

CONTRIBUTORY PENSION SCHEME AND EMPLOYEES' JOB PERFORMANCE IN THE NIGERIA IMMIGRATION SERVICE, EBONYI STATE COMMAND

Nkwede, Vincent I. & Nwakamma, Michael C.

Department of Public Administration, Ebonyi State University, Abakaliki
vincentnkwede2024@gmail.com

Abstract

This study sought to ascertain the relationship between contributory pension scheme and effective border surveillance task of the officers and men of the Nigeria Immigration Service, Ebonyi State Command and to investigate the extent to which contributory pension scheme has spurred the officers and men of Nigeria Immigration Service Ebonyi State command towards effective issuance of residence permit to persons entering the state. The research was anchored on Positive Theory of Social Security propounded by Osler (1910) and expanded by Eze and Anikaeze (2018). Descriptive survey design was adopted with a population of 188 respondents drawn from the study area. The main instrument for data collection was a structured questionnaire; while Pearson Product Moment Correlation Coefficient was adopted through SPSS version 21 to test the hypotheses formulated for the study. The researcher found that there is a significant positive relationship between contributory pension scheme and effective border surveillance task of officers and men of the Nigerian Immigration Service, Ebonyi State Command. The implication of the findings is that Contributory Pension Scheme needs to be sustained as it has resolved some of the issues that hampered the non-contributory scheme in Nigeria. In order to strengthen the scheme and ensure efficient job performance in the institution, management of the pension scheme should maintain steady remittance and prompt payment of pension. Corruption has been identified as a major setback to the implementation of the contributory pension scheme; government should apportion appropriate punishment to those who siphoned or mismanaged retirement savings funds in order to ensure accountability. Government should ensure prompt payment of entitlements to retirees as this will serve as a mark of confidence on the scheme for those who are still in active service towards effective job performance.

Keywords: Pension, Contributory Pension, Job Performance, Pension Reforms & Retirement Savings Scheme

Introduction

Globally, the issue of pension forms the core elements of every retirement policies and social security administration. Ozor (2006) cited in Ekwunife, Egunlusi & Chukwudi (2019) notes that pension consist of amount paid to an employee upon his disengagement from active service. According to him, the payment is usually in monthly instalments. Pension plans may be contributory or non-contributory; fixed or variable benefits; group or individual; insured or trustee; private or public, and single or multi-employer. Pension schemes are designed to provide employees with security by currently building on rights that will give a guaranteed income to the employees or his dependents on retirement or death. As such, the central goal of pension scheme is to ensure that lives of retirees after service are not jeopardized due to financial constraints (Yusuf, 2014; Ikwor & Nkwagu, 2020). It may be added also that this has some implications on employees who are still in active service, as efficient pension scheme is capable of boosting the morale of workers towards higher performance in the organization.

Historically, the idea of social security in general and pension scheme in particular, was first muted in

Nigeria with the introduction of Workman's Compensation Act of 1942 and the Pension Ordinance of 1951. This had a retroactive effect from January 1, 1946. Basically, the law allowed the Governor General to grant pension and gratuities in accordance with the regulations, which were reviewed from time to time with the approval of the Secretary of State for Colonial Affairs in United Kingdom Government. Edeh (2014), citing Balogun (2006) observed that one of the remarkable features of pension and gratuities under colonial era was that Governor-General determined who received it depending on conduct, and may be denied on ground of negligence, irregularity, bankruptcy, imprisonment and insolvency.

The Pension Ordinance of 1951 was the first Legislative Act on pension in the public sector in Nigeria. Nine years later (that is in 1961), the National Provident Fund (NPF) was established to address pension issues. This was followed by the Pensions Act No. 102 of 1979 and the Armed Forces Pension Act No. 103 of 1979. In 1987, the police and other government agencies pension scheme was established under Pension Act No. 75 of 1987; in the same year, Local Government Staff Pension Board (LGSPB) was established to cater for pension matters among local government employee. However, in the private sector, pension reforms were slow and marginal since 1961. It was only in 1993 that a pragmatic step was taken by government to address the many problems of pension administration in Nigeria. This was done through the establishment of the National Social Insurance Trust Fund (NSITF) in 1993 to address pension and retirement issues in both public and private sectors (Sule&Ezugwu, 2009; Chukwuemeka; Orji &Onwuchekwa, 2019).

Since independence, the pension scheme in Nigeria has been non contributory, fully funded by only the employer. In the words of Onukwu (2019), the public Pension Scheme in Nigeria prior to the 2004 contributory pension reform was 100% government funded. Government achieved this through budgetary allocation for payment of pension by the three tiers of governments (Federal, State and Local Governments) in each fiscal year. The private sector pensions were organized by individual corporate organizations according to capacity to pay without adequate monitoring from government. Public organizations on their own part, operated a Defined Benefit (Pay-as-you-go) scheme, final entitlement was based on length of service and terminal emolument. The Defined Benefit (DB) scheme was funded by the federal and state governments' respectively through budgetary allocation and administered by the Office of the Head of Service of the Federation (Balogun, 2006).

The experience of workers, retirees and employers over several years of operating the non-contributory pension scheme was regrettable. The non-contributory pension scheme posed a lot of challenges which range from the inability of the government to effectively fund the defined pension scheme, monitor and implement the provisions as evidenced in the non-payment of retirement benefits to retired public and civil servants, difficulty in accessing benefits with the observed corrupt, sharp and unhealthy practice; weak and inefficient administration of the old pension scheme; un-sustainability of standing pension liabilities in many government owned institutions; unregulated pension scheme with highly diversified arrangements in various states of the federation and private organizations etc. The last that broke the Carmel's back before the 2004 pension reform, was that the country had a pension deficit of N2.3 trillion (Onyemuinin&Edomwonyi, 2016).

In the Nigeria Immigration Service, the situation was not any different from the above pitiable state of affairs as retirees went through hell in the bid to access their pension benefits. There was delays and poor administration of pension funds. Retirees and those who were still in active service lost confidence in the non-contributory scheme as it failed to guarantee sustainable means of livelihood after retirement.

In view of the above precarious condition occasioned by the non-contributory pension scheme in Nigeria, the Federal Republic of Nigeria Pension Reform Act (2004) was signed into law on Friday, 25th June 2004.

The Act repeals the Pension Act of 1979 and established a new contribution scheme for employees both in the public and the private sectors. The 2004 reform involved a complete shift in the pension systems from defined benefit system to the defined contributory system. The Act provides that the employer and employee shall contribute at least 7.5% each of the monthly salary of the employee to the scheme. In the military service, the employee contributes 2.5% while the employer (Federal government) contributes 12.5%. This provision was later amended by the 2014 Act that repealed the 2004 pension reform Act. The 2014 amended Pension Act not only expanded the coverage of the Defined Contributory Pension Scheme in private sector entities with three employees and above, but also increased the minimum rate of pension contribution from 15 to 18 percent of monthly emolument, while 8 percent is contributed by employees, the employer is mandated to contribute 10 percent of the employees monthly emoluments to the employees Retirement Savings Account.

The objectives of the contributory scheme according to section 2, part I of the PRA of 2004 include to: (a) Ensure that every person who worked in either the public service of the federation, federal capital territory or private sector receives his retirement benefits as and when due; (b) Assist improvident individuals by ensuring that they save in order to cater for their livelihood during the old age; (c) Establish a uniform set of rules, regulations and standards for the administration and payment of retirement benefits for the public service of the federation, federal capital territory or private sector; (d) Stem the growth of outstanding pension liabilities; and (e) Secure compliance and promote wider coverage.

Following the above development, the Nigeria Immigration Service and government establishments including the private sector keyed into the scheme. Implementation of Contributory Pension Scheme in Nigeria is a task that involves critical stakeholders. These include the government and other employers of labour in the private sector, the employees, the National Pension Commission, the Pension Fund Custodians, Pension Fund Administrators, etc. The National Pension Commission oversees and supervises the operation of the Contributory Pension Scheme.

A retirement savings account is opened by the employee where the deductions from the employer and employee are paid on monthly basis. The 2014 Pension Reform Act that repealed the 2004 Act increased the minimum rate of pension contribution of monthly emolument from 15 to 18 percent. In this case, while 8 percent will be contributed by employees, employers are expected to contribute 10 percent of the employees' emolument on monthly basis into the employees' savings account.

The pension fund administrators licensed by pencom on the other hand, are to open retirement savings account for all employees with a personal identity number, while the Pension fund custodians receive the total contributions remitted by the employer on behalf of the pension fund administrators within 24 hours of the receipt of contribution from any employer among others.

What mostly draws the attention of scholars and research students to the issue of pension is its connections/relevance to employees' motivation, morale, job satisfaction, and the overall job performance. The question of how best to improve job performance constitutes the major concerns of modern organization managers. Performance is often linked to the issue of condition of service which constitutes pension. Performance is the ultimate goal for both organization and individual achievements (Duggu&Iliya, 2018). According to Duggu&Dennis (2014) in Duggu&Iliya (2018) performance is a multi-dimensional construct that encompasses many things such as employee performance, financial performance, operational performance etc. In the past, performance tended to focus on financial measures, such as profits and economic rates. However, placing emphasis on financial measure does not provide the full picture of performance in organizations. A wider range of performance indicators such as absenteeism, work quality, timely completion of work assigned, behavioural traits, level of creativity,

client feedback, productivity, organizations values, employees job satisfaction survey, communication etc. is often used (Danille, 2020; Nevogt, 2020).

Many studies have been carried out in the past in an attempt to link organizational performance to the issue of pension. However, little is known about the effect of contributory pension scheme on border management personnel, especially the Nigeria Immigration Service. It is based on the above backdrop that an inquiry into the effects of the contributory pension scheme on employee job performance in the Nigeria Immigration Service Ebonyi State Command became imperative.

The Nigeria Immigration Service (NIS) was extracted from the Nigeria Police Force (NOF) in 1958. The Immigration Department, as it was known then came of age on August 1st, 1963, when it was formally established by an Act of Parliament, Cap 171, Laws of the Federation Nigeria. It was granted para-military status in 1992 and the Immigration Act was passed into law on May 25th, 2015. The NIS is responsible according to the act establishing it for: (a) The control of persons entering or leaving Nigeria; (b) The issuance of travel documents, to bonafide Nigerians in and outside Nigeria; (c) The issuance of residence permits to foreigners in Nigeria; (d) Border surveillance and patrol and (e) Enforcement which they have been directly charged (www.immigration.gov.ng,2020).It is based on these functions that their job performance can be measured.

Over the years, studies on pension matters largely focus on the retirees, yet pension has implications on the continuous job performance of employees who are still in active service. The uncontrollable insecurity in the country occasioned by the Boko Haram insurgency, armed robbery, banditry, kidnapping, unending herders farmers conflicts seems to draw from inefficient border surveillance patrol and control. There is no evidence based study up till date on the effect of contributory pension scheme on employees' job performance in the Nigeria Immigration Service, especially in the Ebonyi State Command. In Nigeria in general and Ebonyi State in particular border related crimes such as unlawful entrants in and out of the state with its attendant consequences still persists among others. It is also a fact that a motivated worker is a happy worker and this extends to commitment to job performance. Hence, the study gap was drawn from the need to examine job performance of the Nigeria Immigration Service Ebonyi State Command with respect to contributory pension scheme.

Statement of the Problem

The importance of a reliable pension scheme to the employees' job performance cannot be over emphasized. This is why Section 173(1) of the 1999 Constitution of the Federal Republic of Nigeria as amended, provides that the right of a person in the public service of the Federation to receive pension or gratuity shall be regulated by law. This is further to make sure that the pension scheme managers and relevant stakeholders in pension fund administration did not default. Despite the novel idea behind the introduction of the contributory pension scheme, its contributions to employees job performance in the Nigeria Immigration Service is yet to be determined. The functions of the service which among other things, include checkmating of illegal movement of people into the country seem not to have been effectively performed. This appears same in Ebonyi State where migration, indigene-settler and border related conflicts persist. The unfortunate rise in the level of insecurity in Nigeria, including Ebonyi State which manifest in armed robbery, banditry, hostage taking, kidnapping, rape, herdsman farmers conflicts, etc appears to continue unabated owing to the porous nature of our borders. The pension scheme which ought to boost the morale of workers appears not to have optimally enhanced efficiency in service delivery, employee job satisfaction and commitment to assigned responsibilities among officers in the

NIS, especially in the Ebonyi State Command. The contributory pension scheme may have reduced government expenditure on social security and retirement benefits; but it is still problematic the extent to which it has ensured efficient and timely delivery of quality services to the people by the staff of the NIS Ebonyi State Command; enhance job satisfaction and employee commitment; guaranteed a sustainable means of livelihood after active service years; motivate and boost employees morale; reduced frequent absenteeism and labour turn over and improve per capital income of employees among others. The extent to which contributory pension scheme has ensured effective performance of border surveillance task of the officers and men of the Nigeria Immigration Service Ebonyi State Command is yet to be determined. Incidences of unlawful entrance into the state seem to abound. People without residence permit appear to walk freely in the major cities and even in the rural areas of the state without arrest. This among other things constitutes security threats to the lawful citizens. In the face of daunting security challenges in Nigeria including Ebonyi State, the need to study the performance of border management organizations in relation to their welfare packages became imperative.

Objectives of the Study

The broad objective of the study is to determine the effect of contributory pension scheme on the employees' job performance in the Nigeria Immigration Service, Ebonyi State Command Abakaliki, Ebonyi State. The specific objectives include to:

1. Ascertain the extent of relationship between contributory pension scheme and effective border surveillance task of officers and men of the Nigeria Immigration Service, Ebonyi State Command.
2. Investigate the extent to which contributory pension scheme has spurred officers and men of the Nigeria Immigration Service, Ebonyi State Command towards effective control of unlawful entrance of persons in and out of Ebonyi.

Research Hypotheses

The following hypotheses were tested for the study

1. **Ho:** There is no significant relationship between contributory pension scheme and effective border surveillance task of officers and men of the Nigeria Immigration Service, Ebonyi State Command.
2. **Ho:** Contributory pension scheme has not significantly spurred employees of the Nigeria Immigration Service, Ebonyi State Command towards effective control of unlawful entering of persons in and out of Ebonyi State.

Review of Relevant Literature

The Concept of Pension

Ahmed, Abayomi and Nuremi (2016) Ekwunife, Egusilusi and Chukwudi (2019) see pension as the amount set aside either by employer or employees or both to ensure that at retirement, there is something

for employees to fall back on as income. It is a financial package which legally specifies its organization and operation, so as to provide rest of mind to workers, sustain or spur them to more productivity and ensure that pensioner and his dependants live a decent life.

To Ekwunife, et al. (2019) it is referred to as a sum set aside for retirement purposes. Pension is a form of arrangement that hopes that at retirement, retirees will not be stranded financially. Adams (2005) in Uwakwe and Nkwagu (2020) defined pension as the amount paid by government or company to an employee after working for some specific period of time, considered too old or ill to work or have reached the statutory age of retirement. The foregoing perspective on pension underscores its welfare connotations with regards to the fact that it is usually provided when a worker is too old or ill that they cannot actively participate in the organizations affairs. It is imperative that in this period of time, retirees are regularly and financially aided through pension benefits.

Uwakwe and Nkwagu (2020) observed that a greater importance has been to pension and gratuity by employers because of the belief that if employees' future needs are guaranteed, their fears ameliorated and properly taken care of, they will be more motivated to contribute positively to organization's output.

Employee Job Performance

Staff performance is the degree of accomplishment of task that make up an employee's job and the proficiency with which an employee's central job tasks (Adeniji and Osibanjo, 2012; Linda, Vincent, Claire and Henrica, 2013). Performance can be seen as the results of activities (e.g of an organization) over a given period of time. Performance measurement is the process of quantifying the efficiency and effectiveness of past action. Thus, it is the process of measuring how well organizations are managed against their targets and value they generate for their stakeholder (Eze&Anikeze, 2018). To Dugguh&Iliya, (2018), performance is the ultimate goal for both organization and individual achievements. This means performance measures the organizations ends as against its means. Employee performance is therefore a measure of how an employee has achieved goals and specific objectives inherent in his role description and set standards over a given period of time. It draws the attention of management to the extent available resources have been utilized or efficiently managed towards the accomplishment of the organization's mandate. There are indicators or parameters for measuring employee job performance and these among others include efficiency and effectiveness of service delivery, employee job satisfaction and employee commitment. Employee performance” signifies individual's work achievement after exerting required effort on the job which is associated through meaningful work, engaged profile, and compassionate colleagues/employees around. Measurement of job performance targets at determining the extent to which a particular job is carried out over a specified period of time in order to remedy performance lapses or shortfalls. This is imperative so that individual worker will continue to perform at an acceptable standard towards the accomplishment of the organizational goals and objectives. Eze and Anikeze (2018) see performance as the result of activities (e.g. of an organization) over a given period of time. Thus, it is the process of quantifying the efficiency and effectiveness of past action. It is the process of measuring how well organizations are managed against their targets and value they generate for their stakeholders. Sila (2014) cited in Kuruppu, Kavirathne, and Karunarathna (2021) maintained that job performance can be defined in terms of quantifiable outcomes of work behaviors such as amount of sales, numbers sold and also in terms of behavioral dimensions.

Review of Empirical Studies

Ikwor&Nkwagu (2020), adopted ex-post facto research design and studied “Post 2014 Pension Reform Act and Nigeria Economic Growth”. The inquiry among other sought to ascertain the effect of retirement savings account portfolio performance on Nigeria economic growth; investigate the effect of closed pension fund administrators' portfolio performance on Nigeria economic growth; and evaluate the effect of contributory pension scheme retirees fund account portfolio performance on Nigeria economic growth. Secondary data was quarterly sourced from National Pension Commission for a period of 2011 to 2019. The ordinary least squares were employed in estimating the hypotheses as stated in the study's model specification. Findings among others, show that retirement savings account portfolio performance have positive and significant effect on Nigeria economic growth. This implies that the Nigeria economic growth is dependent on the contributory pension scheme. The study recommends that policy makers, especially, the pension regulators such as Pencometc, should make concerted efforts towards expanding and regulating the investment outlets for Pension Fund Custodians in the country. No doubt Ikwor and Nkwagu (2020) made useful contributions to the area of pension and Nigeria economic growth. The adoption of ex-post factor research design for the work is in the right direction as this design enabled the researchers to do a comparative analysis of economic growth in Nigeria with reference to pre and post contributory pension scheme implementation. However, despite the contributions of the study, it failed to relate the scheme to job performance. Pension Schemes are targeted at those who are in active service and retirees and these people are the direct beneficiaries of the scheme other than the secondary gains that relate to economic growth. The findings therefore opened up other areas of research concern regarding the contributory pension scheme.

Chukwuemeka, et al, (2019)in their study titled “The Floating Bridge: Praxis and Prospects of the Contributory Pension Scheme in Nigeria”, sought to ascertain if prospective retirees dread retirement because of epileptic payment of retirement benefits among others. Descriptive survey design with random sampling was used for the study. Focused group discussion, questionnaire and face-to-face interview were the major tools used for data collection, 308 respondents were randomly selected from the Federal Ministries and Institutions interviewed. Pearson Product Moment Correlation statistical tool was used for the test of research hypotheses. The study revealed high correlation between lopsidedness in pension fund remittance to Retirement Saving Account (RSA). It was also revealed that government has not worked out modalities on the separation from the erstwhile old pension scheme from the new one resulting in employee job dissatisfaction. The paper among other things recommends that government should put in place efficient financial control system in pension fund management to ensure that pension fund is prudently managed.The above study is critical as it directed the search to the beneficiaries of the pension which are the prospective retirees. It became imperative to ascertain the perception of prospective retirees with respect to contributory pension scheme as this is one of the ways to determine the authenticity of the scheme towards addressing the challenges that truncate pension administration in Nigeria. The use of focused group discussion, questionnaire and face to face interview were in order as these assisted the researchers to elicit important information directly from the beneficiaries. The information derived from this source is reliable as he who wears the shoes knows where it pinches most. The recommendations of the study are capable of reducing to the barest minimum the corruption that has infested public financial management system in Nigeria because of its emphasis on financial control and prudent management of the pension scheme but the study did not cover employee job performance.

Ekunife, et al, (2019), in their contributions adopted descriptive survey design and studied “Contributory Pension Scheme and Academic Staff Commitment in Private Tertiary Institutions in South-East, Nigeria”. The study sought to ascertain the nexus between contributory pension scheme and

employee commitment to assigned responsibilities in the study area. The study involved a population of 611 academic staff from where Taro Yameni formula was used to select a sample of 242 academic staff. Data collected through a structured questionnaire was analyzed using inferential statistics and Statistical Package for Social Science (SPSS) version 23.0. The study found that contributory pension scheme can boost the work of academic staff in private tertiary institutions through creation of sense of recognition. The paper therefore recommends that private tertiary institutions in South-East Nigeria should not only continue with the contributory pension scheme but should ensure its early remittance. Institutions yet to undertake such scheme should endeavour to do so, etc. Gap in literature especially drawing from the work by Ekwunife, et al, (2019) gave impetus to this study. For instance, the study by Eze and Anikeze (2018) focused on workers performance with specific focus on workers attitude to work. Pension serves as a tool to boost the morale of workers. Intelligent managers are now aware that workers need to be motivated to continue to provide services in line with agreed standards for the accomplishment of the organizational goals. Paying attention to workers attitude in the organization is therefore important and pension scheme serves as a tool to draw desirable attitude from employers.

In a related study Eze&Anikeze (2018) in their study titled “Effects of Contributory Pension Scheme on Workers Performance in Nigeria Universities: A study of Federal Universities in South East, Nigeria”, specifically sought to; determine the extent to which contributory pension scheme has enhanced workers attitude to work, determine how contributory pension scheme has helped to attract and retain qualified workers; and ascertain the effect of contributory pension scheme on workers morale and satisfaction. Cross sectional research design was adopted with a population of 6,850 comprising of the staff of Five Federal Universities in the South East, Nigeria. The sample size of the study was 378, determined with Taro Yamane formula. T-test statistical tool was used to test the research hypotheses. It was found among other things, that contributory pension scheme has enhanced workers attitude to work. The paper therefore, recommends that universities in Nigeria especially state and private universities should ensure adequate implementation and strict compliance with the provisions of Pensions Reform Act 2004.

The researcher agrees with the direction of the above as it touches on one important area that enhances employee job performance and that is commitment. Without employee commitment attainment of the organizational goals and objectives become a wild goose chase and an exercise in futility. The study also filled the gap in knowledge as previous works focused their attention on other areas other than effects of pension on employees' behavior in the organization. Be that as it may, it revealed the utility of the scheme to staff commitment in the study area among other things.

Similarly, Dugguh&Iliya (2018) researched on “Effect of Retirement Plans on Employee Performance in Private Sector Organizations: A Study of Ashaka Cement Plc, Gombe”. The study employed survey research design where structured questionnaire was administered on a sample of 266 staff of the company. Data collected was analyzed using regression analysis. Result of the analysis revealed that good retirement plans affect employee performance in cement manufacturing companies in Nigeria. The paper recommends contributory retirement plans as it has significant effect on employee performance accounting for 21.7% of all plans offered by the company to enhance performance with a correlation coefficient of 0.466. The paper recommends that organizations, especially those that do not have any contributory plans should create an enabling environment for employees to operate retirement savings plans. This can either be individual or cooperative saving plans.

The work by Dugguh and Iliya (2018) is broad owing to the fact that it did not focus only on pension but on the entire retirement plans. The choice of survey research design is acceptable since the work involved the entire private sector organizations which may be too difficult to study at once as this could lead to

inclusive inquiry. However, it created a gap in literature as it did not tackle the effect of the scheme on paramilitary organizations such as the Nigeria Immigration Service.

Ojiya, et al, (2017) studied “Impact of Contributory Pension Scheme on Economic Growth in Nigeria: An Empirical Analysis”. The paper specifically inquired the impact of pension fund assets on Gross Domestic Product in Nigeria. Data for the study was sourced from various issues of Pencom Annual Reports and World Bank Development Indicators (database). The data collected for the study was analyzed using multiple regression and Statistical Package for Social Sciences (SPSS). It was found that pension fund assets and pension contribution/savings mobilized over the years have positive but insignificant impact on economic growth. The implication of the findings is that the authorities concerned have not been able to use the pension fund asset and savings mobilized to boast economic growth in Nigeria. The paper further recommends that, there should be more emphasis on the management of pension assets in the capital market as well as government bond, real estate and investment trust to boost Gross Domestic Product (GDP) of the country (Nigeria). Secondly, there should be prompt reconciliation between Pension Fund Administrators (PFAs) and Pension Fund Custodians. This will bring transparency and accountability to the system.

Ikwor and Nkwagu (2020) expanded the work by Ojiya, et al, (2017) as both works concentrated on the contributory pension scheme and economic growth in Nigeria. However, while the later ascertained the effect of retirement savings account Portfolio performance on Nigeria economic growth and the effect of contributory pension scheme retirees fund account portfolio performance on Nigeria's economic growth. On the contrary, the former assessed the impact of pension fund assets on Gross Domestic Product in Nigeria. Ojiya, et al (2017) recommended among others that there should be prompt reconciliation between Pension Fund Administrators (PFA) and Pension Fund Custodians as this will lead to transparency and accountability in the system. It is important to also add that the success of the scheme lies squarely in its implementation. This is why this recommendation is apt and capable of addressing challenges facing the contributory pension scheme in Nigeria.

Furthermore, Musali, Harun&Zainnudin (2016) in their study titled “Performance of Border Management Personnel and its Security Implications in Northern Nigerian Borders: A Pilot Study for validity and the reliability of measurement instruments. The study examined the issue of staff development, organization policy and funding of staff welfare that influence the quality performance of border management personnel in Nigeria Immigration Service. 71 respondents were used for the study. The major instrument for data collection was a structured questionnaire, while SPSS version 8 was used to analyze the study. Findings showed that there is significant positive relationship between organizational welfare and the quality of performance of border management personnel in Nigeria. It was therefore recommended that the issue of staff welfare should be taken seriously by the relevant stakeholders in order to continuously improve staff performance among others.

The gap created by the work of Musali, et al, (2016) and the previous studies is what this present study has filled. The above study covered only performance management which is part of the management functions in modern organizations and its implications on border management personnel. But no attempt was made to relate the performance of border management personnel to the contributory pension scheme.

The present study has become imperative as a resolve to fill the gap created by the existing studies. Attempts have been made here to establish the nexus between contributory pension and job performance of officers and men of the Nigerian Immigration Service in Ebonyi State. This has become imperative in the light of the current security challenges in Nigeria especially in the South East geo-political zone. Insecurity has become a hydra headed monster which has eaten deep into the entire socio political and

economic life of the nation. This security challenge has often been linked to the porosity of our borders. This researcher therefore beamed its search light on to ascertain the extent of relationship between contributory pension scheme and effective border surveillance task of officers and men of the Nigeria Immigration Service, Ebonyi State Command between 2010-2020; investigate the extent to which contributory pension scheme has spurred officers and men of the Nigeria Immigration Service, Ebonyi State Command towards effective control of unlawful entrance of persons in and out of Ebonyi state between 2010-2020; and examined the extent to which contributory pension scheme engender commitment to effective issuance of residence permit to foreigners entering Ebonyi State by the Nigeria Immigration Service Ebonyi State Command within the period under study. And these areas have not been addressed by the previous studies in Nigeria.

Theoretical Framework

The researcher adopted positive Theory of Social Security Propounded by Osler (1910) and the Deferred Wage Theory by Malaski, Friend & Copeli, (1981) cited in Ojiya, et al, (2017) as the theoretical framework of analysis. The main assumption of the theory is that social security programmes induce retirement, that is, to buy the elderly out of labour force. This is modeled through positive externalities in the average stock of human capital because skills depreciate with age. The elderly have lower than average skill and as a result, have a negative effect on the productivity of the young. Osler centrally holds the view that men are old at 40 and worthless at 60. The idea is to encourage the young to save enough for their inactive years (old age) and to induce the elderly to retire so that their jobs could be given to more productive young workers. In support of Osler's positive theory of social security Kothikoff & Gokhak (1999) in Xavier (1995) revealed that both male and female productivity reaches a peak at around 45 years and decline afterwards. They argued that productivity at age 65 is less than 1/3 of the peak. Hence, old workers have lower than average skill and, consequently, exert a negative externality on the rest of the labour force. If the externality is important enough, aggregated output will be larger if the elderly do not work. Social Security Transfers in this context are just the payments received by the elderly in exchange for their jobs.

Eze & Anikeze (2018) expanded the theory where they document that the contributory pension scheme was designed to encourage savings at young age and better workers retirement benefits; it was aimed at preventing vagaries of poverty and hardship in old age and retirement.

On the other hand, the Deferred Wage Theory Views the person plan as a method to defer some compensation until an employee retires. The employer promises to provide a pension payment in exchange for current services. Under the deferred wage theory, firms offer pension plans because of economics of scale in administrative, portfolio management and other costs. The deferred wage theory generally incorporates a long-term or life time implicit labour contract between the employer and employee that has various implications for the employer (Logue, 1979; Ojiya, et al, 2017).

Osler's Positive Theory of social security contributed immensely to the enactment of Social Security Act in USA. However, his notion that man becomes worthless at the age of 60 was criticized. Some scholars characterized Osler's views as insensitive; too rational and too aggressively in search of efficiency and productivity and cold-blooded! While others submitted that this view was a call for euthanasia at 60 years (Xavier, 1995, White, 1937). The researcher is also of the view that advancement in science and technology has made it possible for men who are sixty and above to contribute meaningfully to the political, and socio-economic development in the society. More so, some jobs require more of

experience and matured minds than energy that may be provided by active youths. Several innovations in the healthcare system have also positive implications on life expectancy.

The two theories represent an effort to show that the pension scheme is central to the social security issues. Osler's Positive Theory of social security contributed immensely to the enactment of Social Security Act in USA. However, his notion that men become worthless at the age of 60 was criticized. Scholars characterized Osler's views as insensitive; too rational and too aggressively in search of efficiency and productivity and cold-blooded! While some submitted that this view was a call for euthanasia at 60 years (Xavier, 1995, White, 1937). The researcher is also of the view that advancement in science and technology has made it possible for men who are sixty and above to contribute meaningfully to the political, and socio-economic development in the society. More so, some jobs require more of experience and matured minds than energy that may be provided by active youths. Several innovations in the healthcare system have also implications on life expectancy.

Despite the above criticisms, the positive theory of social security is relevant to the study as a commitment to ensure that those who served the state and the private sector meritoriously have something to live on after their active service years. This is because pension represents the amount of money paid to retirees for economic maintenance for past services rendered to the organization. What the employer and employees have in mind towards the contributory pension scheme is that it should serve as a social security and economic protection measures at old age. This underscores the basis of Osler's emphasis on the need to plan for retirement as old age must come. On the hand, the contributory pension scheme is a variant of deferred payment system.

The essence of pension contributions into the Retirement Savings Account is for future use. Workers must plan for the future. And one of the ways to do this is through pension contributions to be utilized in the future. Deferred theory is therefore a planning instrument which draws the attention of the relevant stakeholders in the pension business of the need to make adequate plan for the retirees. This plan has implications on performance for employees who are still in active service. It is based on the foregoing, that the researcher considers the theories useful for the study.

Methodology

Research Design

The researcher adopted descriptive survey design. Descriptive survey uses the administration of questionnaire and interview to arrive at a dependable answer to research questions. It allows researchers to use sample of a given research population to arrive at an objective research conclusion. The study is designed to elicit information from the officers and men of the NIS, Ebonyi State Command.

Area of the Study

The study area is the Nigeria Immigration Service, Ebonyi State Command. The command is located at along Enugu – Abakaliki express way, opposite Teachers Institute. Abakaliki, Ebonyi State.

Population of the Study

The total population of the study was one hundred and eighty eight (188), being the total population of the officers and men of the NIS, Ebonyi State Command (Human Resources Management Department of the Nigeria Immigration Service, Ebonyi State Command, 2020).

Sample Size

The sample size of the study was one hundred and eighty eight (188). The population is a manageable size; therefore, the researcher used all the members of the staff of the institution in, Ebonyi State Command.

Sampling Techniques

The researcher used purposive sampling technique. The choice of purposive sampling technique was informed by the need to administer the questionnaire instrument to only the staff of the organisation considering the fact that their population size is relatively manageable.

Sources of Data Collection

Primary source of data were used. Primary data were collected through questionnaire, observation and personal interview with the potential respondents. Primary data were supported with secondary materials; journals, magazines, textbooks, etc.

Instrument of Data Collection

The main instrument for data collection was a structured questionnaire. The questionnaire instrument was designed on five point Likert-type scale. The scale rated strongly agrees (5); agree (4); undecided (3); strongly disagree (2); and disagree (1). The above will help the researcher to determine the opinion of respondents on the issue raised in the questionnaire.

Validity Test of Instrument

The research instrument (questionnaire) was subjected to face and content validity. The instrument was vetted and corrected by the project supervisor and other experts in the related field of the study. The researcher effected the corrections and made sure that the instrument measured exactly what it intended to measure.

Reliability Test of Research Instrument

The researcher conducted a pilot test in order to determine the reliability of the instrument. A test re-test method was employed in which fifty (50) copies of the questionnaire were distributed to a group of people who were not part of the respondents. After two weeks interval, another group was selected and the same questions were administered. The results of the first and second groups were compared to determine the reliability of the instrument. The result of the first and second group showed significant relationship, hence the instrument was considered reliable for the study.

Method of Data Analysis

The Pearson Product Moment Correlation Coefficient (r) through the SPSS version 21 was used to test the hypotheses formulated for the study.

Test of Hypotheses**Hypothesis One**

H_{A1}: There is significant relationship between contributory pension scheme and effective border surveillance task of officers and men of the Nigeria Immigration Service, Ebonyi State Command.

H₀₁: There is no significant relationship between contributory pension scheme and effective border surveillance task of officers and men of the Nigeria Immigration Service, Ebonyi State Command.

This hypothesis was tested using the mean of scaled responses from the respondents on the dependent and independent variables using the statistical package for social sciences. The result was presented in the table below:

Correlations

		Contributory_P esnion_Schem e	Border_Survell ance
Contributory_Pesnion_Sc heme	Pearson Correlation	1	.812
	Sig. (2-tailed)		.000
	N	182	182
Border_Surveillance	Pearson Correlation	.812	1
	Sig. (2-tailed)	.000	
	N	182	182

** . Correlation is significant at the 0.01 level (2-tailed).

The table above shows the result of the correlations test to determine the relationship between contributory pension scheme and effective border surveillance task of officers and men of the Nigeria Immigration Service, Ebonyi State Command between the period under study. The result revealed that the P-value 0.01 was less than 0.05 which implies that there is a statistically significant relationship between contributory pension scheme and effective border surveillance task of officers and men of the Nigeria Immigration Service, Ebonyi State Command between the period under study. Consequently, the alternate hypothesis was accepted while the null hypothesis was rejected and the study upheld that there is significant relationship between contributory pension scheme and effective border surveillance task of

officers and men of the Nigeria Immigration Service, Ebonyi State Command between 2010-2020. Moreover, the statistical test showed a correlation coefficient of 0.812 which implies that there is a statistically significant positive relationship between contributory pension scheme and effective border surveillance task of officers and men of the Nigeria Immigration Service, Ebonyi State Command.

Hypothesis Two

H_{A2}: Contributory pension scheme has significantly spurred employees of the Nigeria Immigration Service, Ebonyi State Command towards effective control of unlawful entering of persons in and out of Ebonyi State.

H₀₂: Contributory pension scheme has not significantly spurred employees of the Nigeria Immigration Service, Ebonyi State Command towards effective control of unlawful entering of persons in and out of Ebonyi State.

This hypothesis was tested using the mean of scaled responses from the respondents on the independent variable (contributory pension scheme) and the dependent variable (control of unlawful entry of persons) using the statistical package for social sciences. The result was presented in the table below:

Correlations

	Contributory_Pesnion_Scheme	Unlawful_Entry_Control
Pearson Correlation	1	.858
Contributory_Pesnion_Scheme Sig. (2-tailed)		.000
N	182	182
Pearson Correlation	.858	1
Unlawful_Entry_Control Sig. (2-tailed)	.000	
N	182	182

** . Correlation is significant at the 0.01 level (2-tailed).

The table above shows the result of the correlations test to determine the relationship between contributory pension scheme and motivation of officer towards control of unlawful entry of person by the Nigeria Immigration Service, Ebonyi State Command between the period under study. The result revealed that the P-value 0.01 was less than 0.05 which implies that there is a statistically significant relationship between contributory pension scheme and spurring employees of the Nigeria Immigration

Service, Ebonyi State Command towards effective control of unlawful entering of persons in and out of Ebonyi State. Consequently, the alternate hypothesis was accepted while the null hypothesis was rejected and the study upheld that Contributory pension scheme has significantly spurred employees of the Nigeria Immigration Service, Ebonyi State Command towards effective control of unlawful entering of persons in and out of Ebonyi State. Moreover, the statistical test showed a correlation coefficient of 0.858 which implies that Contributory pension scheme has significantly spurred employees of the Nigeria Immigration Service, Ebonyi State Command towards effective control of unlawful entering of persons in and out of Ebonyi State between 2010-2020.

Conclusion

Pension is central to every social security scheme or system in view of the fact that it guarantees retirees means of survival and livelihood after the active years in the service. This is true in societies where administration of benefits has been accorded the desired attention. In a nutshell the essence of a pension scheme is to provide financial benefits and enable workers readjust properly into the society on retirement so that they will not feel much the effect of stoppage of regular salary after the active service years Nigeria has experimented with different pension schemes. First was the Defined Benefit scheme or Pay As You Go. This system is non-contributory in nature. In this case, the final entitlement of employees is based on the length of service and terminal emoluments and the employer bears the burden of the pension done. The non-contributory scheme posed a lot of challenges ranging from inability of government to effectively fund the scheme, difficulty in accessing pension benefits, and pension deficit which stood at N2.3 trillion in 2004 among others.

It was the above ugly state of affairs that necessitated the adoption of Contributory Pension Scheme in Nigeria in 2004. In this case, certain percentage of employees emoluments are set aside as part of the contributions by the employee and employer usually paid into the employee's Retirement Saving Account (RSA) every month. Among other things the Defined Contributory Scheme was to ensure that every person who worked in either the public service of the federation, federal capital territory or private sector receives his retirement benefits as and when due. Following the advent of this new scheme, a lot of studies have been carried out. While many applauded the scheme only few others criticized the scheme because of its implementation challenges. A common criticism arising from the implementation of the Contributory Pension Scheme is in view of the fact that these contributions are invested in financial instruments and the level of contributions varies, there is therefore no certainty as to the exact amount to be received on retirement.

However, the reliability of the scheme is not in doubt as each worker is expected to open an individual account into which contributions are paid for his/her and these accumulate until retirement. The beneficiaries can monitor their contributions as the system is more open than the non-contributory scheme that was controlled by the employers.

The present study extends the effect of Contributory pension on job performance of employees of Nigeria Immigration Service in Ebonyi State Command owing to the existing gap on the extent to which implementation of this scheme has aided task performance in the study area. The study concludes that Contributory Pension Scheme boost morale of workers; leads to job satisfaction and has enhanced the performance of assigned responsibilities among the officers and men of the Nigeria Immigration Service Ebonyi State Command. Some recommendations have been made to further enhance job performance of employees in the study area. The implication of the findings is that the Contributory Pension scheme

needs to be sustained as it has resolved some of the issues that hampered the non-Contributory Pension Scheme in Nigeria.

Recommendations

Arising from the findings of the study, the following recommendations were made:

- i. Delay in pension fund remittances by the government should be urgently addressed in order to strengthen the implementation of the scheme as an instrument to improve employee job performance.
- ii. Corruption and mismanagement of pension funds have undermined the goal of contributory pension scheme. Government should deploy appropriate punishment to those who siphoned or mismanaged retirement savings funds in order to ensure accountability in the system. This will go a long way to enhance effective control of unlawful entering of persons by the officers and men of the Nigeria Immigration Service.

References

- Abdulazeez, N. (2015). Pension Scheme in Nigeria: History, Problems and prospects. *Arabian Journal of Business and Management Review*, 2(3): 18-26.
- Adams, R.A. (2005). Public Sectors Accounting and finance. Lagos: Cooperate Publishers Ventures.
- Adebayo, A. (2002). "The Rok of Records in Pension Administration Documentation". Paper Presented at the Workshop on Technical Meeting on Pension Administration in Local Government in Nigeria. Abuja: The Presidency.
- Adejoh, E. (2013). "An Assessment of the Impact of Contributory Pension Scheme to Nigeria Economic Development". *Global Journal of Management and Business Research*, 13(2): 47-59.
- Agba, A.M.O., Ikoh, M.U., Ushie, E.M., & Agba, M.S. (2008). "Bureaucratic Corruption in Nigeria: The Need for Institutional Reforms". *Journal of International Politics and Development Studies*, 4(1&2): 187-204.
- Ahmed, I.K., Abayomi, O.A. & Nureni, S.A. (2016). "Effects, of Contributory Pension Scheme on Employee' Productivity: Evidence from Lagos State Government. *African Journal of Business Management*, 10(16): 384-396.
- Amujiri, B.A. (2009). "The New Contributions Pension Scheme in Nigeria: A Critical Assessment". *NJPALG*, 14(1):137-152.
- Anazodo, R., Okoye, C. & Chukwuemeka, E. (2004). "Civil Service Reforms in Nigeria: The Journal so far in Service Delivery". *Journal of Political Studies*, 19(2): 16-23.
- Armstrong, M.A. (2010). *Handbook of Personnel Management Practice*. London: Kegan Press Ltd.
- Ayegba, O., James I. & Odoh, I. (2013). "An Evaluation of Pension Administration in Nigeria". *British*

- Journal of Arts and Social Sciences*, 15 (11): 18-99.
- Balogun, A. (2006). "Understanding the New Pension Reform Act (PRA) 2014". *Bullion*, 30(2): 8-27.
- Barr., N. & Diamond, P. (2008). Reforming Pensions: Principles Analytical Errors & Policy Directions". *International Journal of Social Security Review*, 6(2): 5 – 29.
- Campbell, J.Y. & Feldstein, M. (2001). Risk Aspects of Investment-Based Social Security Reforms, A Publication by NBER
- Chukwuemeka, E.E.O., Orji, O.R., & Onwuchekwa (2019). "The Floating Bridge: praxis and Prospects of the Contributory Pension Scheme in Nigeria". *International Journal of Academic Multidisciplinary Research*, 3(2): 49-65.
- Constitution of Federal Republic of Nigeria (1999), as amended. Abuja: Federal Republic of Nigeria.
- Danielle, S. (2020). "5 ways to Track and Measure Employee Performance" Netsoft Holdings, LLC.
- Davis, E.P. (1998). Linkages between Pension Reform and Financial Sector Development. Paper Presented at the Asian Development Bank Workshop, Manila 3rd-4th December.
- Dessler, G. (2003). Human Resource Management. Prentice-Hall Limited, New Delhi: India.
- Dostal, M. (2010). Pension Reform in Nigeria five years on: Great or inappropriate policy design? Paper presented for the 6th Conference of the Political Studies Association at the University of Edinburgh, Scotland, 29 March- 1st April.
- Dugguh, S.I., & Dennis, A. (2014). Job Satisfaction Theories". Traceability to employee performance in organizations. *Journal of Business and Management*, 16(5): 11-18.
- Dugguh, S.I., & Iliya, A.D. (2018). "Effect of Retirement Plans on Employee Performance in Private Sector Organizations in Nigeria: A Study of Ashaka Cement Plc, Gombe". *International Journal of Business and Management Invention*, 7(3): 20-27.
- Edeh, J.N. (2014). "Pension Administration in Nigeria". Thesis submitted to the Department of Public Administration, Ebonyi State University, Abakaliki in Partial Fulfilment of the Requirements for the Award of Doctor of the Philosophy (PhD) Degree in Public Administration.
- Edogbanya, A. (2013). "An Assessment of the Impact of the Contributions Pension Scheme to Nigeria Economic Development-*Global Journal of Management and Business Research*, 13(2): 47-58.
- Ekwunife, F.C., Egunlusi, F.B., & Chukwudi, C.G. (2019). "Contributory Pension Scheme and Academic Staff Commitment in Private Tertiary Institutions in South-East, Nigeria". *International Journal of Academic Research in Progressive Education and Development*, 8(2): 349-360.
- Eme, I.O. I., Uche, O.A., & Uche, m I.B. (2014) "Pension Reform Act 2014 and the future of Pension Administration in Nigeria". *Arabian Journal of Business and Management Review*, 4 (2): 156 – 166.
- Eze, F.O., & Anikeze, N.H. (2018). "Effects of Contributory Pensions Scheme on Worker's Performance in Nigeria Universities: A study of Federal Universities in South East, Nigeria". *Journal of Administration*, 3(2): 65-58.
- Ezenwa, C. A. & Obiagwu, O.V. (2020). " Pension perform 2014 and challenges of pension Administration in Nigeria". *Global Journal of Arts, Humanities and social Sciences*, 8(8): 18-29.
- Ezenwa, C.A. (2020). "Pension Reform Act 2014 and Challenges of Pension Administration in Nigeria".

Global Journal of Arts, Humanities and Social Sciences, 8(8): 18–29.

- Fapohunda, T.M. (2013). Effects of Contribution Pension Scheme on Welfare of Retirees from Selected Federal Establishments in Nigeria”. A PhD research Thesis Submitted for to the Department of Public Administration, A. B.U., Zaria, for the Award of Drchor of Philosophy (Unpublished).
- Folorunsho (2015). 'Effects of Pension Reform on House Hold Savings in Nigeria” .*International Journal of Public Administration and Management Research*, 3(1): 1-9.
- Gadi, D.P &Lauko, S.A. (2019). “Effects of Training of Academic Staff on Employees' Performance in Federal Polytechnics, Nigeria”. *International Journal of Engineering Technologies and Management Research*, 6(9):1-21.
- Good luck, E.J. (2014), “Remarks at the Opening of the World Pension Summit Africa Special”, Monday 7th July, 2014.
- Hakala, D. (2008). 16 ways to measure Employee performance.HR world, <http://www.hrworld.com/features/16-ways-measure-performance-021908>,accessed 10th July, 2020J.
- Ikwor, U.K., &Nkwagu, L.C. (2020).“Post 2014 Pension Reform Act and Nigeria Economic Growth”.*International Journal of Academic Research in Accounting, Finance and Management Sciences*, 10(1): 100-115.
- Kanabe, R.U. (2013). Pension Reform Act 2004. An Assessment of the Scheme Nine years after *Auchi Journal of Business Studies*, 5(1): 17-26.
- Kotlikofif, L.J., &Gokhale, (1992). “Estimating a Firms's Age – Productivity Profile using the Present value of worker's Earnings”. *Quarterly Journal of Economics*, 18(4): 1215-1242.
- Kuruppu, C.L., Kavirathne, C.S. &Karunarathna, N. (2021). “The Impact of Training on Employee Performance in selected Apparel Sector Organization in Sri Lanka”. *Global Journal of Management and Business Research: Administration and Management*, 21(2): 1-8.
- Luka, D.D. (2006). Investment And Risk Management under the New Pension Scheme. London: Rephika Passport Ltd.
- Maina, A. (2014). “How we saved/Recovered Cash/Assets work over N1.6 trillion stolen yearly by Civil Servants.
- Mukoro, A. (2005). “The Ecology of Recruitment and Selection of Personnel in the Federal Civil Service of Nigeria”.*Journal of Human Ecology* 17(1): 9-21.
- Musalli, N.M., Harun, A., &Zainuddin (2015). “Performance of Border Management Personnel and its Security Implications in Northern Nigeria Borders: A Pilot Study for Reliability and Validity of Instruments”. *Public Policy and Administration Research*, 5(4): 7-11.
- Nanshuwa, V.D. & Mancha, M. (2021).“Appraisal of the Impact of contributory pension fund investment on Economic Growth in Nigeria”.*World Journal of Innovative Research*, 10(4): 190-200.
- National Pension Commission (2019) “Annual Report” www.pencom.gov.ng.Retreeved 20th August, 2020.
- National Pension Commission (2020).“Second Quarter Report”.www.pencom.gov.ng. Retrieved 10th

July, 2021

- Nevogt, D. (2020). "How to Measure Performance and Improve Employee Satisfaction". Net soft Holdings, LLC.
- Ngwu, G.O. (2013). Administration of Employees Retirement and Benefits in Nigeria. In Anikeze, et al. (2013). *Fundamentals of Public Financial Management: A book of Readings*. Enugu: Academic Publishing Company.
- Nigeria Immigration; Our Core Mandate www.nigeriaimmigration.gov.ng. 2021
- Nwanne, N.T.F.T. (2015). Impact of Contribution Pension Scheme on Economics Growth and Nigeria". *Global Advanced Journal of Management and Business Studies*, 4(8): 333-337.
- Nwite, S. & Ehiogu, C.P. (2014). "Highlight on the Differences between 2004 and 2014 Pension Report Act in Nigeria." *International Journal of World Research* 1 (8):17-26.
- Nyong, B.C. & Duze, C.O. (2011). "The Pension Reform Act (PRA) 2004 Retirement Planning in Nigeria". *Journal of Economics and International Finance*, 3(2): 109-115.
- Odia, J.O. & Okoye, A.E. (2012). "Pension Reform in Nigeria: A Comparison between the Old and the New Scheme". *Afro-Asia Journal of Social Sciences*, 3(3): 1-17.
- Ogohi, C.D. (2019). "Effects of Training on Organizational Performance". *Asian Journal of Business and Management*, 6 (5): 58-67.
- Ojiya, E.A., Ajie, H.A., & Isiwu, A. (2017). Impact of Contributory Pension Scheme on Economic Growth in Nigeria. An Empirical Analysis". *International Journal of Research in Humanities and Social Studies*, 4(6): 24-35.
- Okereke, S.N. (2021). "Impact of Contributory Pension Scheme on the Welfare of Retirees in Federal Tertiary Institutions in Ebonyi State, Nigeria". A Thesis Report submitted to the Department of Public Administration Ebonyi State University, Abakaliki. In partial fulfillment of the requirements for the award of Doctor of Philosophy Degree (Ph.D) in Public Administration.
- Okonti, A. & Akeredolu, C. (2005). Management of Pension Scheme in the Public Sector in Nigeria". *AJAPAM*, 8 (2): 81 – 93.
- Okpaise, O. (2009). Analytical Review of the Pension System in Nigeria". Paper Presented on Implementation of Pension Reform, Jointly organized by the Senate Committee on Establishment of Public Service, the House of Representatives Committee on Pensions and the National Pension Commission, at the Trancorp Hilton Hotel, Abuja, 19-20 May.
- Oladipo, J.A. & Fashagba, M.O. (2012). "Evaluation of Compliance with the Stipulations of Contributory Pension Scheme: A Case Quasi Government Institutions in Nigeria". *African Research Review*, an *International Multidisciplinary Journal*, 6 (2): 59 – 75.
- Olarenwaju, J.N. (2013). Challenges of the pension system in Nigeria: Courses. Itci.org
- Onukwu, J. (2017). "Challenges of Implementing the Contributory Pension Scheme in Public Universities in Nigeria: *International Journal of Educational Administration and Policy Studies*, 9(11): 146-151.
- Onuoha, H. & Iwunze, I. (2006). Pension Fund Administration: A critical Approach. *Journal of Institute Chartered Secretary Administration in Nigeria*, 3(4): 10 – 18.