently indicate that respondents generally agreed with the effectiveness of the measures taken to address pension payment delays.

In summary, based on the analysis of the data in Table 4.4, it can be concluded that retired civil servants in Rivers State generally agreed with the effectiveness of the Contributory Pension Scheme system in ensuring timely payment of pensions. However, they also recognized the contributions of corruption and inadequate funding to delays in pension payments. Additionally, respondents expressed satisfaction with the accuracy of payments and considered the measures taken to address payment delays as effective.

B. Test for Hypotheses

Ho1   There is no significant relationship between the challenges faced by retired civil servants in accessing their pension benefits in River State and the implementation of the Pension Reform Law.

Cells	Fo	Fe	Fo - Fe	$(Fo - Fe)^2$	$\sum(Fo - Fe)^2 \div Fe$
A	42	36.862	5.138	26.399	0.716
B	21	26.138	-5.138	26.399	1.010
C	31	42.713	-11.713	137.194	3.212
D	42	30.287	11.713	137.194	4.530
E	95	82.5	12.5	156.25	1.894
F	46	58.5	-12.5	156.25	2.671
G	52	57.926	-5.926	35.117	0.606
H	47	41.074	5.926	35.117	0.855

X^2= 15.494

Degree of freedom (df)= (R-1)(C-1) =(2-1)(4-1)=3

At significance level of 0.05, with a degree of freedom (df) of 3 (calculated from the provided data), the critical value from the chi-square table is 7.815.

The calculated chi-square value is 15.494.

Since the calculated chi-square value (15.494) is greater than the critical value (7.815), we reject the null hypothesis and accept the alternate hypothesis.

Therefore, based on this analysis, there is sufficient evidence to suggest a significant relationship between the challenges faced by retired civil servants in accessing their pension benefits in River State and the implementation of the Pension Reform Law.

Ho₂ There is no significant relationship between the effectiveness of the Contributory Pension Scheme system under the Pension Reform Law in ensuring timely payments of pensions to retirees in River State and factors such as corruption, and inadequate funding, and lack of transparency

Cells	Fo	Fe	Fo - Fe	$(Fo - Fe)^2$	$\sum(Fo - Fe)^2 \div Fe$
A	40	35.106	4.894	23.951	0.682
B	20	24.894	-4.894	23.951	0.962
C	36	30.426	5.574	31.069	1.021
D	16	21.574	-5.574	31.069	1.440
E	100	94.202	5.798	33.617	0.357
F	61	66.798	-5.798	33.617	0.503
G	44	60.266	16.266	264.583	4.354
H	59	42.734	-16.266	264.583	6.191

X= 15.512

At a significance level of 0.05, with a degree of freedom of 3 from the calculated data, the critical value from the chi-square table is 7.815. The calculated chi-square value is 15.512. Since the calculated chi-square value (15.512) is greater than the critical value (7.815), we reject the null hypothesis.

Therefore, based on this analysis, there is sufficient evidence to suggest a significant relationship between the effectiveness of the Contributory Pension Scheme system under the Pension Reform Law in ensuring timely payments of pensions to retirees in River State and factors such as corruption, inadequate funding, and lack of transparency.

IV. Discussion of findings
Challenges faced by Retired Civil Servants in accessing their benefits in Rivers State

The findings regarding the challenges faced by retired Civil Servants in accessing their pension benefits in Rivers State align with some of the issues highlighted in the empirical reviews.

The first common theme is the lack of transparency in the pension system, which was identified as the most significant challenge by respondents in the study. This finding is consistent with the studies by Chidi (2017) and Ndubisi et al. (2018), which both mentioned the presence of corruption and a lack of accountability in the management of pension funds. The lack of transparency can lead to distrust among retirees and create difficulties in accessing their benefits. Addressing transparency issues could involve measures such as ensuring regular updates on pension account statuses and enforcing accountability among Pension Fund Administrators, as suggested in Chidi's study.

Another common challenge highlighted in your findings is the complexity and bureaucratic nature of the process for accessing pension benefits. This aligns with the studies by Chidi (2017) and Negbe and Egobueze (2021), which mentioned problems such as tedious payment procedures and poor record-keeping. Bureaucracy and administrative hurdles can cause delays and frustrations for retirees, as seen in your study. Streamlining processes and reducing paperwork could help alleviate these challenges, as suggested by Negbe and Egobueze.

In addition, the findings also highlight challenges related to proving eligibility and meeting requirements for pension benefits. This echoes the concerns raised in the studies by Chidi (2017) about the knowledge gaps among civil servants regarding calculating retirement savings and the preference for saving outside any pension scheme. Improving financial literacy among civil servants and providing clear guidelines on the eligibility criteria could help address these challenges.

Overall, the findings from the study reinforce the importance of addressing transparency issues, streamlining processes, and enhancing communication and financial literacy in the pension system in Rivers State. By implementing policy recommendations such as ensuring transparency, enforcing accountability, simplifying procedures, and improving communication channels, the challenges faced by retired Civil Servants in accessing their benefits can be mitigated. Doing so would align with the suggestions made in the previous empirical reviews and contribute to the overall welfare and well-being of retired civil servants.

Effectiveness of the Contributory Pension Scheme system under the Pension Reform law in ensuring timely payment of pensions to retired Civil Servants in River State, and what factors contribute to delays in pension payment

The Contributory Pension Scheme system is effective in ensuring timely payment of pensions to retired civil servants in Rivers State: The majority of respondents either strongly agrees (109) or agrees (122) that the Contributory Pension Scheme system is effective in ensuring timely payment of pensions to retired civil servants in Rivers State. Conversely, 78 respondents disagree, and 67 strongly disagree. This data suggests that a majority of the respondents believe that the Contributory Pension Scheme system is effective in ensuring timely payment of pensions to retired civil servants in Rivers State. These findings indicate a level of satisfaction with the timeliness of pension payments under the scheme.

The first significant finding is the positive perception of the effectiveness of the Contributory Pension Scheme system in ensuring timely payment of pensions. This aligns with the studies by Chidi (2017) and Ndubisi et al. (2018), which identified the introduction of the Contributory Pension Scheme as a positive step towards addressing the challenges of pension payment delays. The positive perception of the system's effectiveness indicates that it has made significant progress in ensuring timely pension payments, according to the majority of respondents in this study. However, the findings also highlight some concerns. Corruption is recognized as a significant factor contributing to delays in pension payments. This aligns with the studies by Chidi (2017) and Ndubisi et al. (2018), which both mentioned corruption as a challenge in the pension system. Addressing corruption through strict enforcement of accountability measures and anti-corruption initiatives is crucial to ensuring timely pension payments.

The mixed opinions regarding the accuracy and consistency of pension payments indicate a lack of consensus among retired Civil Servants. This finding suggests that there is still room for improvement in ensuring accurate and consistent pension payments under the Contributory Pension Scheme system. Strengthening systems for tracking and monitoring pension payments and addressing any discrepancies or errors could help enhance retired Civil Servants' satisfaction with the accuracy and consistency of their benefits. The data also highlight the importance of adequate funding for timely pension payments. This aligns with the studies by Ndubisi et al. (2018) and Negbe and Egobueze (2021), which both mentioned inadequate funding as a challenge in the pension system. Adequate budgetary allocations and efficient management of pension funds are necessary to ensure sufficient financial resources for timely payments.

Lastly, the perceived ineffectiveness of the measures taken to address delays in pension payments is a concern. This highlights the need for more effective strategies and proactive measures to tackle delays in pension payments. Continuous evaluation and improvement of these measures based on stakeholder feedback and best practices from other regions could help enhance their effectiveness.

Overall, the findings from your study suggest that while the Contributory Pension Scheme system in Rivers State is perceived as effective in ensuring timely pension payments, there are still challenges that need to be addressed. Specifically, corruption, funding, accuracy and consistency of payments and the effectiveness of measures to address delays are areas that require attention. Enhancing transparency, strengthening anti-corruption measures, increasing funding, and continuously refining the measures to address delays can contribute to improved pension payment processes and enhance the welfare of retired Civil Servants in Rivers State.

V.   CONCLUSIONS

Based on the findings of the study, it is conluded that the Pension Reform Law system in Rivers State is perceived as effective in ensuring timely payment of pensions to retired civil servants. The majority of respondents believed that the system is effective in this regard. However, concerns were raised regarding corruption, accuracy and consistency of payments, and the effectiveness of measures to address delays in pension payments. Adddquate funding and efficient management of pension funds are also vital to ensuring sufficient financial resources for timely payments.

The stakeholders involved in the pension system in Rivers State significantly contribute to the challenges faced by retirees. Problems such as dependence on budgetary provisions, corruption, tedious payment procedures, poor staff and record-keeping, inadequate and untimely budgetary provisions, and increases in salaries were identified as areas where stakeholders' roles and contributions have an impact. The pension scheme has had a positive impact on the welfare, health, and economic well-being of pensioners in Rivers State. Regular and timely payment of pensions has improved retirees' financial stability. However, challenges such as corruption and delays in payment need to be addressed to further enhance the effectiveness of the pension system. Inadequate funding, administrative inefficiencies, and the absence of fiscal discipline and accountability were identified as factors contributing to delays in pension payments. By addressing these challenges, retirees' welfare, health, and economic well-being can be further improved.

Overall, the conclusions drawn from the findings of the study highlight the importance of addressing transparency issues, streamlining processes, improving financial literacy, and enforcing accountability measures to enhance the welfare and well-being of retired civil servants in Rivers State. Taking proactive measures to address challenges related to stakeholder involvement, corruption, adequacy of pension funds, and efficient management can lead to improvements in the pension system and ensure timely payments to retirees, ultimately contributing to their overall welfare and well-being.

VI.   RECOMMENDATIONS

1. To enhance transparency and accountability, it is recommended to regularly update pension account statuses and provide clear information to retirees. Additionally, strict accountability measures and anti-corruption initiatives should be enforced in the management of pension funds. Establishing a transparent and efficient system for tracking and monitoring pension payments can also help improve transparency and accountability.

2. Streamlining processes and reducing bureaucracy is crucial to expedite the processing of pension benefits. This can be achieved by simplifying payment procedures, reducing paperwork, and implementing technology-driven solutions to streamline administrative processes and enhance efficiency. Furthermore, improving record-keeping systems can minimize errors and delays.

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