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Pension Scheme Management and Employee Commitment in Ebonyi State Civil Service: A study of Ministry of Power Abakaliki

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ABSTRACT

This study examined Pension Scheme Management and Employee Commitment in Ebonyi State Civil Service with Ebonyi State Ministry of Power Abakaliki as the point of reference. The objectives of the study were to examine the extent administration of pension fund influence workers attitude to work in Ebonyi State Ministry of Power; investigate the extent the inability of the government to allow workers choose their Pension Fund Administrators (PFAs) affect workers commitment in Ebonyi State Ministry of Power and ascertain the extent to which underfunding of pension scheme by government influence worker's attitude to quality service delivery in Ebonyi State Ministry of Power. This study adopted descriptive survey design with the theoretical framework based on 'Deferred Wage Theory' propounded by Malaski, Firend and Capeli in 1981. A sample size of 223 was drawn from a population of 505 civil servants. Findings revealed that there is significant positive relationship between administration of pension fund and workers attitude to work in Ebonyi State Ministry of Power. Likewise that there is significant positive relationship between inability of the government to allow workers chose their Pension Fund Administrators (PFAs) and worker's commitment in Ebonyi State Ministry of Power. The study submits that the contributory pension scheme should be sustained and spread across all agencies in Ebonyi State, as this will boost workers morale at work knowing well that government cares for them through pension scheme. The study recommends that workers should be allowed to choose their own Pension Fund Administrators as it will give them more confidence on the prudent and transparent management of their pension funds. The study calls on Government of Ebonyi State to ensure that they contribute their own counterpart fund to the pension scheme as this will make the workers to have enough funds take care of themselves and their families after retirement, among others.

Keywords: Pension Scheme Management, Employee Commitment and the Civil Service

INTRODUCTION

Committed employee is the backbone of any organization's success. To this effect, many successful organizations are strongly devoted to catering for their employee's welfare because they believe that an organization that fosters employee satisfaction can secure greater employee commitment [1]. In civilized nations of the world, one of the veritable means of catering for workers welfare is by providing a form of arrangement which ensures that at retirement, retired workers will not be stranded financially. Hence, an employee who has worked with an organization for some years, is entitled to some benefit which could take the form of 'Pension' payable to the worker by the employer at the time of his/her retirement. Payment of pensionto workers is therefore one of the fringe-benefits that employees look up to after retirement, such that the commitment of a given worker is more or less tied to the hopes to take home certain monetary benefits retirement [2].

Pension according to [3] is the sum of money set aside at the time of active service in an organization, to ensure that at retirement there is something for employees to fall back on as income. Thus, pension is received after employee disengagement from service after meritorious service, otherwise known as retirement. Retirement is withdrawal from work after attaining a particular age or service years. Many people choose to retire when they are eligible for pension benefits, although some are forced to retire due to physical conditions or other concerns as specified by government or organizational legislations.

Over the years, there has been an outcry among the civil servants over lack of seriousness regarding pension benefits. [4] posits that several government administrations have been criticized over nonpayment of pension to the retired workers, which have given a negative feedback to those in active service and this has led to a reduction in commitment among Nigeria workers. It has also given birth to office corruption and thereby making most civil servants to have kleptomaniac finger. This negative trend seems to originate from the Pay-As- You-Go (scheme). However, the new contributory pension scheme is not devoid of certain loopholes. These problems really constituted a setback for the scheme as they include non-availability of records, uncoordinated administration, inadequate funding, outright fraud, irregularities and conflicting laws, diversion of remitted or allocated fund, presence of ineligible pensioners on the pension's payroll, and incapacity to effectively implement budget and make adequate provision. It became imperative to embark on reform to restore the hope of the pension and the entire Nigerian workers.

[5] avers that prior to 2004, most public organizations'operated a defined benefit (Pay- As- You-Go) scheme and final entitlements were based on length of service and terminal emoluments. The introduction of the New Contribution Pension Scheme was aimed at correcting challenges to the previous noncontributory pension scheme. These problems include delay in payment after retirement, poor management and unnecessary deductions among others [6]. In 2004, the most recent pension scheme act came into existence via the Pension Reform Act 2007 [7], which is a multi-pillar pension scheme copied from 1981 Chilean pension scheme. The idea of Pension Reform Act2004 was to allow Nigeria follow the Chilean model of providing long-term capital to develop the financial markets and improve economic growth, to solve the problem of growing pension arrears and unfunded entitlements, and to enhance the credibility of general economic reform efforts of the government [8].

The Pension Reform Act 2004 was also established to address the manifested loopholes in the old defined benefit pension scheme and provide adequate resources to retirees after retirement from the service. The large capital pool demands that there should be sound and uniform investment decision making to ensure that value is added to Retirement Saving Account (RSA) contribution. Investment is normally done in the preserve of numerous risks mostly political, markets and economic in nature [9]. The PRA 2004 introduced a contributory pension scheme, which is mandatory on employees and employers in public and private sector organizations with five or more employees to contribute 7.5% of each emoluments of the employee into a Retirement Saving Account (RSA). For the military, the employees contribute 2.5% while the employer contributes 12.5%. [10] stated that the idea behind the introduction of the contributory pension scheme is to serve as a tool towards the realization of the goal of saving mobilization, which can lead to capital market development, thereby fostering economic growth in Nigeria. The PRA 2004 provides for the establishment of National Pension Commission (PENCOM) which is empowered to register, license, supervise and regulate corporate organizations that will act as Pension Fund Administration (PFAs) and PFA, in turn selects a pension fund custodian (PFC) who manages the fund on its behalf.

In Ebonyi State, the non-contributory pension scheme was in vogue in all the government Ministries, Departments and Agencies (MDAs) up until 2016. Despite the introduction of the new pension scheme in 2004, investigation by [11] revealed, the state did not queue into the scheme till 2017. [12], notes that the Executive arm of government had not submitted for passage the contributory pension bill to the Ebonyi

State House of Assembly. There was no specific reason given by the government and because the civil servants do not earn enough to warrant cutting off 7.5% of their salary in addition to indiscriminate deduction in their salaries, reduced the level of attention that would have been given to the scheme. [13], notes that the contributory pension scheme became effective in Ebonyi State in February 2017 following the signing of bill that gave its effects by the State Governor. As a result, The Ministry of Power queued into the scheme. It is against this backdrop that this study investigates the effects of the pension scheme management on workers commitment in Ebonyi State Ministry of Power, Abakaliki.

Statement of the Problem

Pension scheme management in Nigeria was designed to carter for the welfare of pensionable retired workers. This had for long gained global recognition and acceptance. Workers whether in public or private sectors are expected to live a comfortable life devoid of any form of dependency after retirement from active service. One of the most worrisome problems of Nigeria as a developing nation has been the attainment of pension scheme management devoid of corruption, poor administration of pension fund, embezzlement, and inadequate build-up of pension fund, poor monitoring evaluation and supervision of pension fund that usually characterized pension in Nigeria. Consequently, workers often resort to loans to offset poverty after retirement. These question among others occupied the minds of workers in civil service in Ebonyi State and could be responsible for workers negative attitude towards retirement, low commitment and as well as employee job dissatisfaction. The study is therefore set to examine Pension Scheme Management and Employee Commitment in Ebonyi State Civil Service: A study of Ministry of Power Abakaliki.

Objectives of the Study

The broad objective of the study is to investigate Pension Scheme Management and Employee Commitment in Ebonyi State Civil Service: A study of Ministry of Power Abakaliki. The specific objectives include:

1. To examine the extent administration of pension fund influence workers attitude to work in Ebonyi State Ministry of Power.
2. To investigate the extent the inability of the government to allow workers chose their pension fund administrators affect workers commitment in Ebonyi State Ministry of Power.
3. To find out the extentto which underfunding of pension scheme by government influence worker's attitude to quality service delivery in Ebonyi State Ministry of Power.

METHODOLOGY AND THEORETICAL FRAMEWORK

This study employed descriptive survey method in carrying out empirical investigation of Nigeria public service pension scheme management and its implications on workers commitment to the service. Primary data were gathered through structured questionnaire administered on a sample size of 223 Ebonyi State Civil Service retirees. The study's theoretical framework is anchored on the'Deferred Wage Theory' propounded by [14]. The theory views pension plan as a method to defer some compensation until an employee retires. The basic assumption of this theory is that some compensation is deferred until an employee retires while the employer promises to provide pension payment in exchange for current services. According to [15], the contributions both employee and employer to pension will make the both parts to have effective synergy that leads to enhanced productivity. The employee promises to provide a pension payment in exchange for current services. The deferred wage theory generally incorporates a long-term or lifetime implicit labour contract between the employers and employee that has various implications for the employer. Hence delayed vesting of pension plan may decrease employee commitment the theory also posit that organization should expand training costs as a result of delayed vesting, since it causes "average" employees work longer for the organization resulting in a great pay back of these train up cost.

The relevance of this theory to the study is that it supports pension scheme for employee whether in public or private organization. It also recognized that workers are more committed to work when they see that they will have some money in pocket to care for their needs after retirement. In addition, the theory acknowledges that pension scheme for a worker is an aspect of welfare policy in a nation that truly cares for its workforce. This is because the scheme help the workers to meet post retirement challenges such health, nutrition, taking care of their children in schools among others. Therefore the recognition of these numerous roles of pension scheme in this theory has opened new prospects for an effective administration of pension scheme in Nigeria.

Conceptual Discourse

Pension Scheme

A pension is a regular payment made during a person's retirement from an investment fund or account to which that person and their employer(s) contributed during their time as an active member of the labour force. [15] defines Pension schemes as a social security maintenance plan for workers after their disengagement as employees through retirement. He adds that some pension schemes, payments generally continue for the remainder of the natural life of the recipient, and sometimes to a widow or other survivor. In some instance, it is the citizens contributions that form the pension. Therefore, citizens help themselves by providing money to the country, which will then be given back to them when they are old. The pension scheme in Nigeria is however, not one of the best. For instance, when the government is weak due to economic/social or military crisis, it becomes very difficult for the elderly people to receive their pensions.

In Nigeria, the Pension Reform Act 2014 (PRA**)** governs the framework and procedure for pensions, and so we will reference it a lot in this article. The PRA establishes a Contributory Pension Scheme whereby the employers and the employees contribute minimum percentages of the employees' salary to the scheme every month. The minimum contribution for the employer is 10%, and 8% for the employee. The same author identified the types of pensions available in Nigeria as:

(1). Retiring Pension: This type of pension is usually granted to a worker who is permitted to retire after Completing a fixed period of qualifying service usually practiced in Nigeria between 30-35 years.

(2). Compensatory Pension: This type of pension is granted to a worker whose permanent post is abolished and government is unable to provide him with suitable alternative employment.

(3). Superannuating Pension: This type is given to worker who retires at the prescribed age limit of 60-65.

(4). Compassionate Allowance: This occurs when pension is not admissible or allowed on account of a public servants removal from services for misconduct, insolvency or incompetence or inefficiency.

The foregoing show that pension is a regularly paid stipend as benefit due to a person in consideration of past services. It is referred to as a sum set aside for retirement purposes. It is a form of arrangement that hopes that at retirement, retirees will not be stranded financially. It is set aside either by employer or employee or both to ensure that at retirement, there is something for employees to fall back on as income.

Pension Scheme Management in Nigeria

The importance of Pension management in the performance of individuals in an organisation cannot be over emphasized. According to [16], the issue of pension management is a tool that affects employment decision in a given organisation, for it refers to as a form of income that employees or their beneficiaries' receive after retirement, become disabled or die. It is one of the solid security attributes approved by the International Labour Organization (ILO) Convention No. 102 which has worked hard on social security matters since 1919 and more so since 1966 against all arguments that have been advanced, including the freedom of the individual worker to live life the way he deems fit with his hard earned money without being burdened with pension issues [17].

[18], stated further that pension

administration consists of five basic elements namely: flexibility; that is, to be able to cater for the needs of retirees'; amount of benefits which is sum accrued to an ex -employee of an organization; finance, activity of managing pension money; contribution to cost of pension by employee and employer and death benefit that serves as a benefit for beneficiary of a deceased employee. Pension as a programme is to improve the living standard of the elderly people who have outlived the labour force group and it is also a social security as well as welfare package for the old or retired people who are in their years of labour inactivity [19].

In Nigeria from 1951 till date, many pension schemes have been established either through act of parliament and a decree under the military [20]. Such pension schemes are, Nigeria Pension Scheme (NPS) of 1951, National Provident Fund (NPF) of 1961, Nigeria Social Insurance Trust Fund (NSITF) of 1990, Local Government Pension Scheme (LGPS) established by a military decree in 1977 which was later change to Civil Service Pension Scheme (CSPS) by a military decree in 1979, Armed Forces Pension Scheme established in 1979 by a military decree to cater for the military personnel and Police Pension Scheme (PPS) which was formed with other agencies pension scheme established by a decree in 1993 Pension Reform Act (PRA) [21].

[22], held that pension management assist all persons in the employment of the State government to save towards their retirement, ensure that persons who live or retire from the State public service receive their terminal or retirement benefits as at when due. It also helps in the establishment of set of rules and regulations of the administration and payment of retirement benefits in the public service of the state. The pension scheme applies to all pensionable employees in the public service of the state, employees of local government council, tertiary institutions and all Parastatals established by the State Government. [23], added that over the years, it seems that emphasis has always been laid on employee productivity by organisations and management for its long-term corporate objectives without considering the human effort that carry out the task either during the course of service or after retirement. Retirement benefits of course aid retirees to sustain themselves when they retire or too old to do anything [24]. This accounts for the importance that organisation must attach to retirement benefits to cater for retirees who have spent productive part of their lives for the organisation survival.

Historical Development of Pension and Pension Fund in Nigeria

In Nigeria, the development of pension scheme can be drawn from the beginning of organized workforces in the private and public sectors in the colonial era of the 20th century [25]. According to [26], the first pension law in Nigeria was known as the Pension Ordinance of 1951, which has retroactive effect from January 1, 1946. The 1951 Pension Ordinance provide for full pension rights of the colonial administrators and partial right granted at the discretion of the colonial Governor-General for Nigerian workers in the civil service at that time. This ordinance transmuted into the Pension Act of 1958. The above historical view was also shared by [27]. They stated that the history of the Nigerian pension administration could be traced back to the early 1950s. They further opine that the PRA of 2004 brought into limelight the new pension scheme in Nigeria, which is a defined contributory scheme, unlike the old scheme which could not do this.

Nevertheless, in the old Nigerian Pension System, only public sector employees were captured through statutory compulsion. In the private sector, not all employers had the pension schemes in place. This was because there was no statutory demand on them to do so. Those who had the schemes in place related to lump sum payments at the verge of retirement known as pay-off were also not statutorily obligated. Further, the first legislation to address pension matters of private organizations is the National Provident Fund (NPF) scheme which was established in 1961 [28]. Eighteen (18) years later the Pension Act No. 102 of 1979 (Udoji Commission) was established as well as the Armed Forces Pension Act No. 103 of the same year.

Similarly, the pension plan for the police and other Government Agencies' were enacted under Pension Act No. 75 of 1987, accompanied by the Local Government Pension Edict which crowned into the establishment of the Local Government Staff Pension Board of 1987. The defunct NPF scheme was replaced in 1993, by the establishment of the National Social Insurance Trust Fund (NSITF) scheme effective from 1st July 1994. The essence is to cater for employees in the private sector of the economy against loss of employment income in old age invalidity or death [29]. These Decrees remained the operative laws on public service and military pension in Nigeria until July 2004. However, several government circulars and regulations were issued to alter their provisions and implementations. For instance, compulsory retirement at the age of 60 years or 35 years of service, whichever comes earlier in 1988, and in 1992, the period to qualify for gratuity and pensions were reduced from 10 years to 5 years and from 15 years to 10 years respectively [30].

The 2004 Pension Reform Act is a paradigm shift from the 1979 Pension Act. Under the new scheme, employers and employees alike are to contribute 7.5 percent of employees' monthly emolument which include basic salary, housing and transport allowance. However, military personnel are to contribute 2.5 percent while the Federal Government contributes 12.5 percent of the employees' monthly emolument (Pension Reform Act, 2004). The scheme covers the private sector with five or more employees. The only exceptions are public employees who have three years or less to retire with effect from the date of enactment of the Pension Act being 30th June 2004 (National Pension Commission, 2004). The employer may elect under the 2004 Pension Act to bear the full burden of the pension by contributing not less than 15 percent of the employees' monthly emolument. The objective of the new pension scheme includes among others to ensure that every employee in the private and public sectors receives his/her benefits as and when due; to establish a uniform rules, regulations, standards and laws for the administration, management and payment of pension funds in the country. The scheme was also established to assist employees by ensuring that they save to cater for life after retirement. More so, the scheme was to address the huge unsustainable pension deficit estimated at about two trillion naira which characterized the former Pay-As-You-Go (PAYG) Pension Scheme.

Employee Commitment

Workers commitment entails the level of job involvement, internal work motivation and the willingness of an employee to invest personal effort for the sake of the organization [5]. It involves attitudes or orientation towards organizational goals or objectives. Commitment is positive and consistent attitude towards organizational goal that are produced by exchange consideration. Workers commitment is a function of many variables including, characteristics of job situation, the work environment, leadership style and career development. [12] also adds that Employee commitment refers to it as the attachment that an employee has on their organization due to their experiences. It can indicate the level of satisfaction, and engagement among employees. It is crucial to assess employee commitment since it is a key element in organizational success. The measure of employee commitment is an important metric for evaluating the health of the staff and the overall growth of the organization. Commitment is the bond employees experience with their organization. Broadly speaking, employees who are committed to their organisation generally feel a connection with their organisation, feel that they fit in and, feel they understand the goals of the organisation. The added value of such employees is that they tend to be more determined in their work, show relatively high productivity and are more proactive in offering their support.

Extent to which Administration of Pension Fund Influence Workers Productivity

According to [17], administration of pension affects workers output as it makes them put much efforts and contribute effectively in service delivery in their place of work. The author added that when workers see that there are retirement plan put in place for them by government to cater for their needs and that of their family at old age, then they will feel encouraged and put more effort to ensure quality of services rendered in the various Ministries, departments and agencies where they work. In a related development, [23], revealed that satisfactory pension provision serves as part of motivation as it helps to enhance employee performance and also assist to increase organisational productivity. Pension mode embarked upon by an organisation should be based on identified needs of the employees and should be objective to achieve the organisation goals as a going concern. The Author further stated that the structure of the pension package means a lot to the workforce; hence organization should embark on an effective comparative analysis of its pension style before determining how its employees could be compensated. This will help the organisation to retain and attract competent employees and reduce wastage. [29], noted that although pension scheme is meant to better condition of workers after service, however the method of calculation and deductions from the contributory pension scheme has greatly affected workers salary negatively. The Authors observed with dismay the practice where government refuse to contribute to own stipulated percentage to the pension scheme while at the same time taking as much as they want from the workers as pension as a major challenge to the administration of the pension scheme. [24], added that mismanagement of pension funds is another challenge. He cited multi-billion Naira pension fund scandals at the Pensions Unit of the Office of the Head of Civil Service of the Federation discovered in 2014 as another problem to pension administration. These sharp practices often elicit workers reaction in the form of protest or strike action which inimical to improved workers' productivity.

In Ebonyi State, [14], stated that Government has been found culpable in administration of pension scheme in Ebonyi State. In the case of the payment of pension to retirees, it was found many workers has to pass through rigorous process before they are paid. It takes some years after retirement to pay the workers and during these periods, the workers suffer untold hardship that would have been solved had their pension been paid on time. [23], posit that good pension scheme guarantees employee's comfort and commitment to the organization. It is therefore held that delay in payment of gratuity and pension to workers after retirement have negative behavioral consequences on employees in Nigeria. The author added that oftentimes corruption heralded the pre-2004 pension scheme and when serving workers found out what is going on, it reduces their morale to work while they search for alternative places to work or even engage in private businesses to argument their salary.

[30], submitted that Ebonyi State government refused to show interest in contributory pension scheme until 2016 when it enacted law on CPS. The author stated further that this implies that Ebonyi workers have been deprived of the benefits accruing to having the non-contributory pension scheme accounts. This means that they had only been contributing to the old pension scheme which is characterized by governments unilateral decision of how much should be deducted. The Author stated that during an interactive section with the workers on introduction of the scheme in 2016, the government even stated that workers who do not want to join in the scheme should feel free to pull out. Consequently this is to say that the government will no longer give its own counterpart fund of 7.5% to the account of the workers who refuse to join in the system. This makes the workers loss interest at work as they feel that government no longer pay attention to this basic need.

Furthermore, [7], stated that illegal and high deduction from salary of ASUU-EBSU by government of Ebonyi State in the name of payment for pension which hitherto was not in existence before 2016 led to strike actions in 2016. It is clear that when lecturers go on strike, academic activities including lectures and research which are veritable measures of lecturer performance are brought into halt. The authors noted further that academic calendar is distorted and even the ranking of the University is affected. This unethical behaviour of government often cause strong backlash on the commitment of the workers to their duties. In addition, [9] noted that the Ebonyi state chairman of NLC, Ikechukwu Nwafor; his Trade Union Congress counterpart, Michael Nwonu; and the Joint Public Service Negotiating Council Chairman, Patrick Ekwe on Wednesday Febraury14, 2017 in a joint news conference in Abakaliki rejected the new contributory pension scheme bill as it did not meet the provision of the law before it was assented to by Governor David Umahi. The organized labour alleged that workers' salaries were being deducted before the bill was signed into law without first creating Retirement Savings Accounts (RSA) for the workers into which funds deducted from their salaries for the contributory pension scheme would be paid. The foregoing most likely affects the morale of the workers and make them contribute less in the organization. This is just as [3] posit that poor condition of service and poor retirement benefits reduces workers' productivity. Inability of the government to allow workers to choose their own PFAs as stipulated in the latest pension scheme also affects workers commitment at work. This is the next focus of the study.

Extent to which Inability of the Government to Allow Workers chose their Pension Fund Administrators Affect Workers Commitment in Ebonyi State

The contributory pension scheme provides that employees will approve and appoint Pension Fund Administrators (PFA) of their choice. The PFA appointed will manage the accumulated pension funds for the employees and pay same with accumulated interest to employees on retirement. In this process employers will automatically lose control of the funds. The issue of interest here is that there is a notion that the state government is not willing to introduce the new pension scheme because it did not accept the appointment of PFA by employees. According to [21], the more a worker is motivated through monetary incentive and the more he or she is sure of his/her social security after retirement, the higher the degree of commitment to work. The Author added submitted that allowing workers to chose their own PFAs is motivation factor knowingly fully well that government respects law made for the benefits of the workers. Hence, when they are given free hand to choose their PFAs, they work harder to improve service delivered in their work place.

Hence, the low morale and carefree attitude among civil servants in Nigeria is not unconnected to the delay in payment of benefits to workers. However, it would be undertone to limit workers commitment to only pension or payment of benefits. Workers commitment could also be influenced by variables such as – work environment and leadership style. In terms of leadership style in the management of pension, a good leader will obey the extant law made to guide pension administration such as allowing the workers to pick their own PFAs. In Ebonyi State, the Ebonyi State Governor Dave Umahi had on Tuesday February 21, 2017 signed into law the state new pension law aimed at establishing a uniformed set of rules, regulations and standards in the administration and payment of retirement benefit to civil and public servants in the state. But according to [16], workers in the state kicked against the law because it did not meet the provisions of the pension reform Act 2004 as amended before it was passed into law. The labour leaders alleged that Ebonyi State government had decided to go straight in deducting workers salaries without following the due process by allowing the workers to create Retirement Saving Accounts (RSAs) where funds deducted from their salaries for the contributory pension scheme would be paid. The workers called for strike action. This signal alone even makes the workers not to pay attention to work thereby reducing commitment to work.

Similarly, [19] noted that the issue of interest in the non-implementation of contributory scheme in Ebonyi State is that there is a notion that the state government is not willing to introduce the new pension scheme because it did not accept the appointment of PFA by employees, The contributory pension scheme provides that employees will approve and appoint their

Pension Fund Administrators (PFA) of their choice. The PFA appointed will manage the accumulated pension funds for the employees and pay same with accumulated interest to employees on retirement. In this process employers will automatically lose control of the funds. Again this ugly situation is argued to have deprived Ebonyi Workers the benefit to enjoy the contributory pension scheme at retirement and this boils down on their effort at workplace. It reduces their inertia to work, the period of hour worked and even engage in other private businesses.

Extent to which Underfunding of Pension Scheme by Government Influence Worker's Quality Service Delivery in Ebonyi State

Another challenge of pension administration in Nigeria which is argued to influence workers commitment at work is underfunding of pension scheme. [24] noted that this period has been a major problem as most states often owe workers pension for more than 3 or more years. This challenge become so obvious that the Federal Government decided to wade in by giving states government certain amount of money from the Paris Club Refund to use and offset backlog of pensions, salary and other entitlement of workers. According to [6], 23 states including Sokoto, Ekiti, Kogi, Bayelsa, Nasarawa, Oyo, Katsina, AkwaIbom, Edo, Ondo, Benue, Kwara, Plateau, Cross River, Enugu, Abia, Ebonyi, Taraba, Bauchi, Borno, Gombe, Yobe and Adamawa have not commenced the remittance of pension contributions or fund the accrued rights of the workers as at 2017. This means deprivation of workers retirement benefits and this can dampen their spirit to work effectively in the government MDAs where they are employed.

[8] observe that the income of civil servants is rarely adequate to enable them to fend for themselves in the pre-retirement era. Uncertainties associated with retirement are usually tortuous. The deplorable social conditions of retirees tend to generate pre-retirement anxiety among civil servants. The thought of facing life after retirement became problems that manifest in inefficiency of the workers According to [13], the non remittance of government counterpart funding made workers in Anambra State call for a total scrap of the Contributory Pension Scheme (CPS) to stop monthly pension deductions from workers' salaries. The Chairman of the Nigeria Labour Congress (NLC), Anambra State Chapter, Comr Jerry Nnubia, made a case for the cancellation of the scheme during the Workers' Day commemorated in Awka in 2014. The author noted that since 2014, when the contributory pension scheme was passed into law, the state government has continued to deduct the salaries of workers in the name of the scheme without remitting same and that of government counterpart contribution to the appropriate quarters. He demanded that payment of arrears of gratuity owed to pensioners who retired from local government service and from primary school from 2016 till date be made.

[26] claimed that pension debts in the public sector mount, in part, because of the failure of some state governments to provide their counterpart funds necessary to make up the amount provided by the federal government, in situations where the affected pensioners worked for both federal and state governments. As a rule, further release of money by the Federal Government to the State government can only happen on proven evidence that pension for the previous month has been settled. This seems to explain why a state would fail to collect federal government counterpart funds, for months, because the States affected could show no evidence of being up to date in payment of pensions. This has made most NLC in many states across Nigeria to embark on strike actions which reduces productivity of works in government MDAs.

In Ebonyi State, [2], Stated the NLC and TUC kicked against the Contributory pension scheme bill in 2017 because of the inability of the government to comply in the payment of its counterpart funds. They accused the State government of violating the provisions of the pension reform act by contributing 5% for the workers' pension and the workers contributing 8% and called on the government to go back to the drawing board. [27], added that the government of Ebonyi decided to go straight in deducting workers' salaries without following the due process which is also against the financial rules of this country. Hence the workers called on the state government to immediately hold on while the whole processes are completed and the bill be amended for government to contribute 10% while workers contribute 8%. Again this kind of situation dampens the tempo with which they work because they feel government refuses to complement their effort through full implementation of pension scheme.

[27], noted that Ebonyi State was equally among states in the federation that owed backlog of pension arrears to retired workers hence received the Federal Government Assistance from the Paris Club Refund to help pay off the debt. Also the inability of the Ebonyi State government to queue into contributory pension scheme was a sign of its unwillingness to accept the policy. The high level of corruption, associated with the previous pension and the present non-contributory pension administration in Nigeria, worsened the situation. It contributed to undue delays and denials of pensioner's rights which have consequences on the lives of retirees and civil servants and this ultimately reduces workers commitment to work.

CONCLUSION AND RECOMMENDATIONS

This study examined pension scheme administration and employee commitment in Ebonyi State Ministry of Power. As applicable to some states in the federation, it was discovered that contributory pension scheme which started in 2004 in Nigeria was not immediately implemented in Ebonyi State rather it started in 2017. However, the scheme was plagued by several challenges including the inability of the government to allow the workers to choose their own PFAs and lack of payment of its own counterpart fund by the government. These challenges affected the intent of the scheme and made workers to show some kind of disapproval to the scheme. Pension is good for workers. It help them after retirement to care for their health and that of their children, pay their children school fees, engage in farming and buy nutritious food which help in old ages. It is expected that government intention in making provision of pension scheme for workers will help if the challenges are addressed.

Based on the findings, the study therefore recommends that Contributory pension scheme should be sustained and spread across all agencies in Ebonyi State. This will boost workers morale at work knowing well that government cares for them through pension scheme. Workers should be allowed to choose their own PFAs as it will give them more confidence that their pension is in independent and safe hands unlike government who might be manipulating it to their own favored PFAs to use the workers fund for other purposes such as investment to make private profit. It is also very necessary that Government of Ebonyi State should make sure that they contribute their own counterpart fund to the pension scheme as this will make the workers to have enough funds take care of themselves and their families after retirement. Most importantly, Pension Fund Administrators found to be involved in mismanagement of the pension fund should be penalized and made to stop operation after surrendering pension fund to government. In this way corruption associated with pension fund administration will be minimized.

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