

THE EFFECTS OF IMPLEMENTATION OF RETIREMENT POLICIES IN THE PUBLIC SECTOR: A STUDY OF IBENO LOCAL GOVERNMENT AREA AKWA IBOM STATE

SYLVESTER N. OGBUEGHI (Ph.D)
Sylvester.ogbuewu@unn.edu.ng
Department of Social Science Education
University of Nigeria, Nsukka

&

ISAAC UGWU OKEKE
Department of Economics
University of Nigeria, Nsukka

Abstract

Over the years existing pension schemes in Nigeria were bedeviled by many effects; the most prominent of these effects included the inability to pay pension to retirees as and when due, and the huge pecuniary and non-pecuniary cost associated with the implementation and administration of the schemes in the country which evidently made them unsustainable, this led to the Pension Reform Scheme in the country. This research work focused on the effects of implementation of Retirement policies in the public sector, it took Ibeno Local Government Area of Akwa-Ibom State as its study. This project tends to examine the effects that hampers effective implementation of retirement policies in the public sector and make positive suggestions on how to eradicate them. The research design adopted was the survey method with an estimate of 110 staff and management of Ibeno Local Government Area. The instrument used for data collection is questionnaire. In analyzing the data collected, the researcher used mean scores method of data analysis. The analysis was represented in a tabular form and standard deviation was used as the statistical tool for testing the hypothesis. This paper recommended the use of a uniform pension scheme for both public and private sector, also strict regulation of the activities of pension fund Administrators and National Pension Commission to be established and charged with the responsibility of regulation, supervision and effective administration of all pension matters in Nigeria.

Keywords; Retirement policies, Pension, Public sector and Government.

Introduction

Retirement over the years has posed some great challenges to the retirees and the Nigerian Government as a whole. As a result of this there are two general views about retirement with joy and happiness or never wish to retire. A large number of people look forward to retirement with mixed feelings, some retirees look forward to retire with joy while others consider it as terminal evil. Retirement can be seen as the period of time in an employee employment life when he or she has satisfactorily served the organization the employ year of contract.

It is a period for planning for inactive days (Balogun, 2006). It is a period in an employee, employment life when his/her job because of age are asked to retire after spending specific period of time. Usually, employees serve for thirty-five years and get retired in the public sector or are retired at the retirement age of sixty-five years for both men and women. When an employee retires, he or she is supposed to receive a relative amount which may come in regular form (either monthly or quarterly). Sometimes, most pension schemes requires employees to contribute part of their earnings to pension fund from which they will later receive as pension; these are called contributory pension schemes. It usually employs the service of a pension fund administrator (PFA) to manage the funds that will eventually be used to pay the pension of employees.

Pension is very important to the retirees because he or she can earn a living from it in his or her old age. The Government being the biggest employer of labour has a major role to play in determining the standard of retirement policy in the country. Retirement can be defined as complete cessation from labour force

depending on pension or social security for income. It is a process of disengagement from work after the completion of stipulated conditions. Chilekez (2005), said that policy is a plan of action, statement of ideas etc proposed or adopted by government, political parties and business e.t.c. Dalang (2006) stated that retirement policy is systematic principle or approach of planning or a plan of action for the future that is adopted or proposed by parastatals from the beginning of one's work life. To Suleiman (2009) public sector refers to all organizations that exist as part of government machinery for implementing policy, decisions and delivery services that are of value to citizens.

Employees in Ibeno local Government public sector are being employed to implement and execute government (dos) in order to promote a good society for living, many after doing this have faced a great challenge in their lives because their benefits which is their right have not been given to them which would at least reduced the sufferings of Ibeno retirees making the issue to be beyond them; because these effects have greatly influenced the retirees in Ibeno local Government and Nigeria at large leading to some retirees death in the area and in the country.

STATEMENT OF THE PROBLEM

The nonpayment of gratuity and pension to retirees has become a recurrent phenomenon in Nigeria, since the attainment of political independence. This has seriously affected most of the public sector, these are people who have served their country at all levels and when they are retired, they stay for months without receiving their retirement benefits to enable them survive after their meritorious service to the nation; this leading to some retirees death and some losing it because of misapplication of some pension fund Administrations.

The retirees in Nigeria today are undergoIng great mysery due to the fact that government are refusig to pay to follow the retirement policies as stipulated in the constitution, The mapr problem of the pension fund administration in Nigeria was the non•payment or delay in the payment of pension and gratuity by the federal and state governments. For instance, the pension backlog was put at about N2 trillion as at December, 2005. In fact, pension fund admtnstratjon became a thorny issue with millions of retired Nigerian workers leang in abject poverty and they were often neglected and not property catered for after retirement. Sadly. retirees went through tough times and rigorous processes before they were eventually paid other pensions, gratuity and other retirement benefits. At one time the money to pay their benefits is not available; and at another time, the pension fund Administrators were not there to meet the reürees• needs.

Basically, the old scheme has been beset with alot of challenges and effects, besides the aforementioned, other problems were: demographic challenges and funding of outstanding penstions and gratuities, merging of service for the purpose of computing retirement benefits. This problems coupled with the administrative bottlenecks, bureaucracies, corrupt tendencies and inefficiencies of the civil service, and the economic downturn have resulted in eratic and the non-payment of terminal benefits as at when due, (Oriforoomo, 2006; Ezeaha, 2007, Abade, 2004) other problems were: gross abuse of pensioners and pension fund benefits which were politically motivated in some cases.

EFFECTS OF IMPLEMENTATION OF RETIREMENT POLICIES

The implementation of retirement policies in Nigeria has not been without its fair share of effects especially as it affects the Nigerians and Ibeno worker. Some of the issues are outline here.

a. Pension Contribution Ratio

This issue of pension contribution Ratio between the government and its employees also comes to the fore in discussing the effects of retirement policies implementation in the Nigerian public sector. It is unjustifiable and unacceptable that both the government and its employees should be contributing the same percentage for the employee's income as pension contributions. The Government introduced the contributions. The Government introduced the contributory pension scheme and its has the oversight function, therefore it should provide some cushion to the employee by contributing higher percentage than the employee.

b. Effects on Health

Health problems and poor job prospects prevent some people from working longer (Johnson 2007). Unless these peoples receive generous disability or unemployment benefits, many will struggle to get by before qualifying for retirement benefits, social networks, social status and so on life style changes are likely to affect the retirees state of health. This aspect of retirement often neglected when implementing policies which aim to raise the effective retirement age retirement has a lot of effects, it therefore hamper lot of effect on health outcomes, the welfare effects of policy changes may differ in crucial ways, firstly, the well being of

the growing number of elderly people is determined by policies regulating retirement to which many elderly people are exposed; secondly, health care spending depends on how retirement affects health, thirdly policies regulating retirement could widen or close health inequalities between the wealthy and the poor as the probably have a large impact on retirement decisions made by the elderly with sparse financial resources, it has been well established that poor health causes economic inactivity.

Furthermore, it exploits information on the dates of retirement and the diagnosis of chronic diseases are sometimes related to retirement. Delays in Payment of Meagre Gratuities and Pension The pensioners claimed that gratuities and pension were small and sufficient to purchase basic needs and maintain good standard of living they were not even paid on time; there is always delays in computations. Most often relevant papers for computation were declared missing and misplaced in the pension offices. In some cases, the entire files were not found, and so declared missing or misplaced.

The movement of the files even in the pension offices could not be traced. In the circumstances, it could take up to one year to retrieve the missing files and act upon them. These delays causes much problems, stresses and strains especially for the victims i.e. Pensioners who engage in several repeated journeys without fruitful results their meager saving efforts, time and other specific sacrifices were being wasted for nothing. In addition, their cumulative arrears were not paid to them. The usual response was that there was no money to pay. This type of administrative practices is cheating, exploitative, tantalizing, humiliating, intimidatory and corruptible.

Bribery/Financial Demand for Services Pensioners complained that for them to be served/attended to retrieve their "so called" mission files, papers and related documents in pension offices, they had to pay some illegal monies/bribes. Pensioners were intimidated and forced to give bribes. They gave bribes to the pension officers to receive services which they are paid to render to the public. These are illegal, deviant, criminal and corruptible behaviours and practice which are contrary to the defined norms in pension offices.

e. Risky and Distant Travels Pensioners stated that they had to travel to distant places to pension offices to collect the pensions to update their records and sign the pension registers. The journey are risky considering the harsh chargeable wealthier intensive sun, and heat, torrential rain with heavy floods, bad roads, with deep gullies in places. Some even collapsed on the way due to hunger thinking of this distant travels. The pensioner are old, weak and fragile and should not be stressed to death.

f. Over Crowded and Noisy Venues Pensioners stated that they are usually gathered and attended to, in open space under the hot sun or rain to collect pensions or sign the pension registers during screening exercise. Each screening exercise could last for three or more days because of over-crowding. The venue is usually Jam-packed and unhealthy. The pensioners who are unwell and could not cope with the situation often collapsed in the scene. The unhealthy condition of the venue and related negative effects are equally corruptible and against human rights. Chimereze, (2008).

g. Accessing Retirement Benefit ; There are some inherent effects in accessing retirement benefits under the C.P.S. First, the statutory retirement age is not quite clear from PRA 2014. For example, while the public sector statutory retirement age is either (60) sixty years or thirty-five years of service; whichever comes first, the retirement age varies between fifty five and sixty years in the private sector. The P.R.A. 2007 just stipulated that nobody should be entitled to make any withdrawal from their retirement savings account before attaining the age of fifty years as contained in section 3(1) of P.R.A. 2007.

The ambiguity about retirement age is very clear in section 3(2)(c) of PRA 2007 that stated explicitly that any employee who retires before the age of fifty years in accordance with the terms and conditions of his employment, shall be entitled to make withdrawals in accordance with section (4) of P.R.A. 2007. This suggest that the act recognizes that retirement age depends on the relative bargaining power of both the employee and .the employer, Sunday (2008).

There is also an effect posed by the inability of voluntary retirees who are not up to fifty years to access their retirement benefits. This effect is further compounded by the breakdown in informal social security system in Nigeria. This, this category of voluntary retirees may not have a dignified living standard until they are able to access their retirement saving account. There is equally the effect posed by general low income in Nigeria that translates into IOW balances in R.S.A. at retirement. This low income earners may not be able to take up to a minimum of 25% lumpsum from their R.S.A and still have R.S.A. balance that would give them guarantee of periodic payments, this would have to be addressed because all retirees should be entitled to dignified retirement life.

It is because of all these conditions that made Godswill Akpabio to announce after noticing the plight of retirees that made him to announce that all old people who have retired and other should be treated free in government hospitals.

HOW CAN THESE EFFECTS OF RETIREMENT POLICIES BE ELIMINATED

The implementation of the retirement policies in the Nigerian public sector has not been without effects as highlighted above. When these effects are mitigated, the retirement policies implementation will be successful. Measures to adopt in other to eliminate these effects are:

- a. Minimum Pension Guarantee The CPS should provide for a Minimum Pension Guarantee (MPG) as contained in section 7(1) of the pension reform Act 2008 (PRA 2008). This should be provision for all individuals who have contributed for some years but have not accumulated enough to have a minimum benefits, the government should provide the required assistance by topping up the members account with the required amount. Thus, the MPG can provide progressive transfers to those with less than complete contribution histories while taking income into account to avoid some leakages.
- b. The National Pension Commission (Pencom) as the apex regulatory agency of pension matters in Nigeria would have to come up with guidelines and regulations for the implementation of the MPG. The MPG can be seen as a variant of social security policy that ensures redistribution of resources. Pencom would have to design appropriate techniques for the determination of eligibility for the MPG apart from the required number of years of contribution. This is important in order to avoid retrogressive tendencies that could arise from a high income household benefiting from the minimum pension guarantee.
- c. The maximum number of years of contribution will have to be determined in view of the peculiarities of the Nigerian economy. As in Other jurisdictions, it is hereby recommended that stakeholders at all levels should fund the MPG. In this regard, it is further recommended that government should consider setting aside 1% of Its monthly wage ill for this purpose. These funds should be kept In a dedicated account with the central Bank of Nigeria and monitored by the National Pension Commission
- d. The eligibility criteria would have to be clearly spelt out order to avoid unqualified households from enjoying the MPG because MPG is a progressive social security programme that should benefit less privileged households
- e. The issue of ambiguity of retirement age would have to be clarified In this case, the minimum age of retirement for any condition of service should be explicitly specified. Secondly, the Issue of voluntary retirement and accessibility of RSA would have to be addressed, especially when the retired has a few years to meet the age requirement of 60 years as specified in the act.

The government would have to come up with policies to address low levels of income and hence low contribution ratios among certain categories of workers. Adeyemi, G. (2009).

Target beneficiaries should be involved at the formulation stage of Policy in order for them to have an input in what affects their is will also give them a sense of belonging and therefore a sense of commitment. Attention should be paid to both the manpower and financial resources which be needed to implement the retirement policies. There must be effective communication between the target beneficiaries (retirees) and the implementations of policy programmes.

- l. The culture of discontinuing a retirement policy once there is a change in government should be discouraged because even though government comes and goes, administration is continuous. There should be continuity in policy expert if the policy is found not to be useful to the people.

Provision should be put in place for adequate monitoring of retirement policies implementation, as poorly monitored policy implementation will only yield undesired results Adeyemi, G. (2009).

Government should up-grades and increase pension whenever wages and salaries of workers are increased. This would enable pensioners to have higher pensions, purchase their basic needs, and enjoy improved lifestyles at old age.

Government should bring pension offices closer to the people in local government areas with adequate facilities in place, such as canopies to shield the pensioners from heat of the sun and rain since they received services in open spaces. prompt and regular payment of gratuities and pensions are inevitable for their survival, to justify the key objective of the Pension Reform Act 2004, and to enable pensioners plan and manage their retirement benefits judiciously; and Adequate monitoring and supervision of pension officers on their duty-post are crucial. This would help to control all manner of delaying tactics used to facilitate bribery and corruption, and to apply all necessary "sticks and sanctions to stop it e.g. immediate termination of appointment/employment of any officers found corruptible. Blazina, E. (2004).

Pension Asset Custodians (PACs) and National Pension Commission (NPC).

To ensure an effective administration of pension matters in Ibeno Local Government and Nigeria at large the act should established a regulatory agency such as National Pension

commission e.t.c. to regulate attentively and supervised the scheme which is to make certain payment and remittance of contributions are made and retirees are paid when due and ensure safety of funds by issuing

guidelines for licensing approving regulating and keeping a tab on the investment behavior of P.F.A. A good retirement Benefit Bond Redemption fund should be established and maintained by Central Bank of Nigeria.

MERITS OF THE PUBLIC SECTOR PENSION SCHEME

The Nigeria public service pension scheme has the following merits.

- 1, Transferability of Years of Service: Years of service put in by a worker with a particular employer within the public service can be transferred to another employer within the same service, it automatically solves the problem of break in interrupted service rampant in the private sector. Portability of Benefit: Transfer of years of service goes along with the transfer of retirement benefits for such service. This means a worker who puts in years of service in many government organizations before retirement will end up drawing benefits based on the cumulative member of years he has put in. Guaranteed Benefits: Retirement Benefits are guaranteed in the
3. public service in the sense that the government and its agencies are perpetual entities.
- 4, Provision for Early Retirement: The scheme provides for officers retiring before reaching the mandatory retirement age of 60. Such officers are eligible to draw benefits as soon as they reach the age of 45 years of age.
5. Protection of Pension Rights: Pension due to workers in the public service are protected in that they are not to be assigned transferable or liable to be withheld, attached sequestrated or levied upon except for a debt owed to the government or the payment of alimony as ordered by the court of law. Generous benefits for top officers and social protection for survivors.
- 7' Flexible Benefits Payment System: The public service pension Scheme provides for the payment of benefits to retirees and their

DATA PRESENTATION AND ANALYSIS

Research Question 1

What major effects inhibit the effective implementation of retirement policies in the public sector of Ibenno Local Government Area, Ibeno Data collected in respect of the research question was analyzed descriptively and the findings reported in the table below:

Table 1: Mean ratings of Personnel staff and retirees on the major effects that inhibits the effective implementation sector of retirement policies in the public sector of Ibeno.

1		Staff Mean			Retires		
2			SD	Decision	Mean	SD	Decision

	Poor record management and documentation process	3M2		Accepted	311	078	
	Outright corruption and embezzlement of funds	276					Accepted
	Pension contribution ratio			Accepted	305	076	Accepted
3.		302	076	Accepted	293	070	Accepted
4.	poor supervision funds administrators	2.92	0.66	Rejected	209	052	Rejected
5.	Insufficient funds for settlement of pensioners	226	072	Accepted	278	069	Accepted
6.	Delay in the remittance of fund for a ment	274	069	Accepted	302	076	Accepted
7.	Inadequate information	2.82	0.71	Accepted	267	067	Accepted
8.	Some PFAs are weak, inefficient cumbersome and lack transparency in their activities Non	2.76	069	Accepted	3M2	078	Accepted
9.		3.02	0.76	Accepted	2.67	067	Accepted

Table one above shows the mean rating of personnel staff and retirees on the major effects that inhibit the effective implementation of retirement policies in Ibeno Local Government public sector, Ibeno, The data on the table indicate that item 4 under personnel staff and retirees have the mean of 2.22 and 2.09 below the criterion mean of 2.50 was rejected as a major effects that inhibits the effective implementation of retirement police in the public sector. Whereas other items have the criterion means

above 2.50 and were therefore accepted as the major effects that inhibit the effective implementation of retirement policies in the public sector.

Research Question 2

Is there any difference in the opinions of personnel staff in Ibeno local Government and those of retirees on the major effects that hampers the effective implementation of retirement policies in the public sector of Ibeno.

Apart from item 4 under personnel staff and retirees that have the mean of 2.22 and 2.09 which was below the criterion mean of 2.50 and was rejected as a major effects that inhibits the effective implementation of retirement policies in Ibeno Local Government Ibeno, other items have the criterion mean above 2.50 and were therefore accepted as the major effects that inhibits the effective implementation of retirement policies in Ibeno Local Government Area, Ibeno by both respondents. This is a strong indication that there is no difference in the opinion of the personnel staff of the Ibeno Local Government Area, Ibeno. How can these effect be eliminated data collected in respect of the research question was analyzed descriptively and the finding reported in the table below.

SIN	Item	Personnel Staff			Retires		
		Mean	SD	Decision	Mean	SD	Decision
1	There should be an adequate record management and documentation processes	3.22	0.81	Accepted	3.38	0.94	Accepted
2 3.	pension funds administrators should device a means of fishing out employees who falsify their age Government should check outright mate corruption and embezzlement of funds There should be adequate flow of information	2.04	0.51	Accepted	2.02	0.50	Accepted
		3.44			3.72		
				Accepted		0.93	Accepted
		3.54	0.89	Rejected	3.72	0.93	Accepted
4.							

Testing hypotheses

There is no difference in the options of personnel staff of Ibeno Local Government Area and the retirees on the major effects that hampers smooth Implementation of retirement policies in the Ibeno Local Government Area

Table 3: Summary of E-test on the difference between the mean responses of personnel staff and retirees on their options about the major effects that hampers smooth Implementation of policies in Ibeno Local Government Area

0.07 The table above shows the calculated value of 0.07 at 548 degree of freedom and at 0.05 level of significant. Since the calculated value of 0.07 is less than the table value of 1.96 the null hypothesis (Ho) is accepted and the alternative hypothesis (H) is rejected. Therefore, there is no difference in the opinions of personnel staff and the retirees on the major effects that hampers the smooth implementation of retirement policies In Ibeno Local Government Area.

COMPUTATION OF RELIABILITY SCORE USING SPLIT - HALF METHOD

TABLE A

x		x		XY
28	26	784	676	728
28	29	784	784	784
34	29	1156	1156	1088
33	31	1039	961	1023
28	28	784	784	784
34	29	1156	841	986
28	26	784	676	728
33	31	1039	961	1023
310	296	9674	8836	9218

$$10 \times 9218 - 310 \times 296$$

Formula Is: $r = \frac{10 \times 9218 - 310 \times 296}{\sqrt{(10 \times 9674 - 310 \times 296) (10 \times 8836 - 310 \times 296)}}$

$$r = \frac{92180 - 91760}{\sqrt{(96740 - 91000) (88360 - 87616)}}$$

$$\frac{420}{\sqrt{5740 \times 7744}}$$

690

$$r = 0.60$$

TABLE B

				XY
25	28	625	784	700
27	26	729	676	782
27	25	729	625	675
26	26	676	676	676
26	27	676	729	702
27	26	729	676	702
28	24	784	576	672
27	25	729	625	675
26	24	784	576	672
267	258	7137	6672	6878

676	729	702
-----	-----	-----

$$r = \frac{68780 - 68886}{\sqrt{\frac{106}{12636} \cdot \frac{106}{6564}}} = 1.124$$

$$r = 0.94$$

Scores	
	0.60
Cluster A	

	1.	94
Cluster B	1.	54
	0 77	

FINDINGS

The results of this research work study shows that both workers in Ibeno and all the retirees of the public sector accepted that poor record management and documentation process by the pension fund administrator / pension board was one of the effects that inhibits the effective implementation of retirement policies in Ibeno Local Government. Both workers in Ibeno Local Government and its retirees of the public sector accepted poor supervision of pension fund administrator (PFA) as one of the effects that inhibit the effective implementation of retirement policies in Ibeno Local Government.

The research questions and the hypothesis were summarized in order which they appear in the study, specifically the discussion was organized under the following sub-headings:

- Major effects that inhibits the effective implementation of retirement policies in Ibeno Local Government public sector.
- Any difference in the opinions of the personnel department staff of Ibeno Local Government and those of retirees on the major problems that hamper the effective implementation of retirement policies in Ibeno Local Government Area.

How These Effects can be Eliminated. The result of research question disclosed that both the personnel staff of Ibeno and retirees of Ibeno accepted that adequate record management and documentation and also the elimination of corruption will help to eliminate and eradicate retirement policies implementation effects in Ibeno. Both respondents rejected the devise of a means to find out employees who falsify their age as a one of the ways these effects can be eliminated. They also rejected the fact that supervision of pension fund administrators activities will contribute to elimination of these effects.

However, other views accepted by both respondents as ways of eliminating the effects that hamper the effective implementation of retirement policies in Ibeno. Ibeno were checking outright corruption and embezzlement by the government, adequate flow of information remitting fund at an appropriate time, and there should be full compliance in the provision of the pension reform Act 2004 both in public and private sector. The result of null hypothesis one indicates that there is no difference in the opinions of personnel staff and the retirees on the major effects that hampers smooth implementation of retirement policies in Ibeno. In other words, the view of both respondents corresponded.

RECOMMENDATION

On the basis of the findings for this research study, the following recommendations had been made by the researcher on the present study.

Pension commission should also ensure effective monitoring of all players and adequate sanction of erring operators be effected and must have a good coverage of all stakeholders.

Relevant legal framework should be put in place by federal government such as setting up an independent central data management authority. And a basic registration system.

The pension commission should provide an enabling environment for smooth implementation of the new pension Act/retirement policies by validating service records in federal and state civil service military and paramilitary.

Government should check meant outright corruption and embezzlement of funds and adequate records keeping by concentrating on regulatory function and ensuring compliance of all stakeholders.

CONCLUSION

Indeed, many factors have bedeviled the successful implementation of retirement policies in the Nigerian public sector. It is therefore pertinent to note these effects and sort out solutions of them. There is an urgent need to address this situation as it has adversely affected the retirees in all ramifications. The researcher has strived to identify these effects and had made some suggestion in this study, in which if adopted by the government and other higher authorities key player in the public sector, Ibeno Local Government and Nigeria at large, will help to eliminate and eradicate these diverse effects that depends the smooth implementation of retirement policies in the public sector Blake, D. (2009).

The pension reform act 2004 is an instrument whose success depends on the sincerity and commitment of all stakeholders. All the Stakeholders in this context means the employers, employees the PFA, and the PFCs, the transition arrangement committees, the PENCOM. One of the most important ways of ensuring the success

References

- Adamolekun, L. (2002). "Public Administration in Africa, Main Issues and Selected Country Studies Spectrum Books Ltd, Ibadan.
- Aroh, E.C. (2002). "Statistics for Administration" 159 Upper Chime Avenue New Haven, Enugu, Afrikalink Books with Cecta Nig. Ltd.
- Chilekezi, B. (2005). Outlined of the Reformed Pension Schemes in Nigeria, Lagos International Training and Educational Services.
- Dalang, L D. (2006). "Investment and Risk Management Under the New Pension Scheme". Sigma Vauchu Sterling Pension Scheme, Abuja.
- Emma, I. et al (2004). Annals of Government and Public Sector Accounting: Rex Charles and Patrick Ltd Nimo.
- Nwachukwu, L. et al (2011). Readings on the Nigerian Public Service, Book Print Educational Ltd, 71B Old Mkt Rd, Onitsha.
- Ogoegbunam F. (2006). Pension Guidelines and Administration in Nigeria. Micro Printing Press Awka.
- Orjih, J. (1999). "Business Research Methodology" Meteson Publicity Co. Enugu, Nigeria.
- PRESENTED PAPERS**
- Ahmed, M.K. (2006). The Contributory Pension Scheme Institution and Legal Framework, A Paper Presented at the Certified Institute of Nigeria's Membership Compulsory Continuous professional Education Held at Abuja.
- Balogun, A. (2006). Understanding the New Pension Reform Act 2004, Presented at the Institute of Nigeria's Membership Compulsory Continuous Professionals Education Held at Abuja.