

**MANAGEMENT OF PENSION SCHEME AND PRIMARY TEACHER RETIREES  
SOCIAL WELFARE IN ADJUMANI DISTRICT, WEST NILE –UGANDA**

**BY**

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## **DECLARATION**

I, Mawadri Geoffrey Boko, hereby declares that this Dissertation is my own original work and to the best of my knowledge that it has never been presented to any other University for any award and that all referenced materials contained therein have been duly acknowledged.

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**APPROVAL**

This is to certify that this Dissertation prepared by Mawadri Geoffrey Boko titled **“Management of pension scheme and teacher retirees’ social welfare in Adjumani District”**, is now ready for examination and is submitted to the Graduate school board with our approval as University Supervisors.

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## **DEDICATION**

This work is dedicated to my late mother, Theresa Boko, my dear wife Abio Florence and my children, Ayiwa Mildred, Mander Sunday, Mucimuciya Theresa, Alusi Epiphany and my brothers Icheta Ivan Boko and Dramoyo Godfrey Boko who tolerated my silence and absence inconvenience during my pursuit of the Master's course.

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## **LIST OF ABBREVIATIONS AND ACRONYMS**

CFO	Chief Finance Officer
DEO	District Education Officer
ICESCR	International Covenant on Economic, Social and Cultural Rights
MGL&SD	Ministry Gender Labor and Social Development
MoFPED	Ministry of Finance Planning and Economic Development
MoPS	Ministry of Public Service
NDP	National Development Plan
NSSF	National Social Security Fund
PS	Permanent Secretary
PSPS	Public Service Pension Scheme
SPSS	Statistical Package for Social Sciences
UNATU	Uganda National Teachers' Union
UPDF	Uganda Peoples' Defense Forces
SRT	Social Responsibility Theory

## ABSTRACT

The issue of welfare of retirees is of grave concern to the government of any country and it is believed that this is dependent on the efficient management of their retirement benefits by their Pension Fund Managers. In Adjumani district, Pension Scheme has been in operation but it is beset with a lot of problems such as irregular/nonpayment of pensions and gratuity, mismanagement of pension funds, lack of regulatory and supervisory board, no transparency and large-scale corruption. Thus, retirees suffered untold hardship. Yet the aim of enhancing pension scheme, which is also the global objective is to improve the welfare of retirees by reducing old age poverty. Therefore, the purpose of this study was to examine the effects of pension scheme management on primary teacher retirees' social welfare. The study was guided by three objectives; to examine the relationship between pension scheme management and primary teacher retirees' access to health care, to establish the relationship between pension scheme management and primary teacher retirees' access to descent shelter / housing, and also to investigate how pension scheme management is correlated to primary teacher retirees' food security and nutrition in Adjumani district. The study used descriptive cross-sectional survey research design and adopted both quantitative and qualitative approaches. The sample size consisted of 80 teacher retirees and 03 district officials involved in pension management. The simple random sampling technique was used to select teacher retirees while purposive techniques was used to the district officials for the study. Questionnaires and interview guides were used as instruments for data collection. Quantitative data was analyzed using descriptive statistics and inferential statistics (Pearson coefficient correlation), using SPSS 16 tool. The results from both the quantitative and qualitative data revealed that there was a strong relationship between pension scheme management and teacher retirees' social welfare in Adjumani district. Following the findings, the study recommended that; pension scheme policy makers should consider formulating policies that will enhance teacher retirees' social welfare, pension managers both at the district and the ministry should ensure effective and efficient management of pension scheme, and teacher retirees should apply for pension on time so that processing of pension is done promptly.

# **CHAPTER ONE**

## **INTRODUCTION**

### **1.1 Background to the Study**

This chapter presents the background to the study, statement of the: problem, purpose of the study, objectives of the study, research questions, research hypotheses, significance and the scope of the study.

#### **1.1.1 Historical Background**

The origin of pension is traced to Widows' funds which were among the first pension type arrangement to appear in Germany, in 1645 and that for teachers in 1662, the reason was to meet the basic needs of the retirees. Subsequently, various schemes such as, the old age pension scheme were established throughout Europe in the eighteenth century. The Old Age Pension scheme was to provide a pension annuity for poor and unemployed people who reached the age of 70 years. This was to meet the welfare of the retirees in terms of everyday today upkeep. This marked the beginning of the modern pension schemes (Stewart & Yermo, 2009). In Uganda pension originated in 1946. (Pensions Act 1946, Ch. 286).

#### **1.1.2 Theoretical Perspective**

The study was guided by the social responsibility theory to examine the effects of pension scheme on the primary retiree teachers' social welfare in Adjumani district.

The social responsibility theory is originally a theory of press freedom. The theory was first introduced in the United States of America in 1947 when the commission on freedom of the

press headed by Robert Hutchins recommended that: The press has a responsibility to society; and because the libertarian press of the U.S. was not meeting this responsibility. The result was a proposal favoring a socially responsible press. It is an outgrowth of the libertarian theory whose basic tenets centered on man's rationality and lethargy.

The demand for social responsibility underscores the fact that there is inequality in society and the need to set up the institutional means to fulfilling the acclaimed responsibilities

Social responsibility theory presupposes that different entities have different responsibilities. While the social responsibility of the states is to ensure the civil rights of their citizens, corporations to respect and encourage the human rights of their employees, that of the citizens is to abide by the written laws. This brings to the fore the element of reciprocity in social responsibility. Today, the dynamic role of the state and its institutions has broadened the concept of social responsibility. Flowing from this thought, non-governmental organizations (NGOs), have identified their role and responsibility to help improve society. This is under the guise of corporate social responsibility, where corporate institutions have implicit responsibility to give back to society what they get from society. This implies that it is voluntary and beyond what is called for by law. The derivative is that social responsibility has a legal responsibility.

Social responsibility assumes that it is better to be proactive towards a problem than reactive to a problem. It therefore calls for the elimination of corrupt, irresponsible, or unethical behavior that might bring about harm to the work place, its workers or retirees or the environment. It underscores the point that ethical behavior is at the root of social responsibility. The problem affecting the management of the pension schemes is as a result of the unethical behavior characterized by corruption and mismanagement of pension funds, engaged in by the pension

fund managers. Most often, pensions funds are not released on time and when released it is often diverted for selfish ends. The arrears of unpaid pension funds are a fall out of the unethical behavior indulged in by pension fund administrators under the traditional scheme. To this end, for pension funds to be successfully managed either under the non-contributory Public Service Pension Scheme (PSP) or the National Social Security Fund (NSSF), ethical principles must be maintained by the stakeholders.

In another admission, social responsibility means being responsible to people, for the actions of people and for actions that affect people. This is the challenge for responsible ministries and department of compensation as it was responsible for managing the pension fund and the record of her pensioners. In this instance, social responsibility deals with holding responsible ministries, a group, organization or company accountable for its actions and effects on the pensioners. The import of the social responsibility theory lies in the fact that pension administration is a social responsibility of government to provide for her employees to insure them against old age poverty and hence improve their social welfare. Proactively the various stakeholders are to take their statutory responsibilities to the effective management of the pension scheme.

As stated in the Ministry of Public Service (2010) the following entities have social responsibilities in management of pension scheme in Uganda; The Minister of Public Service (MoPS); The MoPS Permanent Secretary; Department of Compensation; Department of Human Resource Management; Department of Finance and Administration; Department of Records and Information Management; Government Ministries and Departments; Ministry of Finance, Planning and Economic Development; The Service Commissions; Internal audit Department; Office of the Administrator General; Local governments; Retiring Public Officers; Pensioners; and Uganda Government Pensioners' Cooperative Society Ltd.

### **1.1.3 Conceptual Review**

The independent variable was management of pension scheme. According to The Public Service Pension's Management Information Manual (2000), management of pension entails; Application for pension; Receiving and approving pension applications; Verifying and assessing pension applications; Paying pension and gratuities; Budgeting for pension and gratuities; Receiving and maintaining pension records and data; Receiving and answering pension related inquiries and complaints among others. As for this study, management of pension scheme includes: Application for pension; Receiving and approving pension applications; Verifying and assessing pension applications; and Paying pensions.

The dependent variable was retiree teachers' social welfare. Webster's New World Dictionary defines the term social welfare as any service or activity designed to promote the welfare of the community and the individual, as through counseling services, health clinics, recreation halls and playgrounds. To that end, social welfare was seen as a broad system intended to maintain the wellbeing of individuals within a society and thus, for this research, social welfare of retiree teachers entails: (i) access to health care; (ii) access to Shelter; and (iii) Food security and nutrition.

### **1.1.4 Contextual Perspective**

Pension as a scheme is designed to cater for the welfare of the retired pensionable civil servants. This has for long gained global recognition and acceptance. Retired teachers are generally expected to live comfortable life devoid of any form of stress and dependency after their successful retirement from active services. Some teacher retirees save enough money to take them through the retirement period yet the majority leave the service with little or no savings at

all. Ideally, government rewards retirees' past efforts, through organized pension scheme that is expected to be fully funded (Rabelo, 2002). However, management and administration of pension funds have continued to pose a major challenge to the government of Uganda as well as the teacher retirees. Yet, pension which guarantees retirees certain comfort and livelihood in their old age is critical to the sustenance of the life of the retirees and the society (Nkanga, 2005). In Uganda, Pension Scheme is funded by government through budgetary allocation. However, of late, some retired primary teachers were not paid their gratuity 6-10 years after retirement from service and in some cases death benefits were not paid to dependents of dead teachers. In view of this non-payment, the lives of these pensioners, their families and dependents of death public servants become miserable. Despite the enactment of the Pension Reform Act in 2011 towards basic social wellbeing, the majority of primary retired teachers in Madi region are still experiencing low social welfare. Hence, this calls for the need to conduct a study to establish the effect of management of the pension service on retired teachers 'social welfare in Adjumani, West Nile. Good pension management principles involve: a scheme that is well designed to be durable, fair and deliver good outcomes for members, a comprehensive governance framework with clear accountabilities, responsibilities and transparency and is managed by people who are accountable for the scheme decisions and activity. In addition the scheme should be continuously monitored through their full lifecycle, well administered with timely, accurate and comprehensive processes and records, and communication made to ensure members are able to make informed decisions about their retirements.

Before the teachers retire, the government ought to appropriately, plan and execute pension and retirement awareness programs, maintain an up to date personnel records and progression plans for pension purposes and identify public officers to be laid off under pensionable circumstances.

The teachers need to be notified well in advance of their due dates of retirement in order to facilitate proper management of pension scheme.

## **1.2 Statement of the Problem**

According to Article 254(3) of the constitution of the Republic of Uganda, payment of pensions shall be prompt, regular and easily accessible to pensioners. This is to enable the retirees uphold their basic needs like health, shelter, and food, and to promote better living standards. However, according to Ministry of Public Service (2010) the pension scheme is being poorly managed. This is characterized by delayed application, receiving and approving, verification and assessment and payment of pension and gratuity and diversions of teachers' pension funds, among others. Rwegoshora (2016) reported that over 83.3% of the retired workers, including primary teachers face social life stress, diseases and economic hardship due to bureaucratic tendencies to failure as well as delay to pay retirees terminal benefits. Due to the delays in payment of terminal benefits, there are reported incidents of retirees dying before accessing their money. As a result, their relatives face a lot of challenges when making follow-up before they obtain the pension. In the course of this, the dependents of the deceased live a miserable life because they are left without any authentic source of income (URT, 2010).

Delayed access of pension leads to the violation of pensioners' rights enshrined in the 1995 National Constitution of the Republic of Uganda's Article 254 (3) which states that, "the payment of pensions shall be prompt, regular and easily accessible to pensioners." It also compromises the retirees' social welfare and as such, pension of teacher retirees should be effectively and efficiently managed and the processing time shortened so as to enable the retirees cope up with the life after retirement from public service. Therefore this study was to establish

the relationship between management of pension scheme and primary teacher retirees' social welfare in Adjumani district

### **1.3 Purpose of the Study**

The purpose of the study was to establish the relationship between management of pension scheme and primary teacher retirees' social welfare in Adjumani district.

### **1.4 Objectives of the Study**

This research was carried out basing on the following specific objectives:

- i. To examine the relationship between pension scheme management and primary retiree teachers' access to health care in Adjumani district.
- ii. To find out the association between pension scheme management and primary retiree teachers' access to descent shelter/ housing in Adjumani district.
- iii. To investigate how pension scheme management influences primary retiree teachers' food security and nutrition in Adjumani district.

### **1.5 Research Questions**

- i. What is the relationship between pension scheme management and primary retiree teachers' access to health care in Adjumani district?
- ii. How is pension scheme management related to primary retiree teachers' access to decent shelter/ housing in Adjumani district?

- iii. How does pension scheme management influence primary retiree teachers' food security and nutrition

## **1.6 Research Hypotheses**

**H01.** There is no statistically significant relationship between pension scheme management and primary retiree teachers' access health care in Adjumani district.

**H02.** There is no association between pension scheme management and primary retiree teachers' access to descent shelter in Adjumani district.

**H03.** There is no correlation between pension scheme management and primary retiree teachers' food security and nutrition

## **1.7 Scope of the Study**

### **1.7.1 Geographical scope**

The study was conducted in Adjumani district. Adjumani District is bordered by Moyo District to the North, South Sudan to the Northeast, Amuru District to the East and South, Arua District to the Southwest and Yumbe District to the Northwest. Adjumani is located approximately 125 kilometers (78 mi), by road, Northeast of Arua, the largest District in the sub-region. The district has been chosen because very many pensioners/ primary retiree teachers purportedly experience poor social welfare.

### **1.7.2 Subject Scope**

The study mainly focused on examining the effects of Pension Scheme management on social welfare of primary teacher pensioners in Adjumani district under the study objectives mentioned above.

### **1.7.3 Time Scope**

The study covered a period of the social welfare of the aged primary teacher pensioners for the past 5 years, that is from 2014 to 2018 because this is the period when public outcry on poverty, poor health, poor living conditions of the pensioners' in the district was more pronounced. Literature covered the past 10 years while the study took 8 months.

## **1.8 Significance of the Study**

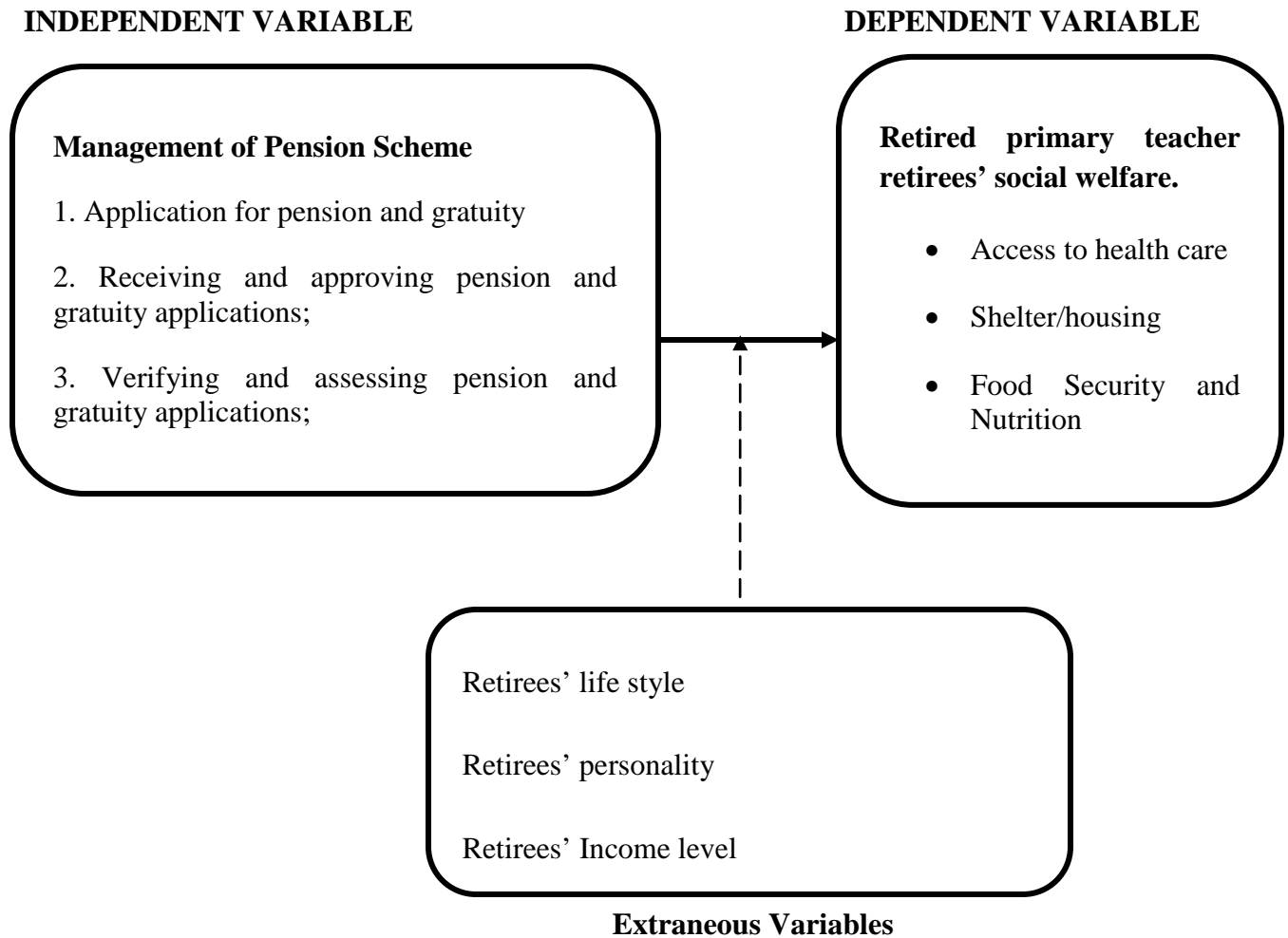
The findings of this research are relevant in different ways as explained below:

The findings of this study contribute to existing literature on pension fund management and retirees' social welfare. Since this is an area that has great potential for further growth and attracts further academic research, the finding assists in providing reference materials for future researchers.

Through this study, policy makers who work for pension funds in Uganda may get clear understanding on the issues that affect the management of retiree teachers' pension funds and social welfare. This is a form of benchmark for best practice that can enable t Policy makers to come up with policies that enhance the management of the pension funds and retired teachers' welfare.

The findings can also assist the government of Uganda to know the challenges that affect the management of pension funds and retired teachers' welfare. This enables the government to put in place appropriate regulations to enhance the sustainable performance of pension funds and retired teachers' welfare.

### 1.9 Conceptual Framework



*Source: Adopted from OECD Working Papers on Public Governance (2009): Public Sector Pensions and the Challenge of an Ageing Public Service.*

**Figure 1.1: Conceptual framework showing the Public Service Pension Scheme and pensioners' social welfare in Adjumani district.**

According to the conceptual framework above, the independent variable is Public Service Pension Scheme management that may affect the dependent variable retired primary teachers' social welfare. The figure further illustrates that the constructs of Public Service Pension Scheme management include: Receiving and approving pension and gratuity applications; Verifying and assessing pension and gratuity applications; Paying pension and gratuities; among others. Whereas on the other hand, the measures of Pensioners Social Welfare for this study are: Access to Health care; Shelter/housing; and Food Security and Nutrition. The figure further illustrates that extraneous variables such as; Retirees' life style, Retirees' personality and Retirees' Income level also affect the relationship between the independent and dependent variable. However, this extraneous variable was controlled by designing appropriate research tools and research design suitable for the study. The study look at only pension management processes that affect teacher retirees' welfare but not extraneous variables like retirees' life style, income level and personality.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

This chapter seeks to review literature on management of the public service pension scheme and retirees social and economic welfare based on a combination of extracts, paraphrased statements from textbooks, journals, magazines, periodicals, articles, websites, publications and related online reports. Literature is classified on the basis of objectives spelt out in chapter one. This chapter also presents critical reviews and research gap.

#### **2.1 Management of public pension scheme**

Encyclopedia Americana Vol. 21, 19 defines Pension as a periodic income or annuity payment made at or after retirement to an employee who has become eligible for benefits through age, earnings and service. Benefits may also be paid in the event of death, total disability or job termination. Payments are usually in monthly installments.

World Book (2004: p15), defines pension as a form of income that workers or their spouse receive after the workers retire, become disabled or die.

The objectives of pension schemes are to: provide for the personal needs of employees when they retire from active service; provide a competitive total remuneration package that attracts and retains high quality employees; and to increase the commitment of employees to the organization.

In Uganda, forms of public pension schemes are usually in two parts: Gratuity and Pension. Gratuity is a lump sum of money paid to an employee on retirement, upon death, or retrenchment or on total incapacitation while at work. In some cases, workers are only entitled to gratuity upon withdrawal from service. In other words, they may be entitled to both gratuity and pension. But in all cases, a worker who is qualified to receive pension is usually also entitled to the payment of gratuity. Even if he is indebted to the organization at the time of retirement, he is still qualified unless he was specifically dismissed without benefits based on gross misconduct. Pension is a retirement benefit paid to a worker after disengaging from an organization or as a result of death, total disability and/or invalidism or termination of job or retrenchment. A worker is only qualified for pension if he has worked for at least ten years in an establishment as stipulated by the Pension Scheme of such an organization.

According to the Pension Act 1949 (Chapter 281), Pension and Gratuity shall be granted to any officer in any of the following circumstances: On voluntary retirement after qualifying service of ten years up to 31st March 1977, fifteen years as from 1st April 1977, and 10 years as from 1st June 1992; On compulsory retirement at the age of 60 years and 35 years' service, whichever is earlier; On compulsory retirement for the purpose of facilitating improvement in the organization of the officer's department or ministry so that greater efficiency or economy may be effected; On the advice of a properly constituted medical board certifying that the officer is no longer mentally or physically capable of carrying out the functions of the office; On total or permanent disablement while in the service; On abolition of his office as a result of a re-organization in the department and he cannot be transferred to another office.

## **2.2 Legal and policy framework on retiree's pension**

The Uganda Vision 2040 underscores the importance of social protection to address risks and vulnerabilities. Government recognizes the need to provide assistance to people who are vulnerable either by age, social class, location, disability, gender, disaster or who do not earn any income. The Vision envisages a social protection system that includes a universal pension for older persons, public works schemes for vulnerable unemployed persons and social assistance to vulnerable children, persons with disabilities and the destitute. The Vision also identifies universal health insurance as one of the key strategies for alleviating the high cost on health care by households and enhancing access to affordable health services for all. The National Development Plan (NDP) also highlights Social protection as one of the key strategies for transforming Uganda from a peasant society to a modern and prosperous Country.

The Republic of Uganda became a signatory of the International Covenant on Economic, Social and Cultural Rights (ICESCR) on the 21st January, 1987. Article 9 of ICESCR requires State Parties to recognize the right of everyone to social security and social insurance. Pensions form part of social insurance programs because they pool risks with a view to pay a benefit to qualifying members as may be stated in some law or instrument creating the program.

Pensions play a fundamental role in the realization of socio-economic right by providing a replacement of income to citizens who lose their regular income owing to old age, disability or death of a wage earner in the family. The system may create a program where the state makes direct transfers to targeted individuals, or, as in most countries in sub-Saharan Africa provide a legal mechanism which will enable individuals to insure themselves against loss of future earnings by establishing funded pension schemes. Pensions aim at achieving the following

objectives 2, that is, (i) consumption smoothing during the lifetime of a person (ii) insurance against longevity risks (iii) reduction of old age poverty (iv) and redistribution either between generations or from those who have to the less privileged in the society through taxes. Other secondary objectives of the pension system include enabling economic growth specifically in a given country

In addition, the 1995 Constitution of Uganda recognizes the rights of older persons and provides the basis for the enactment of laws and development of policies that address their concerns. The national objectives and directive principles of state policy of the constitution stipulates that “The State will make reasonable provision for the welfare and maintenance of the aged”.

Further, article 32 of the Constitution states that: “Notwithstanding anything in this Constitution, the State will take affirmative action in favor of groups marginalized on the basis of gender, age, disability or any other reason created by history, tradition or custom, for the purpose of redressing imbalances which exist against them”. And Objective XIV (b): of The Constitution of the Republic of Uganda under the National Objectives and Directive Principles of State Policy, stipulates that “All Ugandans shall enjoy rights and opportunities and access to education, health services, clean and safe water, work, decent shelter, adequate clothing, food security and pension and retirement benefits”.

Further, The Uganda Public Service Standing Orders (2010) states that, “A public officer shall, on retirement, receive such pension as is commensurate with his or her rank, salary and length of service; and in accordance with the appropriate law”.

### **2.3 Management of pension scheme**

Pensions are terminal/retirement benefits awarded to a retired Public Officer as social security at the end of service. The circumstances and procedures for qualifying for benefits are contained in the Constitution (Article 254), the Pensions Act (Chap 281), the Pensions Regulations and the Standing Orders. The contribution is calculated by taking into account the life expectancy, longevity risk, the retirement age, the age of entering the pension fund, the benefit amount predetermined, the inflation expectation and the investment risk.

The management of public pension schemes refers to the strategies employed by the fund managers to establish the best coordinating strategy that maximized returns of the fund. Management of the public service pension scheme is done using the pension reforms as the only solution to current shortfalls in the scheme such as promoting capacity building, competence and facilitation accorded to the compensation department in the Ministry of Public Service to effectively cope with demands for service delivery (Wajambuka, 2012).

According to Pensions Act (CAP 281) the process of management of pension scheme involves:

- (i) Receiving and approving pension and gratuity applications;
- (ii) verifying and assessing pension and gratuity applications;
- (iii) paying pension and gratuities;
- (iv) Budgeting for pension and gratuities;
- (v) Receiving and maintaining pension records and data;
- (vi) Receiving and answering pension related inquiries and complaints;
- (vii) Providing technical support to other pension centers;
- (viii) Monitoring the pension performance of pension policies, programmes, and procedures to ensure that they meet desired objectives;
- (ix) Planning and executing pension and retirement awareness programs.

Management of the public service pension scheme aims at enabling retirees to adequately, access and or provide (i) health care; (ii) Shelter/housing; and (iii) Food and Clothing to their families which can be achieved by promoting good governance and administration of pension scheme to satisfactory levels.

Management of pension schemes also involves managers complying with various legal requirements relating to the governance, managements and administration of public service pension schemes in accordance to the established primarily Defined Benefit (DB). Management of public pension schemes also entails department of compensation in the Ministry of Public service processing pension against set processing times, identifies causes of delay in paying pension, pension processing, avoiding no pension, overcoming embezzlement of pension funds, rendering many old retirees desperate and vulnerable to the unforgiving economic turmoil and making recommendations to overcoming the challenges of delayed processing time where necessary. The basic goal of pension fund governance regulation is to minimize the potential agency problems, or conflicts of interest, that can arise between the fund members and those responsible for the fund's management, and which can adversely affect the security of pension savings and promises (Dethier, Pestieau & Ali, 2011). For the purpose of this study, management of pension scheme entails: Application for pension and gratuity; Receiving and approving pension and gratuity application forms; Verifying and assessing pension and gratuity applications; and Payment of pensions and gratuity.

### **2.3.1 Application for pension and gratuity**

According to the Uganda Public Standing Orders (2010) retiring teachers should submit their requests to retire not less than six (6) months before the expected day on which a public officer will cease his or her duties and must be addressed to the Pensions Authority, accompanied by

relevant pension forms duly completed by the Responsible Officer. And where a public officer is applying for early retirement, the application shall be forwarded to the Pensions Authority by the responsible teachers. Once the Pensions Authority has signified approval for an officer to retire, the responsible teacher shall then submit the relevant pensions and gratuity forms. This is to facilitate timely processing of the funds. However, this schedule is quite often not adhered to due to which has made the retirees and pension managers point fingers to each other.

### **2.3.2 Receiving and Approving of Pension Applications Forms**

Receiving and approving of pension applications is critical in pension processing. Any delay therefore in acknowledging pension applications affects the time it takes to process pension. The delay in receiving and approving pension applications results in the delay to commence the verification process in the HRM department and therefore affects the total processing time of pension claims.

According to the Public Service Pensions Management Information Manual (2000) applications for pension should be received and acknowledged by the permanent secretary MoPS within 2 weeks from the date of receipt. This process however takes the PS an average of 16 months to acknowledge pension applications of teachers (MoPS, 2010).

### **2.3.3 Verification and Assessment of Pension and Gratuity**

According to the Public Service Pensions Management Information Manual (2000) verification and assessment of pension claims should be effected within 1 month. However, delay in verifying and assessing pension files still exists. It takes on average 14 months to verify and assess pension files of teachers instead of 1 month as required (MoPS, 2010). This delay was attributed to the long verification time caused by the slow response by the retired officers to the

queried pension applications and failure to give appropriate attention to pension verification by the HRM department.

#### **2.3.4 Payment of Pensions**

According to the Public Service Pensions Management Information Manual (2000) payment of pension should be effected within 3 months from the time of authorization by the Commissioner of Compensation. However, teachers took 10 months to access pension from the date of authorization (MoPS, 2010)

MoPS (2010) noted that the funds released by MoFPED to cater for the various pension categories were being diverted from one category to others, for example, from FY2006/2007 to FY2008/2009, management diverted teachers' pension of Shs. 12 billion to beef up traditional civil servants and UPDF widows where there were shortfalls. This delayed the payment of pension to retired teachers whose funds were diverted. Delay to access pension affects the retired officers' livelihood thereby making them frustrated and some of them not accessing pension in their lifetime (MoPS, 2010).

#### **2.4 Social Welfare**

Webster's New World Dictionary defines the term "social welfare" as "any service" or activity designed to promote the welfare of the community and the individual, as through counseling services, health clinics, recreation halls and playgrounds.

Social welfare program, refers to any of a variety of governmental programs designed to protect citizens from the economic risks and insecurities of life among the elderly or retired, the sick or invalid, dependent survivors, mothers, the unemployed, the work-injured, and families (Iwu,

2007). To that end, social welfare is seen as a broad system intended to maintain the well-being of individuals within a society.

As for this research, social welfare of the primary teacher retiree's entails access and or provision of: (i) health care; (ii) Shelter/housing; and (iii) Food Security and Nutrition to retirees and their families,

### **2.5 Pension scheme management and primary teacher retirees' access to health care**

The study on social protection in Uganda (2002) asserts that ill-health is a major source of worry and stress among older persons and common health problems of the older persons include hypertension, stroke, diabetes, heart diseases, trachoma and blindness that often lead to complications and permanent incapacitation (MGL&SD, 2009). Poor health reduces the capacity of older persons, including retired primary teachers, to generate income, curtails their productivity and compels them to depend on other people. Likewise, Nwayondu (2013) conducted a study to examine the impact of the implementation of the Pension Reform Act 2004 to find out its effectiveness and efficiency in enhancing pensioners' welfare using a structured questionnaire containing thirty seven (37) question items. The responses to the question items constituted the data for the study. He found out that majority of the respondents agreed that the problems of the Old Pension Scheme negatively affected the pensioners' welfare; the respondents agreed that the implementation of the Pension Reform Act 2004 has not significantly enhanced the pensioners' welfare; the respondents agreed that the institutional framework for the implementation of the Pension Reform Act 2004 is not significantly effective and efficient in delivering pensioners' welfare in Nnamdi Azikiwe University. Based on the findings, he recommends that Public enlightenment mechanism for the beneficiaries and the public about the operations of the new pension scheme should be instituted.

The Uganda Vision 2040 notes that the current health delivery system is expensive, inefficient and not sufficiently responsive to the healthcare needs of the different categories of the population, thus limiting access especially among the poor and vulnerable populations like retired primary teachers. According to the same report, almost 50 percent of the cost of health care in Uganda is borne by the households. The health care costs borne by the households include transport fare to health facilities, expenses on drugs that may be out of stock in Government health centers and payment for treatment in private health facilities.

Government has put in place hospitals, upgraded existing health centers, the Uganda National Minimum Health Care Package (UNMHCP) and promoted private-public partnership to ensure that people receive appropriate health services. Despite the above initiatives, retired teachers in Adjumani can hardly afford the costs of travelling to the health facilities at the sub-counties or in urban centers where they could access the comprehensive minimum health care provided by the health sector. Their health problems are compounded by inadequate money for seeking appropriate medical attention or buying drugs for non-communicable diseases. Could this be because of management of pension scheme issues? This study therefore seeks to establish the effects of pension scheme management on the primary retiree teachers' access to health care in Adjumani district.

## **2.6 Management of pension scheme and retired primary teachers' access to Shelter**

The study on the health needs of older persons conducted by the Ministry of Gender, Labour and Social Development (MGL&SD) in 2002 established that, in many communities, older persons live in semi-permanent, grass-thatched, mud and wattle houses. Some of the structures are dilapidated and this puts them and their dependants in grave danger, especially during rainy seasons. In Adjumani district, the case is not any different especially with retired primary

teachers and this is purported to be due to unsatisfactory management of pension scheme. This study therefore seeks to find out the relationship between pension scheme management and primary retiree teachers' access to descent shelter/ housing in Adjumani district?

## **2.7 Management of pension scheme and retired primary teachers' Food Security and Nutrition**

Food security is a broad concept which involves conditions related to food supply and demand. Food security is defined as a state in which all people at all times, have physical and economic access to sufficient, safe and nutritious food to meet their dietary needs and food preferences for an active and healthy life (Radimer, Olson & Campbell, 1990; FAO, 1996). Food insecurity refers to limited or uncertain availability of nutritionally adequate and safe foods, or limited or uncertain ability to acquire food in socially acceptable ways (Anderson1990).

The study of the Health Needs of Older Persons by the MGLSD (2002) indicates that older persons are the worst hit by food insecurity and poor nutrition. They mainly feed on carbohydrates and take only one meal a day. Inadequate food intake and poor diet pre-disposes older persons to malnutrition, ill health, emaciation and chronic energy deficiency. A report by Ministry of Gender, Labour and Social development on the impacts of the SAGE programme shows that before the pension grant, some beneficiaries looked malnourished but the proportion of beneficiary households with “acceptable” food consumption increased from 57% to 71%.

However, a study conducted by Yawukal, Getachew and Gemechu (2018) to assess the level of household food insecurity and associated factors among pension beneficiaries in Debre Markos town, Northwest Ethiopia found a high level (82%) of food insecurity among pension

beneficiaries in Debre Markos town, Northwest Ethiopia, which was considerably higher than the level of national food insecurity (35%) reported by then.

Despite this fact there is no such study which examined the influence of management of pension on retired teachers' social welfare nor assessed the level of nutrition among this vulnerable group of retirees in Uganda and in particular Adjumani district. Further, data on the level and factors associated with nutrition are needed for prioritizing, designing and initiating intervention programs aimed at improving the nutrition status of the retired teachers. Thus, this study is expected to provide information regarding the association between management of pension and nutrition among retiree teachers.

## **2.8 Research Gaps**

From the literature reviewed, it has been discovered that a number of studies (Fapohunda, 2013; Odia and Okoye, 2012; Imhanlahimi & Idolor 2011; Babatunde, 2012; Dostal & Cassey, 2007) have actually been done on the impact of the implementation of contributory pension scheme on workers' consumption, income and savings, workers and productivity, but not much have been conducted on the impact of the pension scheme on retired teachers' social welfare with particular reference to Adjumani district, in Uganda. This study intends to fill this gap.

## **2.9 Literature Summary**

Base on the above literature, management of pension scheme in Uganda is still unsatisfactory and affecting the livelihoods of many retired civil servants including retired teachers. However, this information was found to apply to some districts in Uganda but little is known about pension schemes management and social welfare of retiree teachers in Adjumani district. This has left gaps for further research identified such as to; establish the effects of pension scheme

management on the primary retiree teachers' access to health care in Adjumani district; find out the relationship between pension scheme management and primary retiree teachers' access to descent shelter/ housing in Adjumani district; investigate how pension scheme management influences primary retiree teachers' feeding and clothing in Adjumani district; assess the impact of pension scheme management on primary retiree teachers' care-giving role as potential areas for further search.

## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.0 Introduction**

This chapter presents the methodology that was used to conduct the study about “Management of the public service pension scheme and primary teacher retirees’ social welfare in Adjumani district”. It covers a description of the research approach, research design, study population and sampling techniques, data collection methods, quality control, procedure of data collection, data analysis, study limitation and delimitation and ethical considerations.

#### **3.1 Research Design**

The study employed mixed methods approach and cross-sectional research design. Mixed method approach includes both qualitative and quantitative research approaches. Quantitative approach was used to supplement qualitative approach for triangulation purposes. Cross-sectional survey research design is a research plan that is concerned with systematic description of the characteristics of an event, place, population or item being studied at a given time. This study was used cross-sectional design because the researcher intended to pick a cross-section of respondents over short period of time and follow up of the respondents was not necessary.

This design was considered appropriate for the study due to the fact that it is used to gather data from samples of a population at a particular time in order to obtain information about preferences, attitudes, practices, concerns or interests of a group of people in this case the primary school retiree teachers (Kothari, 2004).

### 3.2 Sample and Sampling Techniques

**Table 3.1**

**Target population, Sample Size and Sampling techniques that were used in the study**

<b>Population</b>	<b>Target Population</b>	<b>Sample Size</b>	<b>Sample Proportion (%)</b>	<b>Sampling Techniques</b>
<b>Retired Primary Teachers</b>	110	86	78.2	Simple random
<b>District CFO</b>	1	1	100	Purposive
<b>DHRM</b>	1	1	100	Purposive
<b>DEO</b>	1	1	100	Purposive
<b>Total</b>	113	89	78.8	

*Source: Krejcie & Morgan 1970, Sample size selection scheme.*

#### 3.2.1 Target Population

The study population included all the retired primary teachers, a local government District Human Resource Manager (DHRM), District Education Officer, (DEO) and a district Chief Finance Officer (CFO) in Adjumani district. Adjumani district has a total of 110 retired primary

teachers, 1 Adjumani district CFO, 1 Adjumani DHRM and 1 DEO the target group for this study was therefore 113 respondents.

### **3.2.2 Sample Size**

The sample size for the study was 89 participants as illustrated in table 3.1 above. The study was carried out among 86 retired primary teachers, 1 local government Human Resource Managers, 1 District Education Officer, and 1 district Chief Finance Officer in Adjumani district. The sample size was determined by Krejcie and Morgan (1970) table of sample size estimation (Amin, 2005) to ensure that the sample size is representative of the total population. The aforementioned categories of participants were considered appropriate for this study because they have first-hand opinions, views and ideas regarding management of pension scheme of retired primary teachers. This is based on the fact that they are key actors in the process of management of pension scheme in Adjumani District and therefore will be best informers.

### **3.2.3 Sampling Techniques**

In this study random and purposive sampling techniques were used. Simple random sampling technique was used to select the samples from the retired primary teachers. The choice of this technique is basically to avoid bias and it gives every member of the population equal and independent chance of being selected, this is to make it more representatives and allow the study to make generalization of the findings on the entire population.

Purposive sampling technique was used to select human resource managers and District Education Officer for the conduct of personal interviews. These persons were preferred because they have access to important information on issues surrounding retirement benefits in the district. Purposive sampling technique was also employed in selecting the district Chief Finance

Officer, to represents the views of the employer ministry. These staffs were chosen because they have vital information on remittance of pension fund and processing of retirement benefits of the retirees. This was to give the researcher a valid stand for making conclusion based on the findings reached.

### **3.3 Data Collection Methods**

#### **3.3.1 Sources of Data**

Both primary and secondary data were the sources of data.

#### **3.3.2 Research Instruments**

##### **Semi-structured interviews**

The interview guides was used to collect qualitative data from the District Human Resource Managers, District Education Officers and Chief Finance Officer individually using semi-structured interview and each interview lasted for about 45 minutes per research participant. According to Selamat, Samsu, and Kamalu (2013), through interviews, participants reconstruct details upon which opinions may be built. The purpose of interviewing the categories was to allow them share their experiences and perceptions of how they feel the pension process is managed. As for the local government staff, there was need for them to share their views about the factors that determine the pace, challenges, roles of local government and process of management of pension scheme. Semi-structured interview was preferred because it encourages flexibility and follow up of responses.

##### **Questionnaire Instrument**

The major research instruments were questionnaire structured using closed-ended Likert scale of strongly agree, agree, undecided, disagree and strongly disagree, to recognize the degree of

intensity in the respondents' feelings and perceptions (Yusuf, 2009), this is for easy coding; tabulation and subsequent analysis. The Questionnaire was structured containing questions related to the variables of compliance, the funding, implementation and the timely payment of retirement benefits and it was used to collect quantitative data from primary teacher retirees in Adjumani district.

### **3.4 Research Procedure**

The researcher obtained an introductory letter from the Head of Department, Education planning and management, Kyambogo University which he used to introduce himself to the Chief Administrative Officer and other district leaders in Adjumani district to seek permission to carry out the study.

After obtaining all the necessary permission from the university and district officials to conduct research in the district, and consent from the respondents, the researcher distributed the questionnaires to the respondents. The respondents were reminded on the purpose of the research, and every information and response is confidential. Respondents were informed to read carefully and take their time in answering the questions based on their own perceptions. Respondents were given two hours to answer the questions and return the questionnaires. this was to allow adequate time for the respondents to read, understand and respond appropriately as suggested by Gay and Airasian (2000). The completed questionnaires were collected after two hours. A good relationship with the respondents and the researcher was established; they were informed about the purpose of the study and guided on how to fill the questionnaires. In addition, appointments were made with the concerned respondents on when to conduct the interviews and administering the questionnaires and data were collected from them on the date agreed upon.

### **3.5 Quality Control of Instruments**

#### **3.5.1 Validity of Instruments**

Validity is the extent to which a test measures what it is supposed to measure. Research tools were first prepared, presented to the supervisors who checked on their correctness. The supervisors' comments were used to improve the tools by eliminating all errors. Pre-testing of questionnaires were done by administering questionnaires to 10 respondents within the target population but outside the sample of the study. This helped to identify the gaps and make modifications accordingly. The researcher ensured that questions were relevant in order to have meaningful and reliable results represented by variables in the study, (Mugenda and Mugenda 2008).

The researcher used the formula below to establish validity of the research tool;

Content validity index (CVI) =  $\frac{\text{Agreed items by all judges}}{\text{total number of the items judged}}$ .

If the overall content validity Index of the instrument is equal 0.70 and above, it will be regarded as valid instrument (Mugenda and Mugenda 2003).

#### **3.5.2 Reliability**

Reliability is the measure of the degree to which a research instrument yields consistent results after repeat. Cronbach's Alpha coefficient was used to measure reliability of the instrument. According to Amin (2005) an alpha of 0.7 or higher is sufficient to show reliability the closer it is to 1 the higher the internal consistency in reliability, (Sekaran, 2003). The questionnaire were

pre-tested using respondents within Adjumani district and reliability was computed using statistical package for social scientists (SPSS) and scores were evaluated.

To ensure reliability of quantitative data, the Cronbach's Alpha Reliability Coefficient for likert-type Scales test was performed. In statistics, Cronbach's alpha coefficient of reliability is commonly used as a measure of the internal consistency or reliability of a psychometric test score for a sample of examinees. According to Sekaran and Bougie, (2013) some professionals, as a rule of thumb, require a reliability of 0.70 or higher (obtained on a substantial sample) before they use an instrument. Therefore, when the instrument was administered, the result was 0.8 hence the instrument was considered reliable.

### **3.7 Data Analysis**

#### **3.7.1 Quantitative Data Analysis**

The study employed both descriptive and inferential statistical tools of analysis to present and analyze the responses from the questionnaires survey. First descriptive statistical tools were used for describing and summarizing the data derived from the research questionnaires using tabulation, frequency distribution and percentages. The second method was through the use of inferential statistical tools. This was to enable the study draw inferences on the sampled population of the study. Therefore, Pearson product-moment correlation was used to measure the degree of the effects of independent variable (IV) on the dependent variable (DV). This was based on the fact that; Pearson product-moment correlation predicts the degree of effects of the IV or predictor variable on the DV or criterion variable.

### **3.7.2 Qualitative Data Analysis**

Qualitative data was collected using interview guide, focus group discussion and documentary review. Descriptive statistics were categorized and organized based on pattern, repetitions and commonalities into different themes and sub-themes using content analysis and substantiated using quotations, (Rwomushana, 2005). This kind of data will be interpreted by explanations and substantiated using open responses from the field. The ideas from emerging themes were categorized in accordance to the study objectives and research questions. Data was analyzed based on the study variables and information were recorded and summarized. Where the interview process was recorded and transcribed into text before coding.

A pragmatic approach of analyzing qualitative data, using actual data from a qualitative, grouping similar themes were collated together. This involved use of inductive approach to analyze data with little or no predetermined theory, structure or framework and uses the actual data itself to derive the structure of analysis. Thematic content analysis was used as the process of analyzing transcripts, identifying themes within those data and gathering together examples of those themes from the text. Computer-aided qualitative data analysis software such as NVivo was used to aid qualitative data from emerging themes.

### **3.8 Study Limitations and Delimitations**

The researcher experienced a challenge in getting access to information at the District local Government.

Some respondents, especially the district were afraid or suspicious about the intention of the study. They doubted the researcher's intention of carrying out the study and this was limiting their participation in the study. To minimize these respondents' effects, the researcher reassured

the respondents that the research was purely academic and their responses were confidential so that correct responses were solicited.

The researcher faced a challenge of inadequate financial resources to cater for all the expenses that ought to be incurred. However, the researcher tried and mobilized as more funds, avoided extravagancy and debts. The researcher also made a budget that suited his available finances.

### **3.9 Ethical Consideration**

The researcher followed a number of research guidelines to maintain ethical standards which included; seeking informed consent of the respondents and making it known that their participation is voluntary and they are free to withdraw from the study at any time or may not answer questions they are uncomfortable with (Hannan, 2006).

The researcher accorded due respect to the respondent's privacy and confidential treatment so that the names of the participants and their schools cannot be identified, the respondents will remain anonymous as it is the condition of protecting the identity of the individuals and institutions involved by replacing their names with pseudonyms (Mauthner, Birch, Jessop, & Miller, 2012).

The researcher sought permission from CAO to gain access to selected heads of departments and this was followed by officially writing to the heads of departments requesting them to allow the researcher to conduct the study (Amin, 2005).

To ensure confidentiality and gain trust, the researcher reminded each respondent that the information obtained from them is entirely meant to support the study and that all the information gathered was used for research and individual's names and official titles were excluded in the report.

Finally, for the necessity of data protection the researcher secured and protected the data obtained (Kombo & Tromp, 2006).

## **CHAPTER FOUR**

### **DATA PRESENTATION, ANALYSIS AND INTERPRETATION**

#### **4.0 Introduction**

This Chapter presents the analyses and interpretations of the study findings on the effects of pension scheme management on primary teacher retirees' social welfare in Adjumani District. The study was guided by three objectives; these were; to examine the effects of pension scheme management on primary teacher retirees' access to health care, to determine the relationship between pension scheme management and primary retiree teachers' access to descent shelter housing; and to investigate how pension scheme management influences primary retiree teachers' food security and nutrition in Adjumani district. The chapter presents the findings of the study based on the data collected from the field. The chapter begins by providing a description of the demographic profiles of respondents. It then presents the findings of the data that was analyzed based on the study objectives.

#### **4.1 Response Rate**

In this study, out of the 86 retiree teachers sampled for the study 77 (89.5%) returned valid questionnaires while out of the 8 district officials sampled for the interview, 6(75%) officials were interviewed. According to Mugenda and Mugenda (2003), a response rate of 50 per cent is adequate for analysis and reporting while a rate of 60 per cent is good, and a response rate of 70% and over is even better for social research. Based on this statement, the response rate of 89.5% for retiree and 75% for district officials was considered to be better, representative and satisfactory to draw conclusions for the study.

## 4.2 Demographic Profile of Respondents

The variables analyzed here as demographic profile of respondents ranged from gender, age, highest level of qualification, management level in former primary schools and experience as a primary school teacher. These are indicated in tables 4.1 to 4.5 below.

### 4.2.1 Sex of Informants

The study sought to establish the sex of the participant; the finding is presented in table 4.1 below.

**Table 4. 1**

#### **Sex of Respondents**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	54	65.9	65.9	65.9
	Female	28	34.1	34.1	100.0
	Total	82	100.0	100.0	

**Source: Primary Data**

From the total of 82 captured in this analysis, 28(34.1%) were female, while 54 (65.9%) were male. This implies that the main informants were male. This means that the majority of the teacher retirees in Adjumani District are male.

### 4.2.2 Age of respondents

The study established the age of the respondents; the results are presented in table 4.2 below.

**Table 4. 2****Age of Respondents**

Gender			Frequency	Percent	Valid Percent	Cumulative Percent
Male	valid	60-65 yrs.	31	57.4	58.5	58.5
		66-70 yrs.	12	22.2	22.6	81.1
		71-75 yrs.	9	16.7	17.0	98.1
		76 yrs. and above	1	1.9	1.9	100.0
		Total	53	98.1	100.0	
	Missing System	1	1.9			
Total			54	100.0		
Female	Valid	60-65 yrs.	12	42.9	42.9	42.9
		66-70 yrs.	10	35.7	35.7	78.6
		71-75 yrs.	4	14.3	14.3	92.9
		76 yrs. and above	2	7.1	7.1	100.0
		Total	28	100.0	100.0	

**Source: Primary Data**

The result revealed that most of the respondents, (57.4% of the male and 42.9% of the female respondents) were between 60-65 years, while the minority, (1.9%) of the male respondents and (7.1%) of the respondents were above 76 years. However, 1(1.9%) male respondent did not reveal his age. This means that most retiree teachers in Adjumani District hardly reach eighty years after retirement.

### 4.2.3 Distribution of respondents by highest level of qualification

The researcher also sought to establish the highest level of participants; the findings are presented in table 4.3 below

**Table 4. 3**

#### Highest level of qualification

Gender			Frequency	Percent	Valid Percent	Cumulative Percent
Male	Valid	Certificate	22	40.7	40.7	40.7
		Bachelor Degree	7	13.0	13.0	53.7
		Diploma	16	29.6	29.6	83.3
		Masters' Degree & above	9	16.7	16.7	100.0
		Total	54	100.0	100.0	
Female	Valid	Certificate	16	57.1	57.1	57.1
		Bachelor Degree	4	14.3	14.3	71.4
		Diploma	5	17.9	17.9	89.3
		Masters' Degree & above	3	10.7	10.7	100.0
		Total	28	100.0	100.0	

**Source: Primary Data**

The study established that the highest level of qualification of most (40.7%) of the male respondents was a certificate in Primary teaching, likewise most (57.1%) of the female had a Certificate in primary teaching. This implies that in Adjumani District most of the retiree primary teachers are Grade III teachers.

#### 4.2.4: Respondents by Management Level at previous primary schools

Management Level of the respondents at previous primary schools was also ascertained and results indicated in

**Table 4. 4**

#### Management Level in your previous primary schools

Gender			Frequency	Percent	Valid Percent	Cumulative Percent
Male	Valid	Lower	12	22.2	22.2	22.2
		Middle	8	14.8	14.8	37.0
		Senior	24	44.4	44.4	81.5
		Top	10	18.5	18.5	100.0
		Total	54	100.0	100.0	
Female	Valid	Lower	13	46.4	48.1	48.1
		Middle	3	10.7	11.1	59.3
		Senior	5	17.9	18.5	77.8
		Top	6	21.4	22.2	100.0
		Total	27	96.4	100.0	
	Missing	System	1	3.6		
Total			28	100.0		

**Source: Primary Data**

The finding showed that the majority (44.4%) of the male respondents were at senior level of management, while the majority (46.4%) of the female respondents was at lower level of

management at their previous schools. A female respondent did not indicate her level of management in her previous school. A good proportion of the participants were at top and senior levels of management. This means that the respondents were knowledgeable enough to answer the questions on the study variables.

### 4.3 Pension scheme management and primary retiree teachers' access to health care

Pearson's correlation analysis was done to establish the relationship between pension scheme management and primary retiree teachers' access to health care in Adjumani District. The Pearson's coefficients were generated to measure the existence of a linear relationship, its strength and direction. The findings are presented in Table 4.5

**Table 4. 5**

#### **Pension scheme management and primary retiree teachers' access to health care**

		Pension scheme management	Access to health care
Pension scheme management	Pearson Correlation	1.000	.887**
	Sig. (2-tailed)	.	.000
	N	79	79
Access to health care	Correlation Coefficient	.887**	1.000
	Sig. (2-tailed)	.000	.
	N	79	82
Access to health care	Correlation Coefficient	.887**	1.000
	Sig. (2-tailed)	.000	.
	N	79	82

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

**Source: Primary Data**

The result showed a strong positive statistically significant relationship between pension scheme management and primary retiree teachers' access to health care in Adjumani District ( $r=.887, p=0.01, N=79$ ) this indicates that pension management is predictor of retiree teachers' ability to provide health care in Adjumani District. Therefore, the null hypothesis,  $H_0$ ; which states that *"There is no correlation between pension scheme management and primary retiree teachers' access to health care in Adjumani District"* is rejected, while the alternative hypothesis is adopted.

To triangulate these quantitative data findings from the questionnaires that were administered to retiree teachers and pension managers, structured interviews were conducted with the District Education Officer (DEO), Chief Finance Officer (CFO) and District Human Resource Manager (DHRM). The interviews were supportive of the findings in Tables 4.5. When asked whether pension scheme management supports primary teacher retirees' access to health care in Adjumani District. The responses of the DEO, CFO and DHRM were varied and they included:

The DEO said

*"That the pension scheme management did not have any special package for retirees to access better health facilities in cases of chronic illness, and stress. The DEO added that teachers  $x$  is beyond 64 years old was called to come and fill in retirement application as per the bio-data he gave right from the time he joined public service but denied that he is beyond 64 years old and such teachers are paid out of their gratuity and pension. By the time they retire they would have no or little package".*

The CFO likewise said that,

*“Teacher retirees suffer more than the rest of the retirees from other departments. He added that teacher retirees always experience multiple health related sicknesses after retirement yet health related issues these days have become very expensive for teacher retirees to afford”.*

The CFO admitted that there was delay in payment of pensions to the retirees due to automated information financial management system, which he said needs a lot of improvement.

DHRM on his side said,

*That some teachers give incomplete bio-data which makes it difficult to track their bio-data at data base to process the gratuity and pension. Hence there is delay in pension processing. He pointed out that a teacher in school z age 64 years was asked to fill in retirement application but he declined that his age has not yet clocked 60 yet bio- data is indicating he is 64 years old. The District Human Resource Manager (DHRM) stressed that those teachers will get little or no package at retirement. The District Human Resource Manager (DHRM ) further said, stress, depression and chronic illness are killing teacher retirees soon after their retirement as many resort to unholy traditional medicines and treatment for most sickness like malaria, stress, pressure, diabetes and tuberculosis because they foot the expensive medical bill.*

The results from the interviews clearly showed that pension scheme management, though poor in the district, has a statistically significant effect on primary retiree teachers’ access to health care in Adjumani district.

#### 4.4 Pension scheme management and primary retiree teachers' access to decent shelter/ housing

Pearson's correlation analysis was done to establish the relationship between Pension scheme management and primary retiree teachers' access to decent shelter/ housing in Adjumani District. Pearson's coefficient was generated to test the relationship, its strength and direction. The findings are presented in Table 4.6

**Table 4. 6: Pension scheme management and primary retiree teachers' access to decent shelter/ housing**

		Pension scheme management	Decent shelter/ housing
Pension scheme management	Pearson Correlation	1	.273*
	Sig. (2-tailed)		
	N	79	79
Decent shelter/ housing	Pearson Correlation	.273*	1
	Sig. (2-tailed)	.015	
	N	79	82

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

#### Source: Primary Data

The result showed a very weak positive statistically significant relationship between pension scheme management and primary retiree teachers' access to decent shelter/ housing in Adjumani District ( $r=.273$ ,  $p= 0.015$ ,  $N=79$ ) which is statistically significant. This indicates that pension

scheme management affects primary retiree teachers' access to decent shelter/ housing in Adjumani District. Therefore, the null hypothesis H02; which states that *"There is no relationship between pension scheme management and primary retiree teachers' access to decent shelter in Adjumani district"* is rejected, while the alternative hypothesis is adopted.

To triangulate these quantitative data findings from the questionnaires that were administered to retiree teachers and pension managers, structured interviews were conducted with the District Education Officer, Chief Finance Officer and District Human Resource Manager. The interviews were supportive of the findings in Tables 4.5. When asked whether pension scheme management supports primary teacher retiree's access to decent shelter/ housing in Adjumani District. The responses of the DEO, CFO and DHRM were similar and diverse and they include:

The DEO said,

*Most teacher retirees die when they do not have good houses and some retirees refuse to leave government houses after retirement. He added that the majority of the retiree teachers are comfortable in their grass thatched houses which they built when they were in active service and they can repair the houses from time to time since they have plenty of construction materials like grasses and poles. He further said that the problem worsens when they run out of energy to do hard work after retirement and only realized that they would have built when they were in service. He asserted that teacher retirees generally have a problem lack of decent housing and cannot afford building or renting "good" houses. Yet good houses contribute a lot to family stability and good education and health.*<sup>2</sup>

The CFO said,

*That it takes a transition period of two- five years, after the teacher retiree are deleted from salary payroll, for a teacher retiree to access pension payroll. He augmented that standard of living is high and as such pension alone cannot enable teacher retirees to have good house unless if one built for themselves a house when they were still in active teaching service. He also believed most teacher retirees stay happily in their grass thatched huts and they were not mindful of the decency of a house.*

The DHRM alluded that,

*“That teachers behave like frogs in warm water, which adjusts its temperature according temperature of water. The only time it realizes that it is in hot water when it cannot adjust its temperature any more nor jump out of the water. He explained that teachers forget that the money they earn is not sufficient but they fail to invest in other income generating activities but resort to loans to solve their problems. He added that most teachers come to know that they do not own good houses only after retirement and this has resulted into many retiree teachers lacking decent houses in the district. He also said many retired teachers refused to leave government houses after retirement”.*

The results from the interviews clearly showed that pension scheme management has a statistically significant influence on primary retiree teachers’ access to descent shelter in Adjumani district. This means that retiree teachers in the district lack decent houses because pension scheme management is poor.

#### **4.5 Pension scheme management and primary retiree teachers’ food security and nutrition**

Pearson’s correlation analysis was performed to establish the relationship between pension scheme management and primary retiree teachers’ food security and nutrition in Adjumani

District. Pearson’s coefficient was generated to test the relationship, its strength and direction. The findings are presented in table 4.7

**Table 4. 7**

**Pension scheme management and primary retiree teachers’ food security and nutrition**

		Pension scheme management	Food security and nutrition
Pension scheme management	Pearson Correlation	1	.328**
	Sig. (2-tailed)		.004
	N	79	75
Food security and nutrition	Pearson Correlation	.328**	1
	Sig. (2-tailed)	.004	
	N	75	78

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

**Source: Primary Data**

The result showed a weak positive statistically significant relationship between pension scheme management and primary retiree teachers’ food security and nutrition in Adjumani District ( $r=.328$ ,  $p= 0.01$ ,  $N=79$ ) which was statistically significant. This indicates that pension scheme management influences primary retiree teachers’ food security and nutrition in Adjumani District. Therefore, the null hypothesis H03; which states that “*There is no association between*

*pension scheme management and primary retiree teachers' food security and nutrition in Adjumani district*" is rejected, while the alternative hypothesis is adopted.

To triangulate these quantitative data findings from the questionnaires that were administered to retiree teachers and pension managers, structured interviews were conducted with the DEO, CFO and DHRM. The interviews were supportive of the findings in Tables 4.5. When asked whether pension scheme management supports primary teacher retirees' food security and nutrition in Adjumani district. The responses of the DEO, CFO and DHRM were diverse and they include:

The DEO said that,

*"That many teacher retirees cannot afford the required foods in their correct qualities and quantities. He told a story of a retiree teacher who wanted to commit suicide at the age of 80years simply because he lacked food. This man said he would die of hunger since he was poor. He said the man was counseled and given 1000 seedlings to plant and he raised the trees, people started buying the trees the man become rich. However, the DEO added that other teacher retirees have enough food as the sub-region has fertile soil for food crop production though they have diet problem".*

The CFO on his part said,

*"That teacher retirees in the district eat fewer meals a day, have no option of what to eat and feed on mono-diets. That some teacher retirees cannot afford to eat the type of food they are advised, on health ground, to eat".*

The findings from the interviews clearly implied that pension scheme management had a statistically significant effect on primary retiree teachers' food security and nutrition in Adjumani district.

## **CHAPTER FIVE**

### **SUMMARY, DISCUSSION, CONCLUSION AND RECOMMENDATIONS**

#### **5.1 Summary**

The purpose of the study was to evaluate the effects of pension scheme management on primary teacher retirees' social welfare in Adjumani District. The study was guided by three objectives; these were; to examine the effects of pension scheme management on primary teacher retirees' access to health care, to determine the relationship between pension scheme management and primary retiree teachers' access to descent shelter housing; and to investigate how pension scheme management influences primary retiree teachers' food security and nutrition in Adjumani district.

Consequently, to achieve these study objectives, the researcher adopted cross-sectional research design and both quantitative and qualitative research approaches, and collected quantitative data majorly from 80 retiree teachers and qualitative data from 6 pension scheme managers at the district level on pension scheme management and retiree teachers' social welfare. The data collected was analyzed using both descriptive and inferential statistics. The study found out that there was a positive statistically significant relationship between pension scheme management and primary retiree teachers' social welfare in Adjumani District. The next sub-sections present the discussion and conclusion of the findings. The sub-sections also provide recommendations and suggest areas for further research.

#### **5.2 Discussion**

The purpose of the study was to evaluate the effects of pension scheme management on primary teacher retirees' social welfare in Adjumani District. The findings are discussed here according to the research objectives as follows.

### **5.2.1 Pension scheme management and primary retiree teachers' access to health care**

Pearson's correlation analysis was done to establish the relationship between pension scheme management and primary retiree teachers' access to health care in Adjumani District. The result showed a strong positive statistically significant relationship between pension scheme management and primary retiree teachers' access to health care in Adjumani District ( $r=.887$ ,  $p=0.01$ ,  $N=79$ ). This indicates that pension management is predictor of retiree teachers' ability to provide health care in Adjumani District. Indeed, the findings showed that both pension scheme management and teacher retirees' social welfare were poor. The finding is in line with Jensen and Richter (2003) who established that a 24-percent decline in household income associated with pension arrears caused increased elderly male death within the next two years by 6 percent. The study is also consistent with that of Cheng, Liu, Zhang and Zhao (2016) who found that the pensioners were 6 percent less likely to die within the next three years when they receive their basic pension benefits on time. However, the study is contradicting with that of Nweke (2015) who found out that pension was adequate in providing help and have access to health care in.

Effective and efficient pension scheme management will enable retiree teachers to take care of their family's and relatives' health needs and procure for themselves the basic health care needs. In addition, effective and efficient pension scheme management will reduce deaths due to diseases among retiree teachers in Adjumani District.

### **5.2.2 Pension scheme management and primary retiree teachers' access to decent shelter/housing**

Pearson's correlation analysis was done to establish the relationship between Pension scheme management and primary retiree teachers' access to decent shelter/ housing in Adjumani District. The result showed a weak positive statistically significant relationship between pension scheme

management and primary retiree teachers' access to decent shelter/ housing in Adjumani District ( $r=.273$ ,  $p= 0.015$ ,  $N=79$ ). This indicates that pension scheme management somehow affects primary retiree teachers' access to decent shelter/ housing in Adjumani District. This weak correlation could be because many of the retiree teachers are contented with the grass thatched huts they live in or could be because they do not take a decent house as necessity in their lives. Good pension scheme management would allow retired primary teachers to acquire land, process land titles, build decent houses with latrines or rent affordable houses.

### **5.2.3 Pension scheme management and primary retiree teachers' food security and nutrition**

Pearson's correlation analysis was performed to establish the relationship between pension scheme management and primary retiree teachers' food security and nutrition in Adjumani District. The result showed a weak positive statistically significant relationship between pension scheme management and primary retiree teachers' food security and nutrition in Adjumani District ( $r=.328$ ,  $p= 0.01$ ,  $N=79$ ). This indicates that pension scheme management influences primary retiree teachers' food security and nutrition in Adjumani District. This weak correlation could be because many of the retiree teachers grow vegetable and fruits on their own and therefore had at least something to eat or it could be because in the district people grow a number of cereals and other foods like millet, sorghum and "simsim" that can be preserved for some time and hence they felt they were secure as far as feeding is concerned. The results of this study supported by that of Cheng, Liu, Zhang and Zhao (2016) who observed that pension status and income have significantly increased the likelihood that the pensioners frequently consume protein-rich foods (meat, fish, and eggs). The result indicates the fact that protein-rich food is generally more expensive in rural areas, because most rural people eat vegetables, they have

grown themselves, but seldom purchase protein-rich food from the market. Likewise, the study is congruent with that of by Yawukal, Getachew and Gemechu (2018) who found a high level (82%) of food insecurity among pension beneficiaries in Debre Markos town, Northwest Ethiopia. The deduction from this is that due to the decrease in the income status of retirees, their feeding pattern is automatically affected. There is great challenge in having access to good food for the household. Therefore, teacher retirees feed on few meals and lack food security. The study also supports that by the MGLSD (2002) on the health needs of older persons indicates that older persons are the worst hit by food insecurity and poor nutrition. A good pension scheme management would allow retired primary teachers to have access to adequate, variety of food on a regular basis and be able to eat at least five meals a day. However, the study is contrary to that of Nweke (2015) who established that despite the merger pension income, retirees in was adequate in Ebonyi State in Nigeria were able to provide food to their family.

The results of this study supported with that of Akhiojemi, Ifeanacho, and Abu, O. (2018) who revealed that the living condition of retirees was affected by the irregular and delays in payment of their gratuity and pensions. They suggest that government should take a critical look at the issue of welfare of retirees in order to come up with policies that will enhance retirees' welfare. In addition, they argue that retirees' benefits be enhanced and paid promptly so as to enable retirees meet their basic needs and responsibilities. Likewise, the study is line with that of Faruk (2011) who found that the welfare of retirees depends on timely payments of pensions.

### **5.3 Conclusion**

While the findings indicate that retiree teacher's pension scheme management was poor and retiree teachers' social welfare was likewise poor, the main conclusion drawn from the findings

of study is that there is a positive statistically significant relationship between pension scheme management and primary retiree teachers' social welfare in Adjumani District. This means that inefficiency and ineffectiveness in pension scheme management has negative impact on retiree teachers' social welfare; as it is the case with Adjumani District. Similarly, the study concludes that there is a positive statistically significant relationship between pension scheme management and primary retiree teachers' access to health care in Adjumani District. Likewise, the study concludes that there is a positive statistically significant relationship between pension scheme management and retiree primary teachers' access to decent shelter/ housing in Adjumani District. Equally, the study concludes that there is a positive statistically significant relationship between pension scheme management and retiree primary teachers' food security and nutrition in Adjumani District. The results of this study supported with that of Akhiojemi, Ifeanacho, and Abu (2018) who revealed that the living condition of retirees was affected by the irregular and delays in payment of their gratuity and pensions. They suggest that government should take a critical look at the issue of welfare of retirees in order to come up with policies that will enhance retirees' welfare. In addition, they argue that retirees' benefits be enhanced and paid promptly so as to enable retirees meet their basic needs and responsibilities. Likewise, the study is line with that of Faruk (2011) who found that the welfare of retirees depends on timely payments of pensions.

#### **5.4 Recommendations**

The purpose of the study was to establish the relationship between management of pension scheme and primary teacher retirees' social welfare in Adjumani district. The findings and conclusion of the study showed that there was a positive statistically significant relationship between pension scheme management and primary retiree teachers' social welfare in Adjumani

District. The study therefore makes the following recommendations to improve on the pension management primary retiree teachers' social welfare.

Pension scheme policy makers should consider taking a critical look at the issues of teacher retirees' social welfare and come up with policies that will enhance their welfare, specifically address retiree teachers' access to health. In addition, pension scheme policy makers need to review the existing pension policies to alleviate the current poor pension management of pension the old retirees, new retirees and those who would be retiring in few years.

Pension scheme managers at district as well as the ministry level should consider ensuring that pension management is effective and efficient so that the teacher retirees have the ability to provide for themselves descent shelter and housing. They need to ensure that; retiring teachers apply for pension in time, pension application forms are received, approved verified and assessed appropriately and pensions paid promptly to the retiree teachers.

Likewise retiring teachers need to strictly comply with pension scheme management procedures in order to facilitate the management of their pension. Retirees need to regularly follow-up on issues and progress of their pensions. This could help check on the process of pension management.

In addition, the study recommends that retirement benefit schemes should be properly regulated and managed efficiently to ensure prompt and better payment for the teacher retirees' pensions and further ensure a regular income for the teacher retirees so that they are able to provide better feeding and nutrition.

Further, adequate preretirement training to be included and done in education system in order to ensure that all those teachers due to retire have adequate knowledge on pension scheme management before retiring from active teaching.

### **5.5 Suggested areas for further research**

Although this study contributes to the body of knowledge on pension scheme and primary teacher retirees' social welfare, there are still, a number of limitations. To begin with, primary teacher retirees' social welfare was preferred for this study however; future studies could assess the effect of pension scheme management on primary teacher retirees' economic welfare.

Though this was not part of the study, researcher discovered that preretirement saving culture affects the social welfare of the retiree teachers. Therefore, the researcher suggests that future studies could look at the preretirement saving culture and primary teacher retirees' social welfare.

Likewise, it was discovered that records management by retirees, district and ministry officials greatly affected pension scheme management. Thus, future studies could look at the influence of records management and retiree teachers' welfare.

To the same end, it was discovered that the pension funds given to the retirees was far insufficient to enable them cater for their social welfare, hence, future studies could focus on pension fund amount and retiree teachers' social welfare.

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## APPENDICES

### APPENDIX I: QUESTIONNAIRE FOR PENSION SCHEME RETIREE

Dear Respondent

I am **Mawadri Geoffrey Boko**, a student of Kyambogo University conducting a study. You have been chosen as one of the participants. I therefore request you to fill in these questionnaires. This study is purely for academic purposes. Therefore, the information given will be treated with utmost confidentiality. Your response is highly appreciated.

#### SECTION A: PERSONAL DATA

Please tick where appropriate. (√)

1. Gender: Male ( ) Female ( )
2. Age (Yrs): 60-65 ( ) 66-70 ( ) 71-75 ( ) 76 and above ( )
3. Highest qualification  
Certificate ( ) Bachelor Degree ( )  
Diploma ( ) Masters Degree & above ( )
4. Management Level in your primary schools  
Lower ( ) Middle ( ) Senior ( ) Top ( )

**SECTION B: PENSION MANAGEMENT**

Please tick where appropriate. (√) according to the key below:

**KEY: SD= STRONGLY DISAGREE      D= DISAGREE      NS=NOT SURE**

**A= AGREE      SA= STRONGLY AGREE**

No	STATEMENT	Responses				
		SD	D	NS	A	SA
1	The retirees comply with the terms and procedures of the pension scheme					
2	The retiree teachers apply for retirement through their department on time					
3	The retiree teachers provide all authentic supporting documents to their pension claims on time.					
4	The retiree teachers provide details of bank accounts for pension payments on time.					
5	The district promptly approves pension and gratuity applications					
6	The district promptly approves pension and gratuity applications					
7	All retiree teachers in the district receive their pension on time					
8	The district has a well-defined budget for teacher retirees' pension					
9	The district provides appropriate technical support to retiree teachers.					

**SECTION C: ACCESS TO HEALTH CARE**

Please tick where appropriate. (√) according to the key below:

**KEY: SD= STRONGLY DISAGREE      D= DISAGREE      NS= NOT SURE      A= AGREE SA= STRONGLY AGREE**

No	STATEMENT	Responses				
		SD	D	NS	A	SA
10	Retiree teachers are able to take care of their families and relatives needs					
11	Retiree teachers are able to procure for themselves the basic health care needs					
12	Death is prevalent among retiree teachers due to chronic illness					
13	There are special health care given to retiree teachers in the district					

**SECTION D: SHELTER AND HOUSING**

Please tick where appropriate. (√) according either Yes or No

14a	Do you own the land on which the house is built?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
14b	If yes, do you have land TITLE?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
15	Does the household require support for latrines and sanitation facilities?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
16	I am able to acquire or rent affordable houses	<input type="checkbox"/> Yes	<input type="checkbox"/> No

## SECTION E: PROVISION OF NUTRITION AND FOOD

Please tick where appropriate. (√) according either Yes or No:

17	My household has regular access to food.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
18	I am always not sure of having enough foods for my family.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
19	I eat a limited variety of foods because I cannot afford a variety of food.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
20	I eat some foods I don't like because I have no choice.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
21	I eat meals fewer times in a day than five meals a day.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
22	I eat a smaller quantity meal than I need.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
23	I am able to meet my food needs in my old age.	<input type="checkbox"/> Yes	<input type="checkbox"/> No

**APPENDIX II: INTERVIEW GUIDE FOR LOCAL GOVERNMENT PENSION HUMAN  
RESOURCE MANAGERS, DISTRICT EDUCATION OFFICER, DISTRICT CFO AND  
DISTRICT UNATU MEMBERS**

Dear Respondent

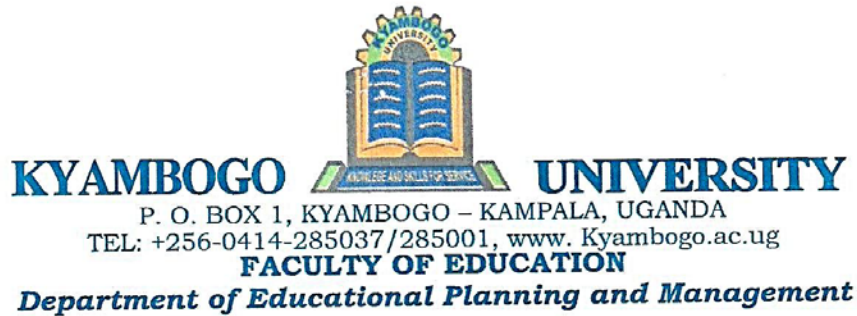
I am **Mawadri Geoffrey Boko**, a student of Kyambogo University conducting a study. You have been chosen as one of the participants. I therefore request you to fill in these questionnaires. This study is purely for academic purposes. Therefore, the information given will be treated with utmost confidentiality. Your response is highly appreciated.

In your opinion, how do you think retiree teachers' pension is being managed?

1. In your opinion, how do you think retiree teachers' pension is being managed?
2. In your opinion, how does the pension scheme help the retiree teachers to access health care in Adjumani district?
3. How best can the pension scheme be managed to help retired teachers' access good shelter/housing?
4. What challenges do teacher retirees face in Adjumani district?
5. Does the district have special social welfare care for teachers?
6. What interventions can be adopted to improve the social wellbeing of retired teachers in Adjumani district?

**“Thank you for your cooperation”**

**APPENDIX III: INTRODUCTORY LETTER**



Date: 21<sup>st</sup> June 2019

**TO WHOM IT MAY CONCERN**

Dear Sir/Madam

**RE: MAWADRI GEOFREY BOKO - 16/U/13407/GMED/PE**

This is to certify that Mawadri Geofrey Boko is a student in our department pursuing a Master of Education in Policy Planning and Management. He is carrying out research as one of the requirements of the course. He requires data and any other information on the topic titled:

**“Management of pension scheme and primary teacher retirees social welfare in Adjumani District, West Nile”**

Any assistance accorded to him is highly welcome. He is strictly under instructions to use the data and any other information gathered for research purposes only.

Thank you.



Dr. George Wilson Kasule

**HEAD OF DEPARTMENT, EDUCATIONAL PLANNING & MANAGEMENT**

## APPENDIX IV: ACCEPTANCE LETTER



**ADJUMANI DISTRICT LOCAL GOVERNMENT  
OFFICE OF THE CHIEF ADMINISTRATIVE OFFICER  
P.O. Box 2, Adjumani**

District Chairperson  
Chief Administrative Officer  
Email:

0787930220  
0781560782/0754420579  
cao.adjumani@gmail.com

IN ANY CORRESPONDENCE ON THIS SUBJECT

PLEASE QUOTE NO: CR/164/01

2<sup>nd</sup> July, 2019

MAWADRI Geoffrey Boko  
**Applicant**

Thru: Academic Registrar  
Kyambogo University  
P.O. Box 1,  
KAMPALA- Uganda

**RE: ACCEPTANCE TO CARRY ON FIELD RESEARCH**

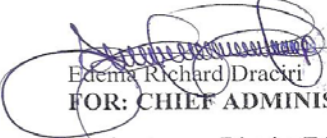
I am pleased to inform you that your request to carry on field Research titled "**Management of pension scheme and primary teacher retiree's social welfare**" in Adjumani District, West Nile: A case in Adjumani District Local Government, in the departments of Education, Finance and Human Resource," has been granted.

You will be supervised by the District Education Officer of Adjumani District Local Government.

**Take note that:**

1. The offer is until you complete your research
2. You will be required to behave in a manner that is commensurate with the image of the Uganda Public Service. Your supervisor will help you learn and cope with the standard of behaviour.
3. Carrying out research is a learning forum. Learners are **NOT** entitled to any monetary benefits for the work they may be assigned. However, facilitation will be given as and when the assignments so demand.

Welcome to the community of Adjumani District Local Government.

  
Edema Richard Draciri

**FOR: CHIEF ADMINISTRATIVE OFFICER**

Copies to: District Education Officer, Adjumani  
Chief Finance Officer, Adjumani District  
Principal Human Resource Officer, Adjumani District