

Full Length Research Paper

Lecturers' perception of contributory pension scheme implementation and job commitment in South-South Nigerian Universities

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This study investigated lecturers' perception of contributory pension scheme implementation and job commitment in South-South Nigerian universities. To guide the study, two research questions and one hypothesis were raised. A descriptive survey research that adopted correlational design. The population of the study was all the lecturers in the six federal universities in South-South Nigeria. The sample consisted of 579 lecturers in four selected universities established before the introduction of Contributory Pension Scheme. A multistage stratified random sampling was used in selecting the sample size of the study. Two research questionnaires were used for data collection, "Contributory pension scheme implementation Questionnaire (CPSIQ)" and "University Lecturers' Job Commitment Questionnaire (ULJCQ)". The reliability of the questionnaires were determined using Cronbach alpha statistics with values of 0.96 for CPSIQ and 0.83 for ULJCQ respectively. The data collected were collated and analyzed with Mean (\bar{x}) and standard deviation to answer the research questions while the Pearson Product Moment Correlation Statistic was used to test the hypothesis at 0.05 level of significance. The study revealed that the level of contributory pension scheme implementation as perceived by lecturers in South-South Nigerian Universities was low. It also revealed that the level of Job Commitment of University Lecturers in South-South Nigerian Universities was low; and that there was a significant relationship between Contributory Pension Implementation and Lecturers' Job Commitment in South-South Nigerian Universities. The study therefore, recommended among others that government and university management should address the concerns of lecturers about the implementation of Contributory Pension Scheme in Nigerian Universities by ensuring prompt and regular remittance of deductions to lecturers' Retirement Savings Accounts (RSA) so as to create confidence.

Key words: Contributory Pension Scheme, implementation, job commitment.

INTRODUCTION

Pension scheme is designed to ensure that a periodic payment is granted to an employee for services rendered based on contractual legal enforceable agreement by an

employer at the agreed time. It encourages employees to be more committed in the pursuit of the organisational goals with the hope that there will be a reward after years

of active service. Historically, pension in Nigeria can be traced to a prolonged struggle between employees and employers. The agitation of workers brought about the privilege of receiving gratuity and pension in Nigeria when the colonial government first legislated on pension for public servants in 1951. The Nigerian workers and university employees have therefore experienced various pension administration, schemes and regimes. The first pension legislation in Nigeria was that of the British colonial administration in 1951 known as the Pension ordinance. It was followed by the National Provident Fund of 1961 which was established by an Act of Parliament. There was the Pension Act of 1979 and the Armed Forces Pension Act No. 103 of 1979 enacted retrospectively to take effect from 1974. The Nigeria Social Insurance Trust Fund (NSITF) was also established in 1993 to provide social security for both government and private sector employees.

The inability of government to fund and manage these pension provisions and ineffective monitoring of private sector pension schemes probably, gave birth to the Contributory Pension Scheme. The Contributory Pension Scheme was also introduced because of inherent challenges such as poor budgetary allocation in the defined benefit scheme by government in different parts of the world. Contributory Pension Scheme is a fully funded initiative that generates adequate funds through certain percentage of contributions from monthly earnings by both employer and employees through a form of savings. The Nigeria contributory pension policy was passed into law in June, 2004. It created a platform for the employers and employees to contribute into a savings account geared towards the retirement of the employee. The Act establishing the scheme was amended by the National Assembly in June 2014 and is now known as the 'Contributory Pension Reform Act of 2014'. The objectives of the Contributory Pension Scheme is to ensure a uniform set of rules, regulations and standard for the administration and payment of retirement benefits to public service and private sectors employees in Nigeria. It is to ensure that every person who worked either in public service or the private sector receives his retirement benefits as at when due. It is also aimed at assisting improvident individuals to save in order to cater for their old age.

The Contributory Pension Scheme covers the private sector with five or more employees. It replaced the pay-as-you-go or Defined Benefit Pension Scheme (DBPS). The Pension Reform Act of 2014 stipulates that the employer (in the case of Government) will contribute ten percent (10%) while the employee will contribute eight

percent (8%) of monthly earnings which include basic salary, housing and transportation. The Act made provisions to ensure that an employer is obliged to deduct and remit contributions to a Pension Fund Custodian (PFC) within 7 days from the day the employee is paid his or her salary.

The pension fund custodians are licensed financial institutions that are allowed by the Act to keep pension savings. The PFC should notify the Pension Fund Administrator (PFA) within 24 h of any receipt of contributions. The Pension Fund Administrators are institutions approved or licensed by the National Pension Commission to manage and invest pension savings for employees. They have direct dealings with the pension fund custodians. Employees are also entitled to make voluntary contributions into their retirement savings account opened with a pension fund administrator of their choice. An individual's account once opened remains a personal account of the individual throughout his/her life time. The individual may change employers or Pension Fund Administrator (PFA) but the account remains in personal name in perpetuity.

The employees are allowed to change PFA and transfer retirement savings account to another PFA not more than once in a year through the transfer window of the National Pension Commission. Usually, the employee will not have access to the Retirement Savings Account (RSA) and would also not have any direct dealing with the custodian except through the PFA. The Act also provides that no person shall be entitled to withdraw from the RSA until the person attains the age of 50 years or upon retirement thereafter. By the provision of the Act, an employee whose retirement before the age of 50 years is as a result of the terms and conditions of his/her employment may request to withdraw a lump sum of money not more than 25% of the amount standing to the individuals credit and can only do so within 6 months of retirement, if the individual does not secure a new job. A holder of a RSA upon retirement shall take a lump sum from the retirement savings account provided that the balance standing in credit will be sufficient to procure an annuity or fund programmed withdrawal at retirement. The Act made provision for a programme of monthly or quarterly withdrawals to be calculated on the basis of an expected life span or to cover an annuity for life purchased from a life assurance company (Pension Reform Act, 2014).

It is a general belief that the Contributory Pension Scheme was initiated to put an end to abject poverty which many retired employees experience as a result of the failure of government to honour its pension

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obligations. It is also good to note that before now, it was a common sight seeing public officials shedding tears at public functions because of non-payment of their pensions. The Contributory Pension Scheme was introduced to put to an end this fear, crisis and issues of inability of government to fund pension benefits of retired employees. Many workers appreciate the provisions of the scheme since it involves regular preparation for their retirement.

Laudable as the scheme is, the implementation seems very poor and perceived to be unsatisfactory by many employees including the university lecturers. The employees from various sectors and specifically those in the university system have different perception about the implementation of this pension scheme. For instance, there are situations where pensioners complain about their inability to access their retirement benefits as at when due. The African Independent Television (AIT) aired a documentary on the 7th September, 2018 where retirees under the scheme protested and lamented their inability to receive their monthly retirement benefits. In the same way, Channels Television reported on Thursday, 9th September, 2018 that retired employees in Rivers State expressed their dissatisfaction with the administration of the Contributory Pension Scheme in the state. In that report, it was revealed that the scheme had a total of 8.41 million contributors as at December 2017.

The university lecturers are keen observers of these protests, reports and complaints on the poor implementation of this scheme. They sometimes interact with retired colleagues and also observe the hardship they go through as a result of their inability to access retirement benefits. These lecturers might have therefore developed a feeling of uncertainty about their economic conditions after retirement coupled with the inconsistent government policies on pension.

The Nigeria Labour Congress (NLC) had warned at different occasions that the sustainability of Contributory Pension Scheme (CPS) is under threat and that the payment of retirement benefits in Nigeria has become a nightmare. There is a general opinion that pensioners on the scheme are facing a lot of problems to access their funds. The default in pension remittances by government is impacting negatively on the implementation of the scheme in the universities in Nigeria. The Federal Government and many State Governments have been defaulting and have not kept to their own obligation of ensuring regular remittance to the employees' retirement savings account (RSA).

There are negative comments on its implementation as it concerns lump sum which now serves as gratuity to retired employees. It seems many are not happy with the way and manner the lump sum is paid. Some have complained that the payment of lump sum is not adequate and that they would prefer a better package as gratuity

when they retire. Others have also perceived delay in the payment of the lump sum after retirement. Some have argued that the provision to pay only 25% of total contribution as lump sum to retirees is not in favour of the beneficiaries. It also appears that the pre-retirement workshop for intending retirees is not properly carried out to prepare intending retirees for retirement and inform them of the processes involved. Many lecturers are not aware of the details and implementation process of the scheme. The difficulty in accessing monthly payment as pension by lecturers who are no longer in the university system is so obvious to the general public. These issues and the perceived challenges may have created uncertainty in the minds of those in active service.

Many lecturers in the universities have complained about the uncertainty of their pension savings. The Academic Staff Union of Nigerian Universities (ASUU) in recent time has expressed fear on the implementation of the Contributory Pension Scheme in the universities. The union has alleged that retired members are not able to access their entitlements. The few that have been able to do so according to report get paid after two years post retirement (ASUU, 2017). This is one of the reservations lecturers have about the capacity of management to effectively implement the scheme. These reservations and fears might influence job commitment of lecturers who are still in active service in the university system. Meanwhile, university lecturers are specifically employed to perform the job of teaching, research and community service. These functions can be performed better if their commitment is high with due consideration to other factors that limit job performance. The willingness of an individual to be involved in everyday activities of the organisation could be referred to as job commitment. It can also be seen as the regularity at work, attendance at meetings, promptness in discharging assigned duties and responsibilities towards achieving set objectives. It is how an individual brings energy and initiative to everyday job. Job commitment is the exercise of true loyalty toward one's organisation. It represents the extent to which an employee develops an attachment and a feeling of allegiance to his job. It is also the extent to which work related activities expected from employees are performed and how well those activities are executed by them. It could be seen as the degree to which an individual executes his or her roles in an institution with reference to certain specified standard set by the institution. The three characteristics of commitment include: employee' belief in and acceptance of the job goals and values; willingness to exert dedicated efforts as a result of his job; strong desire to maintain role performance membership in the organization (Mowday et al., 1992). Job commitment of the university lecturers can therefore be measured in terms of willingness to accept responsibilities, effectiveness and efficiency on the job, willingness to

accept corrections, punctuality to lectures, submission of course outlines, willingness to supervise students for project, attendance and contributions in committee meetings, promptness in preparing students examination results, willingness to carry out student's advisory and mentoring role, research publications and number of community development activities.

There are serious concerns about the level of job commitment of Nigeria university lecturers in recent time. A close look at the attitude of some lecturers in the university system today will reveal lack of commitment and serious bitterness in the performance of their jobs. The willingness to accept responsibilities of teaching and submitting students' examination scores, course outlines as at when due is no longer common. Lecturers appear not to be punctual to classes, while students are often seen seated in lecture halls waiting for their lecturers for a long time even after the scheduled time. It seems not an offence for lecturers to miss their classes or come late to class. The compilation and submission of students' examination scores appears an insurmountable task in the universities today. Meanwhile, some students are often seen complaining of inadequate attention from their supervisors. It takes months before feedbacks and corrections made are returned to supervisees. The ones who regularly get this required attention and guide from their supervisors are considered lucky and favoured.

The concept of in-loco-parentis is fast eluding the Nigeria university system. Lecturers are no longer willing to counsel and mentor students towards academic accomplishments. Many course advisers are not readily available to perform such jobs. Many students are seen making mistakes in the process of registering their courses and other academic activities on campus. Some of these mistakes would have been avoided with the assistance of a course adviser.

The universities are unique institutions that make decisions through the committee system. However, the non-availability of lecturers to function in these committees is seriously limiting the quality of decisions and policies in the university system. It is usually difficult for most committees to meet because of different reasons from the supposed members. The implementation of reward policies especially the pension policies may have a way of increasing the commitment of employees. The observed and reported sufferings of pensioners in Nigeria today have further declined the expected commitment of university lecturers. When organizational programmes are not well implemented, especially policies that have to do with rewards, salaries and pensions, it can result to increased conflict, absenteeism, lateness, tendency of looking for alternative source of income, excessive job turnover which in returns end up in employees poor job commitment. Pension provides an employee a level of economic benefit when he or she retires from

employment. Negative perception about rewards and pensions among employees in the university system could lead to poor job commitment.

This study is hinged on the Self-actualization Theory as contained in Maslow's hierarchy of needs (1943). Accordingly, it can be described as the complete realization of one's potential as manifest in peak experiences which involve the full development of one's abilities and appreciation for life. However, Goldstein (1940) and Maslow (1943) are three individuals who have contributed immensely to the understanding of the concept of self-actualization. Although the present day understanding of self-actualization tends to be more aligned with the view of Maslow (1940) viewed self-actualization as the ultimate goal of every organism, and refers to man's desire for self-fulfillment, and the propensity of an individual to become actualized in his potential. He contended that each human being, plant and animal has an inborn goal to actualize itself as it is. Goldstein (1940) pointed out that organisms, therefore behave in accordance with this overarching motivation. While Rogers (1951) described self-actualization the continuous lifelong process whereby an individual's self-concept is maintained and enhanced via reflection and the reinterpretation of various experiences which enable the individual to recover, change and develop (Rogers, 1951). The relevance of this theory to this study is that lecturers in their active stage or career path hoped to get better package as retirement benefit to be self-fulfilled and happy for their meritorious service to the universities. Many would put in their best and even contribute voluntarily with the hope of earning good benefit at retirement. Efficient and effective pension management system can be a tool for creating and maintaining an environment for the high level job commitment from the university lecturers (Ahmed et al., 2016). This is because it assures them of life after retirement. Efforts must be made to give them that hope of a reasonable income at retirement which will increase their level of job commitment while in active service.

Hence, many workers unions, particularly the Academic Staff Union of Universities (ASUU), have to negotiate workable pension schemes in the university system. ASUU as a trade union posits that the academia represents the critical mass of scholars in the society with the potential for transforming and therefore deserves a rewarding pension package on retirement. Consequently, the intention of this study is to investigate the views of university lecturers about the implementation of the Contributory Pension Scheme and its influence on their job commitment.

Understanding the problem

It has been observed that management of pension

schemes in Nigeria is confronted with numerous problems. The observed protests from various media houses on the alleged poor implementation of the Contributory Pension Schemes are perhaps the worries of those in active service. The Contributory Pension Scheme (CPS) which was introduced to address the long existed crisis of retirement benefits in the country seems to have done little or nothing to improve the situation. It has also been alleged that the lecturers who retired under the Contributory Pension Scheme (CPS) do not get their retirement benefits after two years of retirement. As a result, many lecturers in active service seem to have developed fears and are skeptical whether their pensions will be paid at retirement. Could this fear have any influence on their job commitment in the university system? From personal observation as a university employee, many workers particularly the university lecturers seem to do their jobs with little commitment. It is a common characteristic in many Nigeria universities to see lecturers come to class only when they want to. Even when they do, they come late. Prompt submission of students' examination scores is no longer common, mentoring and course advising is not carried with a sense of duty but like a thing of favour. Interactions with some lecturers show that the misgivings lecturers have about contributory pension scheme implementation is what decimated their commitment to job performance. For instance, lecturers are seen teaching in other institutions while still in active service in a public university, engaging in other businesses to make more money in their active age, because there seem to be no happiness in retirement as a result of mismanagement of pension schemes. Could it be possible that the seemingly poor implementation of Contributory Pension Scheme is responsible for the observed poor job commitment among university lecturers? Could it also be that the implementation of pension scheme has a relationship with job commitment level in south-south Nigeria universities?

It was therefore the intention of this study to investigate whether, the perception of lecturers as regards contributory pension scheme implementation have any influence on their job commitment in the university system.

Research questions

Two research questions and one hypothesis were raised to guide the study:

1) What is the lecturers' perceived level of contributory pension scheme implementation in the South-south Nigerian universities?

2) What is the level of lecturers' job commitment in South-south Nigerian universities?

Hypothesis

H₀₁: There is no significant relationship between the lecturers' positive perception of contributory pension scheme implementation and their job commitment in South-south Nigeria Universities.

METHODOLOGY

The study was a descriptive survey research that adopted correlational design. The design was considered appropriate because the researcher would observe, describe and investigate the relationship between lecturer's perception of contributory pension scheme implementation and job commitment in South-south Nigerian universities. The population of the study was all the 6465 lecturers with tenured appointment in the six (6) federal universities in South-South, Nigeria. A multistage stratified random sampling was used to select four (4) Federal Universities in Akwa Ibom State, Cross Rivers, Edo and Rivers States (University of Uyo, University of Calabar, University of Benin and University of Port Harcourt). The selected universities have a total of five thousand seven hundred and ninety two (5792) lecturers. From the selected universities, a total of five hundred and seventy nine (579) representing ten percent (10%) of the lecturers were randomly selected and ensured that all categories of lecturers were included in the study sample

Two (2) research instruments were used to collect data for the study. The first questionnaire titled: "Contributory pension scheme implementation Questionnaire (CPSIQ), has two (2) sections, A, and B. Section "A" dealt with demographic information such as name of institution, department, age, gender, work experience, academic status, area of specialization and marital status. Section B contains 24 items to assess the extent to which lecturers perceive the implementation of Contributory Pension Scheme on a 4-point Likert type rating scale coded as VH, H, L and VL. This questionnaire was administered on the lecturers as respondents. Similarly, the second questionnaire titled: "University Lecturers Job Commitment Questionnaire (ULJQC)" has section A and B. Section "A" contains demographic information such as name of institution, department, age, sex, experience, career status, area of specialization and marital status, while section "B" contains 24 items on the indices of job commitment on a 4-point Likert type rating scale coded as very high (VH), high (H), low (L) and very low (VL). The Heads of Departments were requested to assess lecturer's job commitment. Three (3) experts in the Department of Educational Management, Faculty of Education University of Benin carried out face and content validity of the questionnaires (CPSIQ and ULJQC). These experts scrutinized the arrangement and formulation of the questionnaires using (Face Validity), ensured that the research questions and the hypothesis were adequately covered and that none was overloaded at the expense of other (Content Validity).

To ensure internal consistency of the items, a pilot study was conducted on 20 respondents each from the university not used in the study. The Cronbach alpha reliability test was carried out and the result reliability indicated coefficient of 0.96 and 0.83 for CPSIQ and ULJQC respectively, were obtained indicating that the test

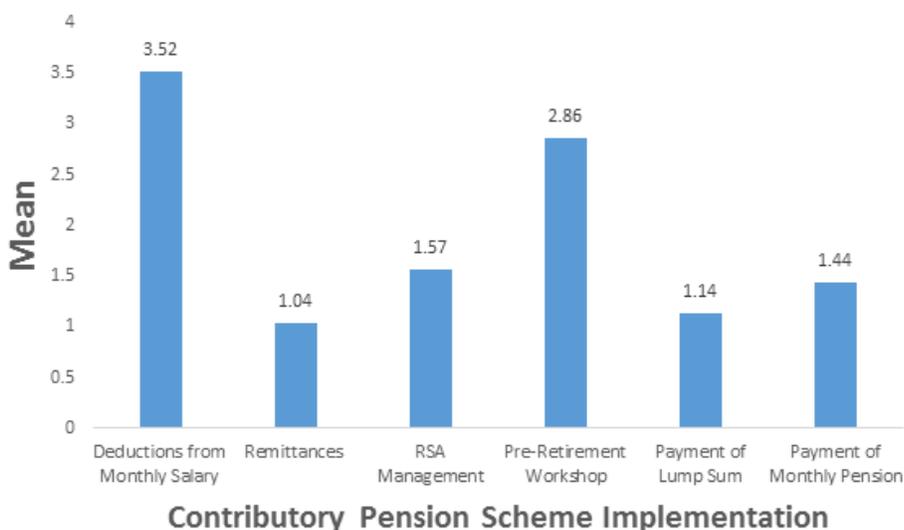


Figure 1. Bar chart showing the level of contributory pension scheme implementation.

instruments were reliable. The pilot study also offered the researcher the opportunity to assess the techniques of questionnaire administration, adequacy of questionnaire items and revealed the feasibility, consistency and any other problem that might arise during the study.

The questionnaire titled "Lecturers' Perception of contributory pension scheme implementation (CPSIQ) was administered to lecturers in the sampled universities. The lecturers were traced to their offices and board meetings, encouraged to respond to the questionnaire items. The second questionnaire titled: "University Lecturers' Job Commitment Questionnaire (ULJCQ) was administered on Heads of Departments (HODs) after coding to ensuring linking it with the response of lecturers on implementation. They were also encouraged to respond to the questionnaire items. The administration of instruments was carried out by the researcher and (6) trained research assistants and it lasted for six (6) weeks (2018/2019 academic session). Data collected to answer the research questions were descriptively analyzed with mean and standard deviation. A theoretical mean of 2.50 was set in line with the rating scale to reach decision. Thus, where the calculated mean was greater than the critical mean, contributory pension scheme implementation or lecturers' job commitment was said to be low. Where the calculated mean is greater than the theoretical mean, contributory pension scheme implementation and job commitment is said to be high. The hypothesis was tested with Pearson r-statistic at 0.05 level of significance. Tables and figures were used to present and illustrate results.

PRESENTATION OF RESULTS

Research Question 1. What is the lecturers' perceived level of contributory pension scheme implementation in the South-south Nigerian universities?

To answer research question 1, the indices of contributory

pension scheme implementations was assessed on a 4-point rating scale by the university lecturers. Their responses were descriptively analyzed and result presented in Table 1.

According to the data in Table 1, the level of contributory pension scheme implementation in South-South Nigerian universities is low (1.93). Analysis according to indices of implementation shows that implementation is high only in deductions from monthly salary (3.52) and pre-retirement workshop (2.86). Implementation is lowest in remittances into RSA (1.04), followed by payment of lump-sum (1.14). The payment of monthly pension is also low (1.44). The result is illustrated with Figure 1.

Research Question 2: What is the level of lecturers' job commitment in south-south Nigerian Universities?

To answer research question 2, the level of job commitment of university lecturers in South-South Nigerian universities was assessed by Heads of Departments of sampled universities on a 4-point rating scale. The indices of job commitment as assessed by Heads of Department were descriptively analyzed and results presented in Table 2.

According to the data in Table 2, the level of job commitment of university lecturers in South-south Nigerian universities is low with a mean score of (1.55). Analysis according to the indices of job commitment shows that preparation of course outline is lowest with a mean score of (1.53). This was closely followed by course advisorship (1.58), Students project supervision

Table 1. Mean analysis of the level of contributory pension scheme implementation.

Contributory pension scheme implementation	Score	Mean (\bar{x})	Standard deviation	Remarks
Deductions from monthly salary	1633	3.52	0.617	High
Remittances into RSA	483	1.04	0.367	Low
RSA management	727	1.57	0.783	Low
Pre-retirement workshop	1327	2.86	0.357	High
Payment of lump sum	529	1.14	0.490	Low
Payment of monthly pension	670	1.44	0.514	Low
Total average	895	1.93	0.500	Low

Critical/Theoretical Mean = 2.50, N = 464

Table 2. Mean analysis of university lecturers' level of job commitment in South-South Nigerian universities.

Indices of job commitment	Score	Mean (\bar{x})	Standard deviation	Remark
Teaching of assigned courses	834	1.80	0.721	Low
Preparation of course outline	712	1.53	0.633	Low
Marking and grading of results	990	2.13	0.565	Low
Course advisorship	732	1.58	0.662	Low
Students project supervision	775	1.67	0.703	Low
Attendance at department board meetings	938	2.02	0.509	Low
Total average	830	1.55	0.607	Low

Critical/Theoretical Mean = 2.50, N = 464.

(1.67), and teaching of assigned courses (1.80). Although, the marking and grading of results scored the highest (2.13) while attendance at departmental board meetings scored (2.02). The result is illustrated with Figure 2.

Ho₁: There is no significant relationship between lecturers' perception of contributory pension scheme implementation and their job commitment in South-south Nigeria Universities

The hypothesis was tested using the Pearson product moment correlation statistics at 0.05 alpha level of significance. The data analysis is presented in Table 3.

The data in Table 3 shows the Pearson r value of (0.279) with a p value of (0.000) at an alpha level of 0.05. The p value of (0.000) is less than the alpha value of (0.05). Thus, the hypothesis which states that there is no significant relationship between lecturers' perception of contributory pension scheme implementation and job commitment in South-South Nigeria universities is rejected. The analysis therefore confirms that a significant relationship exists between the level of contributory pension scheme implementation and university lecturers' job commitment. This means that as the contributory pension scheme implementation improves lecturers' level

of job commitment will also improve.

DISCUSSION

Contributory pension scheme implementation in Nigerian universities

The study, in general, revealed a perceived low level of contributory pension scheme implementation in South-south Nigerian Universities. The indices of implementation were revealed to be low in remittances into Retirement Savings Account (RSA), payment of lump sum and payment of monthly pensions to retirees. However, the indices of implementation was high in the areas of deductions from lecturers' monthly salaries and ensuring that potential retirees were made to attend pre-retirement workshop. Therefore, the study discovered that most of the indices designed to ensure proper implementation were not carried out. Consequently, this means that the problems identified by Boyo (2014) that are associated with management of pension schemes in Nigeria before the introduction of Contributory Pension Scheme in 2004 still exist.

The findings of this study correlates with the findings of

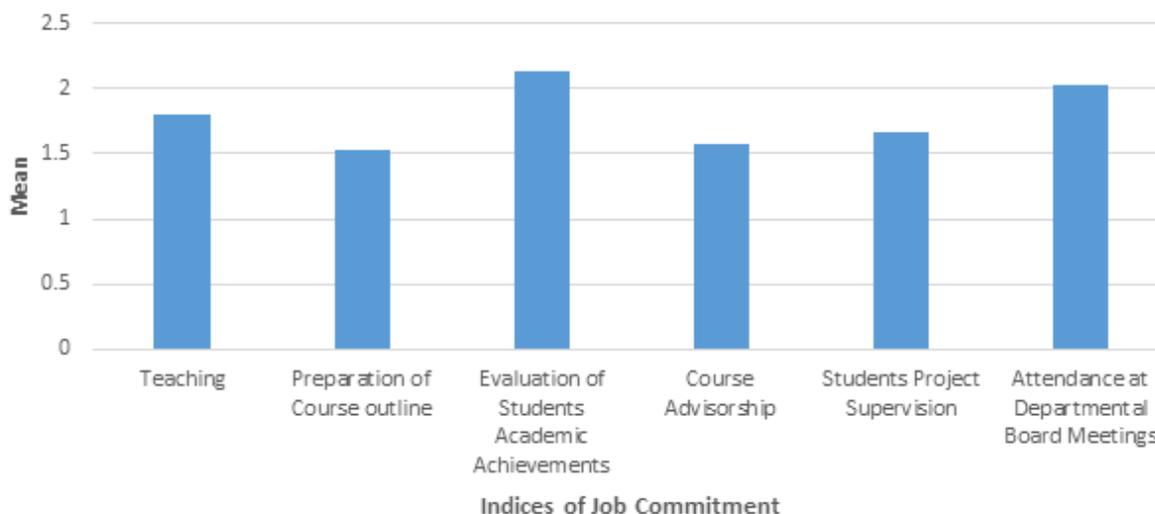


Figure 2. Bar chart showing university lecturers' level of job commitment.

Table 3. Correlation analysis of the relationship between contributory pension scheme implementation and lecturers' job commitment in South-South universities.

Variable	N	r	df	Sig. (2-tailed)
Contributory pension scheme implementation Job commitment	464	0.279	2	0.000

$p < 0.05$.

Oyemwinmina and Edomwonyi (2016) who assessed the perception of University of Benin staff on the contributory pension implementation. They reported that the staff faulted the scheme for the lack of transparency and accountability. This study however disagreed with the position of Oparah (2016) when he opined that the administrative and management lapses that characterized the Defined Benefit Scheme would be absent in the Contributory Pension Scheme.

The study revealed a high level of implementation in deductions from lecturers' salaries. This is expected because according to section 9 (1) of the Contributory Pension Act (2004), the employer is obliged to deduct 7.5% of the basic salaries of employees and remit same along with the employers' portion within 7 days of payment of salary into the Retirement Savings Account (RSA) of employees. It is rather surprising that remittances were low. A situation where lecturers' salaries were regularly deducted without a corresponding remittance by the employer into their retirement saving account could be frustrating and might spring up fears that are capable of influencing job commitment. The result of the study also confirmed the assertion by Adejoh

(2013) that the major problem with contributory pension scheme implementation in Nigerian universities is the inability of Federal and State Governments to remit deductions in line with the scheme. Ahmed and Oyadiran (2013) in their findings, reported that the scheme had not addressed the problems of inadequate budgetary allocation by government to pension management in Nigeria. The study revealed that the implementation as regards management of Retirement Savings Account (RSA) is low. The pension fund administrators are the managers of RSA's. The study supported the postulation by Mbanugo (2006) that managing pension fund is a decision that may make or mar the contributors and their dependents as failure of fund managers to communicate effectively may mean failure of the scheme which translates to loss of livelihood in retirement for the beneficiaries. The pension fund administrators and the National Pension Commission have to be more transparent in management and investment of contributed funds by university lecturers if the intention of the scheme is to be achieved. Babatunde (2012) however disagreed slightly with this finding when he reported a positive relationship between level of

awareness and workers savings in Oyo State under the contributory pension scheme.

The findings of this study validated that of Odin (2015) that teachers in Edo and Delta states had no knowledge of how their funds are managed by pension fund administrators as well as lack any knowledge of the amount they have in their retirement savings account. This finding is at variance with the provisions of the scheme which stipulated that transparency is guaranteed in relation to management of RSA's. The study is in agreement with the report of Ehalaiye (2009) that many workers were not aware of the activities of pension fund administrators and that of the National Pension Commission.

According to this study, the implementation of pre-retirement workshop was high. This could be attributed to the activities of pension fund administrators (PFA) in pursuit of intending retirees as clients. The possibility of PFAs tracing and encouraging intending retirees to attend pre-retirement workshops in conjunction with the National Pension Commission seemed to be the reason for high implementation in pre-retirement workshops. This could be why Yaro (2009) observed that management of pension funds requires the commitment of all stakeholders. He went further to postulate that the question of investment and requirement of technical know-how, prudence, dedication, planning efficient investment and overall compliance with the provisions of the Pension Act is so crucial in performance of the pension managers. The study showed that the level of implementation as regards lump-sum payment was low. This finding confirmed the dissatisfaction of some university lecturers expressed in one of the researcher's interaction with them in the course of this study. Many of them had reiterated that they would prefer their total contribution paid to them in bulk. The option of allowing pension fund administrators to manage their funds and pay the retirees in bits or in segments would not be favourable to their retired colleagues. They have therefore expected the total contribution paid at once to give them the opportunities of personally investing their pension savings. Omoni (2013) asserted that it is worrisome that implementation of pension schemes in Nigeria tend to compound issues for the retirees who have continued to complain about ineffectiveness of pension managers. The findings of this study validated the fears, skepticism and reservations university lecturers have about this scheme. This finding was in agreement with the studies of Olu and Aderonke (2005) when they reported that there exist inconsistencies in the review of gratuity payment pattern in Nigerian's pension scheme without appropriate strategies for financing pension. According to Gillian (2016), poor record keeping, corruption and poor supervision are crucial problems confronting pension schemes in Nigeria. In the views of

Odin (2015) and Akinade (2006), the government would always release polices on pension and gratuity from time to time without judicious implementation of the policies. Could this be the reason why the Federal Government recently approved the establishment of the Nigerian Universities Pension Company?

The study further showed low implementation as it concerns payment of monthly pensions. The study is in agreement with Boyo (2014) that even with the operation of Contributory Pension Scheme in Nigerian universities, there still exist un-dignifying sights of distressed senior citizens and other retirees waiting endlessly after many years of retirement for their retirement benefits to be paid. However, there is a disagreement with the assertion of Nwagwu (2013) that the Contributory Pension Scheme had ensured prompt and regular payment of pensions in Nigerian universities. It is pertinent to state here that this study revealed that problems of poor funding to pension schemes, diversion of pension funds by pension managers, cumbersome verification exercise associated with previous pension plans still exist in the Contributory Pension Scheme. A situation where a retired lecturer would not be able to access his/her retirement benefit 2 years after leaving the services of the university is indicative that the system is back to status quo.

Manuel and Asuquo (2010) study corroborated this finding when they reported that retired teachers wait for as long as 15 years in many states of the federation before their pensions are paid. Consequently, the ineffective implementation of the scheme as reported by this study is also attributed to the sight or the inability of National Pension Commission to punish defaulters and monitor effectively the activities of pension fund administrators. Boyo (2014) noted that pension fund looters and defaulters often get away without due or appropriate punishment considering the social and economic damage they have caused. Onuka (2015), in response to failure of past pension schemes reported that this failure had occurred and may continue because many pension schemes depend largely on statutory allocation by government which does not come regularly to the schemes. Odin (2015) observed that it seems the apex body in charge of pension in Nigeria is weak. Stakeholders have been calling for the independence of the National Pension Commission. Adejoh had earlier asked in 2013, why the difficulty in remitting deductions into RSA's?; what is the genuiness of many pension fund administrators (PFA's) that have been licensed, to manage pension funds; what is the legal framework put in place by government to ensure that in spite of political changes, the scheme would be sustained?; what happens if PFA's default or go into liquidation?

These questions need urgent answer to avoid a situation of crippled academic activities in the university system.

Lecturers' level of job commitment in Nigerian universities

On the average, the level of job commitment among lecturers in South-South Nigerian universities was low. The observed low level of job commitment could be due to perceived delay in payment of retirement benefits and other rewards to retired lecturers from the university system. The inability of government to keep to agreements with unions in the universities as regard pension management could also result to low job commitment. For instance, the Academic Staff Union of Universities (ASUU) has consistently demanded that government keeps her promise of ensuring adequate funding of the universities, pay retirement benefits to retired colleagues and also assure them of good pension package at retirement. These agitations are capable of influencing level of job commitment. It took years after series of strike actions by university lecturers for government to approve the Nigerian University Pension Management Company (NUPEMCO). The general working conditions of lecturers in Nigeria are not as attractive as those in the oil companies or even in other federal ministries. As a result, some lecturers have resorted to private business, selling of handouts and engaging in other possible ways of making ends meet. The findings of this study correlated with that of Mohamed (2017) that lecturers job commitment in the universities were affected by uncertainty of rewards. The findings also aligned with the assertion of Osemeke (2016) that policies of compensations and rewards are major determinants of employee commitment.

The study revealed low commitment in teaching of assigned course. The researcher's observation that students usually seat in classrooms waiting endlessly for their lecturers is hereby confirmed by this study. Lecturers are no longer punctual to classes, and even when they come, the number of hours allocated to a course is not effectively utilized. This study however revealed that the low implementation of Contributory Pension Scheme is responsible for this in Nigerian university system.

According to the study, the preparation and review of course outlines are done with little commitment as revealed by this study. It takes more than necessary before courses are reviewed in the universities today. This is seriously affecting quality of graduates from Nigerian Universities. This study aligned with the views of Adekola (2012) that Nigerian university lecturers are less concerned with the quality of their graduates. The study also revealed low commitment in terms of marking and grading of students results. It takes years before results are presented to Senate for approval in many universities in Nigeria long after examinations are written. Hence, there exists delay, in completion of academic programmes

in most Nigerian universities. This delay may not be as a result of poor academic performance of students but due to poor commitment of the managers of the system (lecturers). In some universities visited, Heads of Department usually give deadline for results to be submitted after examination. From observation and interactions in the course of this research, many lecturers never met the deadline, hence the delay in evaluation of students' academic performance. Oredein (2014) also observed this when he asserted that setting, supervising and marking of examinations by some lecturers in public universities always dragged more than necessary in some institutions. He added that it seems that lecturers' moral ethics has melted down significantly.

The study showed low level of job commitment in course advisorship. Many lecturers are more interested in self-development through research and publication, thereby neglecting their course advisorship roles. The concept of in-loco-parentis have since been lost as revealed by this study. Xiao and Wilkins (2015) discovered that lecturers' commitment to academic achievement and social integration of students are both positively related to students' satisfaction in Chinese higher education. The study further revealed low level of commitment in attendance at departmental board meetings. The low commitment of lecturers in this regard is seriously affecting the quality of decisions and policies made in Nigerian universities as revealed by this study. It is expected to be statutory for lecturers to attend departmental board meetings and contribute intellectually to the growth of administrative activities of the department. However, this could be attributed to the perceived low implementation of Contributory Pension Scheme in the university system. Some lecturers are seen teaching in other universities on adjunct and part-time bases to enable them save for their financial needs at retirement.

Contributory pension scheme implementation and job commitment

The finding of this study revealed that there is a significant positive relationship between contributory pension scheme implementation and job commitment in South-South Nigeria Universities. This finding has validated the struggle by the Academic Staff Union of Universities (ASUU) over the years. The Union has consistently demanded from government a good pension package for its members. This had given birth to the Nigerian University Pension Management Company (NUPEMCO), a pension fund administrator that is unique and specifically designed for university and other tertiary institution employees. This study also supported the findings of Chizueze et al. (2011) that contributory

pension scheme implementation significantly affects workers commitment to work, retention, and attitude towards retirement. The study also correlates with that of Ahmed et al. (2016) that there exist significant relationship between adequate retirement package and employees productivity which has a positive impact on the organization.

However, this study is at variance with the findings of Nwagwu (2013) that the Contributory Pension Scheme had encouraged prompt and regular payment of pensioners in the university system, hence the university workers are happy and supportive to management. Also in disagreement with the result of this study is the assertion by Yusuf (2014) that Contributory Pension Scheme gave employees of Nigerian universities the choice of how their pension funds are managed, adding that it gave assurance about the security of their retirement benefits. Another disagreement with this study is the findings of Ahmed and Oyadiran (2013) that Contributory Pension Scheme significantly improved the welfare of civil servants in Lagos State and gave them feelings of security in the future.

Further disagreements with this study were the findings by Adesodu and Dada (2012), Sule and Ezugwu (2009) who adjudged the implementation of Contributory Pension Scheme in educational institutions to be better than the old scheme. It is to be noted that lecturers during active service hoped to be happy at retirement. Therefore, reception of their retirement benefits would surely lead to self-actualization of lecturers at retirement.

Conclusion

The study revealed that university lecturers perceived the level of Contributory pension scheme implementation in South-South Nigeria universities as low. Lecturers' level of job commitment in South-South Nigerian universities was low. Furthermore, there was a positive relationship between perception of contributory pension scheme implementation and job commitment.

Recommendations

Based on the findings of this study, it was recommended that:

1. Government and university management step-up implementation of Contributory Pension Scheme in Nigerian Universities by ensuring that the concern of university lecturers are addressed. There should be prompt and regular remittance of deductions to lecturers Retirement Savings Accounts (RSA) so as to create confidence. In addition to the statutory and legal

framework, government should make enough financial provisions towards the funding of the scheme.

2. Pension Fund Administrators (PFAs) should encourage lecturers in active service to increase their level of job commitment through regular and prompt payment of pensions to retired lecturers. The university management can also deploy information management technologies that will ensure that record of job activities are kept.

3. National Pension Commission and Pension fund administrators should ensure prompt and regular payment of lump-sum and thereafter, monthly pensions to retired university lecturers. This will spur those in active service to increase their commitment to the job as there would be hope of receiving their own retirement benefits at the end of their service in the university.

CONFLICT OF INTERESTS

The author has not declared any conflict of interests.

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