Pension Decentralization Policy and Service Delivery in the Pension Unit, Ministry of Public Service, Uganda

Moses Mukiibi*, Martin Eturu

School of Graduate Studies and Research, Team University, Plot 446, Kabaka Ajagara.rd. Kampala-Uganda

**Corresponding Author*

Abstract:-**The study was carried out in order to examine Pension decentralization Policy and Pension Service delivery in Uganda's Public Sector, The interest of the problem was that despite the Several Government reforms and policies to improve efficiency and effectiveness in Pension Service delivery, there is still delayed access to pensions by pensioners and beneficiaries, extortion, persistent wage shortfalls, errors and inaccuracies in the payroll, poor network systems which is sometimes on and off, wrong pension computations, capacity gap in the processing of pension, poor interpretation of the policies concerning pension, among others**

The study therefore sought to examine Pension decentralization Policy and Pension Service delivery in Uganda's Public Sector with specific reference to Ministry of Public Service as one of the Votes which initiated the Pension decentralisation Policy. The study was conducted using a cross sectional descriptive survey design with a target sample size of 180 staff and pension clients in the various departments within the Ministry of Public Service. The study finds were that Pension Decentralization Policy in Uganda has vivid results that streamlined the pension process and therefore pensioners can easily access their pension but also the people involved in pension processing have had a better process since they can always refer to the various polices and statutes and has eliminated Ghosts on payroll.

It was further established that the wealth of knowledge on Pension Decentralization Policy in Uganda has equipped all the stake holders in the Pension business process with Policies /guidelines, knowledge of systems /technology, budgets / Plans among others and this has greatly reduced the work overload at the Center - MoPs and that the responsible officers can process pension without much handoff.

I. GENERAL BACKGROUND

1.0 Introduction

This chapter presents the background to the study, problem statement, study objectives, research questions, scope, significance, conceptual framework and operational definitions of key terms.

1.1 Background to the study

The Ministry of Public Service has over the years been implementing reforms aimed at improving the efficiency and effectiveness in establishment of controls, payroll and pension management. This was largely achieved through the introduction of a computerized Human Resource Management (HRM) and adoption of the Integrated Personnel and Payroll System (IPPS). The IPPS which was implemented in January 2011 beginning with the salary payroll has among other things resulted into cleaning of the salary payroll, transfer of payroll responsibilities to Ministries, Departments, Agencies and Local Governments thereby vesting the accountability centre of the payrolls in the Responsible Officers of the respective Votes. In accordance with the roadmap for implementation of the Integrated Personnel and Payroll System (IPPS), the Pension Management Module of the IPPS was implemented as follows:- Migration of pension records from the Pension Information Management System (PIMS) and payment of monthly pension through IPPS in October, 2014. This resulted in decommissioning of the legacy database, Partial decentralization of processing of new retirement files through the IPPS by Votes from January, 2015; Full decentralization of the monthly pension payroll effective July, 2015; and Full decentralization of processing and management of UPDF pension effective October, 2016.

Under the decentralized pension management, the responsibility for approvals of payments was transferred to Accounting Officers in Ministries, department, Agencies and Local Governments. The Central Government maintains its role of policy guidance, budgeting and monitoring of pension transactions and providing technical support to votes. All bonfide pensioners are supposed to be paid their pension and gratuity from votes where they retired from. This has partially been achieved despite some challenges.

1.2 Problem statement

Government of Uganda since 1992 embarked on reforms in the Public Service aimed at making the Public Service efficient and responsive to the needs of its citizens. With regards to the Pension Sector, the Public Service Pension Scheme was initially established (1939) to take care of the interest of the colonial masters and covered mainly Europeans and Asians and underwent a number of systemic and parametric reforms which include: Statutory Instrument No 11 of 1998 that introduced Fixed Annual Benefit and other severance packages to compensate employees who could lose employment as a result of ongoing reforms; Statutory

Instrument No 6 of 1995 which raised the retirement age from 55 to 60 and the pension Amendment Statute No 4 of 1994 which introduced the survivors benefits of deceased employee/pensioner (Sanderson, 1986).

In accordance with the Constitution of Uganda Article 254(1) and (3), the Pensions Act (Cap 281) and one amended (Cap 286), Armed Forces Pension Act (Cap 298), Pensions Policy, Public Service Standing Orders Section (L), establishment notices, guidelines and other relevant Circulars on Pension, Public Officers on retirement under pensionable circumstances are entitled to receive their pension which is commensurate with their ranks, salary and lengths of service. The payments should be prompt, regular, timely and easily accessible to the pensioners (Sargeant, 2009).

As part of the Public Finance Management Reforms, Ministry of Finance, Planning and Economic Development (MFPED) and the Ministry of Public Service (MoPs) established a decentralized Pension Policy whereby retirement benefits are processed from one's vote of retirement with effect from July 2015 to address key issues of timely payments; clearance of arrears, and elimination of ghosts among others.

Policies, guidelines and systems have been decentralized to ensure that pension accessibility is achieved to every pensioner, unfortunately, reports such as the Value for Money Audit Report on Pension Processing by the Department of Compensation of Ministry of Public Service of March 2010 and IFMS report (2015/16) point it out that Pension decentralization policy still affects Service delivery to Pensioners at Ministry of Public Service and entire service characterized by delayed pension, Corruption, Capacity gap in processing, poor interpretation of policies among others rendering many old retirees desperate, vulnerable and tussle with the unforgiving economic turmoil yet others die without accessing their pension and gratuity (Bansal, 2016). It's for this reason that the researcher undertook this study to examine the effect of Pension Decentralization Policy on Service Delivery in the Pension Unit of Ministry of Public Service, Uganda (Fazekas, 2012).

1.3 General Objective

The main objective of this study was to examine the effect of Pension Decentralization Policy on Service Delivery of the Pension Unit of Ministry of Public Service, Uganda.

1.3.1 Specific objectives

i. To examine the Decentralization of Pension Policy in the Pension Unit of Ministry of Public Service, Uganda.
ii. To examine Service delivery of Pension to pensioners in the Pension Unit of Ministry of Public Service, Uganda.
iii. To examine the Relationship between Pension decentralization Policy and Service delivery of the Pension Unit of Ministry of Public Service, Uganda.

1.4 Research Questions

i. What is the Pension decentralization of Policy in the Pension Unit of Ministry of Public Service, Uganda?
ii. How is Service delivery of Pension to Pensioners in the Pension Unit of Ministry of Public Service, Uganda?
iii. What is the relationship between Pension decentralization Policy and Service delivery of Pensions to Pensioners in the Pension Unit of Ministry of Public Service, Uganda?

1.5. Hypothesis

H0: There is no significant effect of Pension decentralization Policy on Pension Service delivery in the Pension Unit of Ministry of Public Service, Uganda.

H1: There is a significant effect of Pension decentralization Policy on Pension Service delivery in the Pension Unit of Ministry of Public Service, Uganda.

1.6 Scope of the study

The study concentrated on examining the effects of pension decentralisation policy on the pension service delivery in the Pension Unit of Ministry of Public Service, Uganda. The study was carried out at ministry of Public Service located at plot 12, Nakasero Road Wandegeya in Kampala Capital City found in central region of Uganda. The study covered the duration of an estimated period of two years from July 2015 to July2017 because this was the strategic period when Pension processing was decentralized to Ministries, Departments, Agencies and Local Governments.

1.7 Justification for the Study

Reports from the Value for Money on Pension Processing by the Department of Compensation of Ministry of Public Service of March 2010 and IFMS report (2015/16) report that Pension decentralization policy still affects Service delivery to Pensioners at Ministry of Public Service and that the entire service was characterized by delayed pension, Corruption, Capacity gap in processing, poor interpretation of policies among others rendering many old retirees desperate, vulnerable and tussle with the unforgiving economic turmoil yet others die without accessing their pension and gratuity. It was from this justification that the researcher under took a study on Pension Decentralization Policy and Service Delivery in Public Sector a case for Ministry of Public Service.

1.8 Significance of the Study

The study findings are hoped also to provide information to policy makers in this case the ministry of public service on policy formulation as the study highlights the key challenges and how the decentralisation policy operates that in turn helps them in policy generation in order to improve the pension service delivery.

The study findings are hoped to help to build on the existing body of knowledge in the area of the effects of Pension decentralization Policy and Service Delivery of pension to pensioners in Uganda.The new things that this research has brought out are the gaps in pension processing in Uganda in which this study would act as a baseline for further research.

1.9 Conceptual Framework

The conceptual framework is the diagrammatic representation of the relationship between independent variables and dependent variables as shown below.

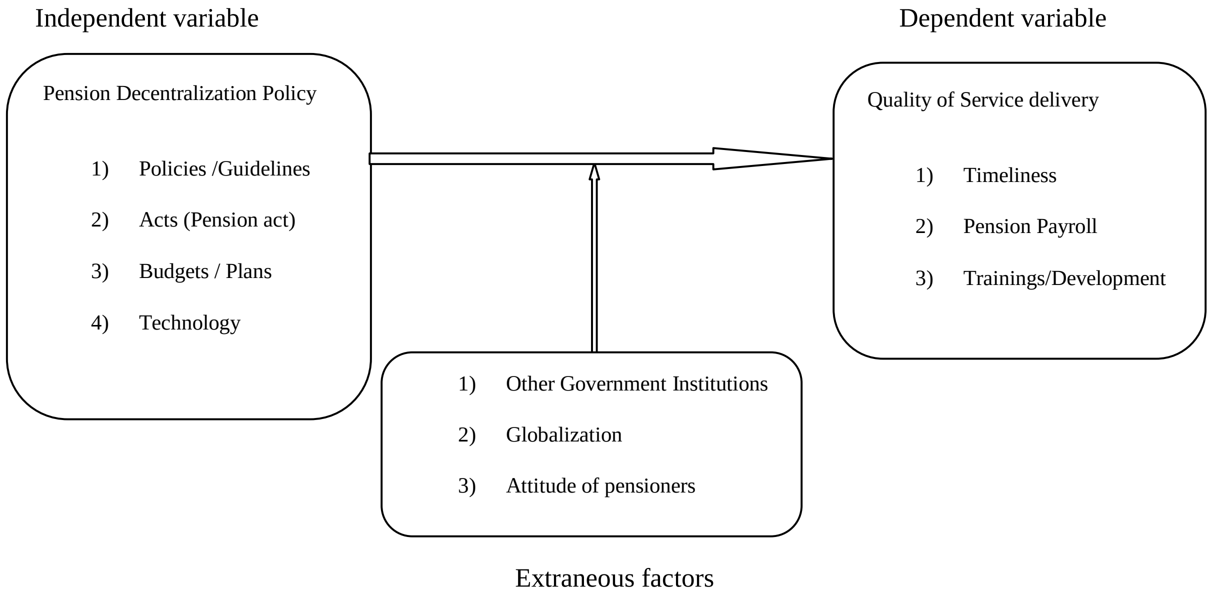

Figure 1: Conceptual framework onPension Decentralization Policy and Service delivery

Source: Budget Monitoring and Accountability Unit Ministry of Finance, Planning and Economic Development P.O Box 8147, Kampala www.finance.go.ug

The independent variable (Pension Decentralisation Policy) was broken down into guidelines/ policies, acts and budgets/ plans. As for the dependent variable, the researcher assessed Service Delivery in times of timeliness, pension payroll and trainings offered by the governing body. In addition, there are also extraneous variables which the service delivery of the decentralization policy and these included; Globalisation, Attitude of pensioners and other government institutions that deal with the policy.

1.10 Operational Definition of key concepts

Pension: David (2004) defined Pension as a steady and regular income paid to a person, usually after retirement and under legal and /or contractual terms. Pension in Uganda's context is a payment from the Consolidated Fund or District revenue, which is regularly (monthly) made to public officers who serve, retire, or die under pensionable circumstances. And in this study, the researcher conceptualized Pension as a fund into which a sum of money is added during an employee's employment years, and from which payments are drawn to support the person's retirement from work in the form of periodic payments.

Gratuity: Is a reward for employee loyalty. If an employee stays on in a company for over five years, he is entitled to get gratuity when he retires, resigns or is retrenched. The monetary reward to be paid by the company in recognition of the employee's years of service in the organization is mandated by the Payment of Gratuity Act, Chapter 286 with a case of Uganda. Most establishments employing 10 or more workers come under the Act. Roughly, the employee gets half a month's Basic and Dearness Allowance (DA) for every completed year of service as gratuity.

Policy: Is a set of ideas or plans that is used as a basis for making decisions, especially in politics, economics, or business. It is also a course or principle of action adopted or proposed by an organization or individual.

Decentralization: The 1995 Constitution of the Republic of Uganda defined Decentralization in its broad sense that it refers to the division of political, economic and administrative powers/responsibilities between the centre and sub national levels of government (Barya, 2009). The degree of responsibility which is transferred by the centre may vary from simply adjusting workloads among different units of government to diverting all government responsibilities for performing a set of what were previously considered to be central government functions. Decentralization of one form or another, i.e., delegation, devolution, is called forth as a means for solving political and/or economic problems. As such, its extraordinary scope is revealed by the many objectives it supposedly serves.

II. LITERATURE REVIEW

2.0 Introduction

This chapter entails the literature on the theoretical review and the previous literature in relation to the research objectives.

2.1 Theoretical Review

The section reviews theories on service delivery of pensions and these include; the economic theory of pensions where the researcher assess the theory of utility and preferences and life expectancy theory. Also this section assesses the Retirement Decision Models which include; Two-thirds retirement model, Option-value model and One-year retirement model by MacDonald & Cairns, 2010.

2.1.1 The Economic Theory of Pensions

Modigliani-Niller Theorem for Pensions asserts that it is easy enough to see that in the frictionless and rather barren world of standard neoclassical economic theory, Pensions would simply be irrelevant (Stiglitz, 1969). That is, no worker would care how much (if any) of his earnings were deposited into the pension fund; for every dollar accumulated in the pension fund, the worker would simply reduce his private wealth holdings by $1; lifetime work patterns, and in particular the retirement decision would be unaffected by pensions. The "proof" of what might be called the neutrality of pensions follows rather simply from five assumptions; of no uncertainty of any kind, no taxes, no governmentally imposed pension system, and no laws regulating private pensions.

Economic Theory and Implications for policy focusing on economic principles, it is possible according to Barr and Diamond (2009; 2010) to frame policy design for pension reform based on certain conclusions. First, the analysis and design should consider the pension system as a whole. Pension design affects the labour market, economic growth, the distribution of risk, and the distribution of income, including effects by gender and generation. It is significant not to design one part of the system, since there can be no gain from an actuarial second-tier pension drawing on the need to relief poverty in the first-tier Barr and Diamond (2010). The analysis should focus on the combined effect of the system as a whole which can be pursued by simultaneously considering the parts of the pension system Barr and Diamond (2010). Secondly, the economic crisis has provided with some key lessons that should drive pension reform. The most important is perhaps before embarking in the design of a reform to explicitly ask how risk should be shared. In pure funded individual accounts, all of the risks fall on the worker, which is unbearable for some people.

One proposition would be to distribute the risk by buttressing individual accounts with a tax-financed non-contributory pension. As a country's economic and administrative capacity grows, there are pension system options available. In general, it is important to remember that pension systems have multiple objectives; different pension systems share risks differently, both across people and over time; there is no single best pension system; pensions should be analysed in a second-best context, that is, taking account of market imperfections and other distortions; and a move to funding may or may not be the right policy (Barr and Diamond, 2010).

Multi-Pillar Pension Model There exist two perspectives in regards to policy debate on pension reforms: The Anglo America perspective and the more "old school" European welfarist perspective (Baroni, 2007). In this subsection, the focus is not the Multi-pillar approach or Model introduced by the World Bank which falls within the Anglo-American perspective. The latter perspective emphasizes on the normative approach that private funded supplementary pension arrangements should dominate over public provision. The underlying rationale behind the Anglo-American approach is an obvious critique of PAYG systems (Baroni, 2007).

Minns (2001) provides with a useful summary of the core-shared claims of proponents of the Anglo-American model: Pay As You Go (PAYG) are undermined by demographic changes, i.e. increasing dependency ratios, The present value of state pension benefits to be paid between now and 2030 exceed the present value of expected contributions by two or three times the present value of GDP for most European countries, hence taxation will have to increase, State expenditure on pensions is high, at 12-15 percent of GDP in most European countries, the State is unreliable in keeping its promises, while crowding out private savings for retirement and the private sector appears better at creating and using savings for increasing investments and thus the growth required for increasing pension claims. The Anglo-American approach essentially strongly suggests moving away from a redistributive emphasis and encouraging insurance and personal savings instead to address the aging challenge.

The proposition is therefore that the explicit focus of future social security systems should be in savings and work, mainly by shifting from defined benefits to defined contributions systems (Baroni, 2007). The objective of the Multi-pillar policy framework based on the above understanding of the Anglo-American approach entails a shift towards a more general reform to a country´s pension system as a whole (i.e. involving a strategy to reform simultaneously its public, private and occupational systems). This is important to this research as such a move is more likely to take place in developing countries such as India, which are building a system from scratch (Baroni, 2007). According to Baroni (2007) crucial elements in a pension reform include the Degree of Actuarial Fairness, Benefit Type and Degree of Private Funding.

However, the focus here is on the Multi-pillar approach to reform since, despite the strong influence from the funding perspective, it allows for a combination of both structural and parametric approaches to reform. Following this line of thinking, in terms of the graph that captures key reform alternatives in the policy debates (Figure 2.2) proposed by Baroni (2007), the Multi-pillar model essentially would entail a shift from any pension system type to a system of type IV. If the country does not hold a pension system, type IV could function as a blueprint for setting up the "optimal" system.

The Multi-pillar model is made of three parallel "pillars": namely a small mandatory, publicly managed (unfunded) defined benefit PAYG scheme (first tier), a substantial mandatory privately managed (funded) defined contribution scheme (second tier), and a voluntary private funded scheme (third tier). The World Bank has added a new "zero tier" in its 2005 report, aimed to work as a non-contributory minimum pension for the very poor and those with no working history. Still, this latest addition should be considered an integral part of the public "first tier" (Baroni, 2007). Various organizations have proposed what each of the three tiers as proposed by the multi pillar model should be composed of;

Theory of utility and preference: The theory of utility and preference acknowledges how it is not always possible to sustain all data needed in monetary terms for developing alternative decision-making. In this sense, some decisions can be taken partly on subjective valuation. In such a perspective, a high risk, untested decision is not assured since it does not enjoy consumer or user or beneficiary acceptance (Imhanlahimi and Idolor, 2011). Nevertheless, preference should be given to the high-risk decision in which utility, determined as inherent quality or value, is more assured to be constantly occurring rather than the low risk decision where utility is not assured.

Life Cycle Theory: The theory of Life Cycle relates to consumption pattern and saving decision of the individual and is mainly based on Modigliani and Brumberg cited in Idowu (2006). Consumption according to this model is a function that a person undertakes through a lifetime of wealth whether it is financial, real assets and expected value of future income. The pattern of income does not affect the pattern of consumption according to this theory except in the exception of pension reform plan (Imhanlahimi and Idolor, 2011). In this case, the pension reform plan can influence the wealth of a future pensioner. The theory suggests that pension reform can affect saving rate of the participant in a pension plan by affecting the average wealth gained.

The latter results from the fact that a sustainable pension plan lead to great financial resources for further investment earnings that could lead to a significant redistribution of income, and therefore increased wealth to pension contributors. In effect, the previous can encourage increased or sustainable saving propensity (Imhanlahimi and Idolor, 2011). Conclusively, it can be said that the pension reform can potentially change or affect the life cycle. It should be noted though that this theory can be influenced by economic depression such as economic recession and management.

2.1.2 Retirement Decision Models

There exist three retirement decision models that can be used to explain the various decisions relating to retirement. The three models that we will look at include; Two-thirds retirement model, Option-value model and One-year retirement model (MacDonald & Cairns, 2010).

(a) Two thirds retirement Decision model: The two-thirds model proposes that a member who has subscribed to a direct contribution scheme retires once the balance that is in their DC account is such that it can be able to replace at least two thirds of the current income that they are earning. The pension that is to be purchased by the member is calculated by dividing the accumulated pension wealth by a computed life annuity factor. The pension that is purchasable by the individual at a time (t) is calculated by multiplying the pension wealth that the individual has accumulated up to that particular time by a predetermined life annuity factor. The replacement ratio is computed using the following formula below as adopted from (MacDonald & Cairns, 2010).

(b) The Option Value Retirement Decision Model: The option value model is a two-option comparison model that looks at two options when making pension retirement decision. The model proposes that there are two options that an individual with a DC pension looks at when making a decision of whether to retire or not. The first option is the choosing to continue working and the other option is the decision taken to retire from employment. Under this theory the worker uses intuition to decide which of the two option is more valuable. The worker under this model retires when it's more valuable for them to retire. Some of the assumptions of the Option value model include; the retirement decision is evaluated each year by the workers with the pension plans to take into account new information that has become available over the past year. The individual who is considering retirement analyses all the possibilities relating to the pension when making the decision to retire or not to retire. Some of the factors that the retirement decision is based on include; the current accumulated wealth stock, the current employment earnings, risk aversion related to the stability of their income levels, leisure desire of the employed individual and the unitizationprices available in the market.

(c) One Year Retirement Decision Model: The One Year retirement decision model and the option are similar in a way but the One-year retirement model only considers the benefits that are due to the worker over the next additional year. Under the one-year retirement model the retirement decision is made every year to take into account new information affecting the retirement decision that has become available. The decision whether to retire or not is made based on the analysis of the cost and benefits of both remaining in employment and retirement. This model only considers the one-year horizon when evaluating the future cost and benefits of remaining in employment of retiring.

2.2 Forms of Retirement Benefits Payments

There exist three main form of retirement benefit payment that can be used to pay pension benefits on retirement (Antolin, Pugh, & Stewart, 2008). The three forms of retirement payments include; Lump sum payment, Programmed withdrawals and life annuity benefit payment.

(a) Lump sum Payment: Under the lump sum retirement benefit payment method, the retiree is paid the entire accumulated amount of the pension capital. The retirement benefit under this method is paid on attainment of the pensionable age or on the maturity of a retirement benefit plan that was set up as a savings retirement plan. This was adopted the lump sum retirement benefit include; India, Hong Kong, Philippines and Thailand.

(b) Programmed Withdrawals: Programmed Withdrawals retirement benefit payment entails the drawdown of the retirement benefit capital in a form of fixed of variable payments. The fixed and variable payments are drawn from the accumulated retirement benefit capital plus any extra return earned later by the retirement fund capital. Programmed withdrawal retirement benefit payment does not involve any longevity guarantees and are simple to calculate compared to the complex calculations involved in annuity retirement benefit payments. One common form of programmed retirement benefit payment is the annuity certain whereby the retirement benefit capital plus the interest earned is paid over a fixed period of time and the payments per each period are equal.

(c) Life annuity: Life Annuity retirement benefit payment entails payment of the retirement capital through a stream of payments to the retiree as long as the retiree lives. The life annuity payments may also have additional guarantees whereby the benefits are paid to the surviving spouse even after the death of the retiree. The main advantage of the life annuity retirement benefit payment method is the fact that the benefits are fixed and are paid to the retiree for the remainder of their life after retirement. This is the most commonly used in Uganda and East African governments.

According to the literature and in particular Baroni's research (2007) and Karam, et al. (2010), pension reform can be analysed from four approaches: A theoretical side: Using statistics to derive the 'costs of negative population growth on different pension system designs and how different reforms can affect the cost rates as well as delivering the objectives set by these pension systems. A policy side: The focus here is on either reforming current pension systems based on empirically grounded beliefs such as the one relating to system funding to correct shortcoming associated with pension arrangements by shifting risks to individuals. Micro simulation modelling: This approach could provide a solution to the debate of the previous latter approaches by offering a methodology to assess the flaws and virtues of different reform proposals grounded in quantitative empirical analysis and computational power.

More specifically, a micro simulation model can be used first to simulate income distribution under a given pension system (named static micro simulation); secondly to simulate future public and/or private pension accumulation and dissimulation over life cycle under a given pension scheme; and third to simulate effects of reforms to this given system on (life-cycle) income distribution and costs. Dynamic micro simulation is a tool for analysing non-linear pension systems by simulating individual trajectories of heterogeneous economic agents over their life course. In the essence of these micro simulation models lies the ability to reproduce the demographic and economic composition of society, from the bottom up. Essentially the output is on entire distributions of key individual variables such as disposable income for the years to come although obviously, these distributions will be affected by underlying conditions such as demographic trends, or institutional rules which affect people´s transitions and behaviours.

Dynamic micro simulation models are therefore valuable and have often been applied to pension analysis (e.g. Dupont, Hagnere', Touze', 2003; Flood, 2003, Curry, 1996) since they can provide with insights on the long-term impacts of pension reform apart from aggregate costs and financial sustainability, on individual pensioners´ welfare, future income and intra as well as inter-personal redistribution. In addition, these sorts of models allow to determine whether effects observed are caused by demographic or institutional changes, and finally compare also across systems and populations. It is therefore meaningful to employ micro simulation modelling to specific country contexts and reforms.

GIMF's Structure Model analysis: Drawing on research conducted by Karam, et al. (2010) an another interesting Model to consider as a framework for analysing and evaluating the short and long run effects of planned pension policy actions that could inform this research is GIMF, a dynamic stochastic general equilibrium model used inside the International Monetary Fund. Underlying the GIMF's structure are key issues to analyse the positive effects of achieving fiscal sustainability in regards to aging and at the same time examine the normative aspects of adjusting public policies to changes in demographics. Karam, et al. (2010) cohort that the multi-country structure of GIMF allows to consider the impact of public pension reforms on investment decisions and an analysis of global interdependence and spill over effects. The GIMF makes use of an interwoven mixture of non-Ricardian features with a number of nominal and real adjustment costs to emphasize the potential interaction role of fiscal and monetary policies. The model comprises of three groups of agents and sectors: households, firms, and the government (Karam, et al. 2010).

2.3Pension Decentralization Policy in Terms of Policies, Guidelines and Reforms

Government of Uganda since 1992 embarked on reforms in the Public Service aimed at making the Public Service efficient and responsive to the needs of its citizens. With regards to the Pension Sector, the Public Service Pension Scheme which was initially established in 1939 to take care of the interest of the colonial masters covered mainly Europeans and Asians underwent a number of systemic and parametric reforms. These include:-

a) Statutory Instrument No 11 of 1998 introduced Fixed Annual Benefit and other severance packages to compensate employees who lose employment as a result of ongoing reforms;
b) Raised the retirement age from 55 to 60 years through Statutory Instrument No 6 of 1995;
c) Indexation to wage to address issues of adequacy of benefits;
d) Increasing the pension fraction from 1/600 to 1/500 to address adequacy issues;
e) The introduction of survivors benefits through the pension Amendment Statute No 4 of 1994 to provide soft landing for survivors of deceased employee/pensioner
f) Computerization of the pension payroll to address challenges of data integrity and delays in processing terminal benefits Transition from Cash/Cheque payment to Straight Through Processing (STP) of pension and Electronic Funds Transfer (EFT);
g) The transition from a legacy system database to Integrated Personnel and Payroll System (IPPS) which has provided an automatic transition from the Active Payroll to the Pensions Payroll effective January, 2015;
h) Efforts to transform the current Unfunded, PAY-GO, and Non Contributory pension scheme to a Fully Funded, Defined Benefit Pension Scheme.
i) Transition from Cash/Cheque payment to Straight Through Processing (STP) of pension and Electronic Funds Transfer (EFT);
j) The transition from a legacy system database to Integrated Personnel and Payroll System (IPPS) which has provided an automatic transition from the Active Payroll to the Pensions Payroll effective January, 2015;
k) Payment of monthly pension has been decentralized to MDAs and LGs as part of the payroll cleaning exercise and to ensure that services are brought nearer to the recipients;
l) Pension and Gratuity arrears were declared to the Ministry of Finance and MDAs/LGs for verification. Any pensioner having claim to pension and gratuity arrears are required to report to their Vote of retirement to complete verification forms.
m) Approval of Requests for Early Retirement: While the management of terminal benefits have been decentralized, requests for early retirement and retirement on marriage grounds/ medical grounds are granted by the Pensions Authority.
n) Employment of Pensioners: Under no circumstance can a retired person be re-employed on a permanent and pensionable terms. Such appointments may be on contract but only if cleared by MoPS.
o) These are the dependent variables in pension decentralization. They involve Policies /guidelines,
p) Laws/Acts, and budgets / Plans. They can be broadly explained as below;

2.3.1 Policies /guidelines

Payment of monthly pension was decentralized to MDAs and LGs as part of the payroll cleaning exercise and to ensure that services are brought nearer to the recipients;

Pension and Gratuity arrears were declared to the Ministry of Finance and MDAs/LGs for verification. Any pensioner having claim to pension and gratuity arrears are required to report to their Vote of retirement to complete verification forms. They should report with their National Identity Card. No verification is required from the Ministry of Public Service. Any pensioner having a claim to pension should report to their Vote of retirement for verification.

(IPPS Report 2006), indicated that Cases of new retirements are processed through the IPPS by MDAs/LGs which is linked to the active payroll providing for smooth transition from the active payroll to the pension payroll. Since January, 2015 more than 4,000 retirees were paid their pension and gratuity at once on the due date

Pensioners who have received pension for 15 years are required to complete life certificates and submit to their Votes of retirement. A deadline of 31st August 2016 had been set to receive letters from Permanent Secretaries and Chief Administrative Officers/Town Clerks confirming receipt of the life certificates, those who failed to submit would be deleted from the pension payroll by 1st September 2016.

Retirement policy is that staff who qualify for Pension and gratuity must exist under pensionable circumstances. One must have worked for minimum lengths of service which is one hundred and twenty months except Judges and Justices who can earn pension even after two months. One should not work beyond his/her date of retirement and in case it happens then money recoveries should be made through Public Service form 20B

The Pension guidelines under establishment notice 2 of 2016 further provided that the ignition of a retiree on Integrated

Personnel &Payroll system should be six months before an employee actually retires from service. This give ample time to action officers to work on any pension file when the officer is still within the retirement vicinity

2.3.2 Policy linkage

The Constitution enjoins the State to provide pension and social protection to its citizens. Objective 14 of the National Objectives and Directives Principles of State Policy of the Constitution, under social and economic objectives, directs the state to ensure that all Ugandans enjoy pension and retirement benefits, among others.

1) Article 22 of the United Nations (UN) Bill of Rights (1948) identifies pension as a right; Article 254(3) of Uganda's Constitution provides for regular and prompt system of payment of pension (Nayer, 1978).
2) The Uganda Retirement Benefits Regulatory Authority Act (URBRAA), 2011 provides for the establishment of a retirement benefits scheme, its regulation, licensing and mandatory contribution.
3) The Social Protection Policy, 2015 provides for social protection and social welfare of all Ugandan Citizens.
4) The NRM Manifesto 2016-2021 includes a commitment to providing social protection for the country's most vulnerable citizens.
5) One of the objectives of the National Development Plan 2010/11-2014/15 and NDP II is to expand social protection measures to reduce vulnerability and enhance the productivity of the human resource of the country.
6) An efficient social security system therefore is required to achieving Vision, 2040; of "A Transformed Ugandan Society from a Peasant to a Modern and Prosperous Country within 30 years".
7) Whether Uganda subscribed to Article 22 of the United Nations (UN) Bill of Rights (1948) on the rights to pension to which reference was made in the Cabinet Memorandum?
8) Article 22 of the United Nations on the Right to Pension is one of the Universal declarations of Human Rights and therefore applies to Uganda. The reference was thus maintained. .

Legal Framework on Pension in Uganda

There are different laws, regulations, policies and guidelines regarding pension processing. These include among;

1. Article 254 of the 1995 Constitution of Uganda;
2. ILO Convention, 102 (Charnovitz, 2008).
3. Article 22 of the UN Bill of Rights (1948) identifies pension as a right
4. The Pensions Act Cap 281 & Amendment 286; Regulations thereof;
5. The UPDF Act, Cap 298 of 2005; (Naluwairo, 2012).
6. The Local Governments Act, 1997;
7. The Public Service Act;
8. The Public Service Standing Orders, 2010; Section (L)
9. Administrative Instruments and Circular Standing Instructions issued from time to time;
10. CSI
11. Statutory Instruments
12. Establishment notice like Establishment notice No. 2 of 2018
13. Manuals/ Guidelines

Article 254 of the 1995 Constitution of Uganda: The provision of this article is that there should be regular and timely payment of pension to pensioners. The payments should be commensurate to one's period of service and the last pensionable emoluments

Pension Act Cap 286

Every officer employed in the public service who has qualified for a pension is entitled to it.

Under section 3, no pension, gratuity or other allowance is granted under this Act to any officer except on his or her retirement from the public service in one of the following cases; the case of an officer in the public service on the 16thFebruary, 1961, who on that date had attained the age of forty-five years, at any time; the case of an officer in the public service who is in receipt of overseas addition or who was recruited by the Secretary of State or by the Crown Agents for Oversea Governments and Administrations on terms of service which did not include payment of inducement pay or overseas addition, or who is, or was on the 9th October, 1962, an officer eligible or vacation leave under paragraph 17(ii), (iii) or (iv) of section C of the Standing Orders

An officer who has been granted a pension in respect of other public service shall not at any time draw from the public funds of Uganda an amount of pension which, when added to the amount of any pensions drawn in respect of other public service exceeds three-quarters of the highest pensionable emoluments drawn by him or her at any time in the course of his or her public service; except that where an officer receives in respect of some period of public service both a gratuity and a pension, the amount of the pension shall be deemed,

Reasons for Pension

The Parliamentary Pensions Act (2007) The Uganda Retirement Benefits Regulatory Authority Act (2011) highlighted that Pension is paid for different reasons (Kabansa, 2012). These are worth noting;

1) Because people are myopic. They prefer spending today to spending tomorrow and save for a rainy day;
2) To mitigate old age poverty and destitution that is due to ill-health and loss of active earnings;
3) To attract and retain high calibre employees;

4) Demonstrates care for employee welfare and good HR practice;
5) Fulfilment of Constitutional and International obligations;
6) To build and develop Capital Markets for economic growth;

2.3.4 Summary of Pension decentralization policy

Under the decentralised payroll management and payment system for salaries, pension and gratuity, the responsibility for approval of the payments was transferred to the Accounting Officers. Central Government maintains its role of policy guidance, functional technical support and monitoring of all salary and pension transactions.

There is no need for the individual staff, pensioners and beneficiaries to travel either to the Ministry of Public Service, Ministry of Finance Planning and Economic Development or any other relevant central Government MDA to follow up their salary and pension cases. The responsible officers especially Human Resource Officers, Internal Auditors and Accounting Officers are responsible for addressing all salary and pension related issues and where necessary seek technical guidance from the central Government,

2.3.5 Budgets / Plans

A budget is an estimation of revenue and expenses over a specified future period of time; it is compiled and re-evaluated on a periodic basis. At companies and organizations, a budget is an internal tool used by management and is often not required for reporting by external parties.

The Approved Budget Estimates set out the detailed plans for revenues and expenditure. This includes the detailed central spending agency budgets for recurrent and development spending. Draft Budget Estimates show central spending agency, budget allocations by output and expenditure items. These are published after the budget has been approved by Parliament for both pension and salaries. The Parliamentary Pensions Act (2007) &the Uganda Retirement Benefits Regulatory Authority Act (2011)

They provide: a broad overview of revenues and expenditures; detailed estimates of revenue by item; and detailed estimates of expenditures by Spending Agency, output and item.

Budgeting for Pension and Gratuity:

The budget for pension and gratuity for FY 2016/17 was based on the payroll report 2015. This meant that employees who retired prior to the following Financial Year were not budgeted for. Where such cases exist, a request for corrigenda was required(Lwanga, 2018)

Reconciliation of the IFMS and IPPS payroll figures: This was always done to ensure that the IPPS pension payroll comply 100% with the IFMS data. Where in doubt with the pension amount, action officers were advised not to vary the figures but instead raise the matter with Ministry of Public Service.

In case votes ran short of money on their budgets, they were advised to make supplementary budgets to enable facilitation of payments of pensioners before the end of that financial year

Furthermore Income Tax is not charged on Pension and Gratuity and the responsibility of wage allocations is vested in Ministry of Public Service yet budgeting for pension was tossed to votes. (IFMS report (2015/16).

Retirement Plan: A retirement plan is a financial arrangement designed to replace employment income upon retirement. These plans may be set up by employers, insurance companies, trade unions, the government, or other institutions.

Value for Money Audit Report on Pension Processing by the Department of Compensation, Ministry of Public Service, March 2010 & Process Analysis of the Pension Management System by Management Services department at MoPS, clearly indicate that once votes carry out effective retirement planning, pension and gratuity for retirees will be readily available to be accessed by pensioners. This would be done by HROs as soon as the officer joins service but he has been neglected by HROs until retirement

Pension Plan: A pension plan is a retirement plan that requires an employer to make contributions into a pool of funds set aside for a worker's future benefit. The pool of funds is invested on the employee's behalf, and the earnings on the investments generate income to the worker upon retirement. In a pension plan, an employer sets aside money for an employee and invests that money on the employee’s behalf. The proceeds then become income for the retired employee, either in a lump sum or in regular payments through an annuity. Depending on the plan, those pension benefits may be inheritable by a surviving spouse or children.

How much pension income you get depends on the terms set by your employer, your salary and your time with the company. For example, some workers’ pensions entitle them to 85% of their salary in retirement. Employees with these plans don’t participate in the management of those funds. This is both a benefit and a disadvantage. You don’t have to worry about choosing the right investments for your pension, but you’re also vulnerable to any investing mistakes your employer might make.

If you leave your employer before your pension benefits “vest,” you won’t have access to the money your company put aside for you when you go. Vesting schedules come in two forms: cliff and graded. With cliff vesting, you’re not entitled to any company contributions until a certain deadline, say four years. With graded vesting, a certain percentage of your benefits vest each year, until 100% vesting. So, if you leave a company after a year, you might leave with nothing – or with 25% of your pension still available to you. If you don’t know the vesting schedule for your benefits, it’s a good idea to find out. It would be a shame to leave your job a week before your benefits vest

2.3.6 Types of Pension Plans

There are two types of pension plans: "Defined Contribution Plans" and "Defined Benefit Plans".

Defined Contribution Plans: Periodic defined contributions are made by the employer into a trust fund administered by a third-party trustee. When an employee retires, the accumulated value in the fund determines how much is to be paid to the employee. If the fund has been invested wisely, the employee will receive a greater pay-out than if it was invested poorly. Thus the benefit to the employee is undefined and the employer's obligation extends only to making the specified defined contribution.

Defined Benefit Plans: Defined benefit plans guarantee the employee a specified retirement income related to the employee's average salary. The periodic contribution to the fund is based upon the expected future benefits to be paid. Thus the benefit is defined, while the contributions are undefined, and the employer is responsible to make sure the employee receives the defined benefits as specified in the plan.

A Defined Benefit (DB) pension is where you receive a specific amount of payout that is guaranteed by employer, regardless of how their pension investment performs. Your defined benefit amount depends on how much is paid into the plan and your years of service with that employer.

Defined contribution (DC) pensions usually give you some choice about where money is invested, and relies on growth (returns) earned by this investment. There are no guarantees about what your payout will be when you either retire or leave that employer.

A defined benefit pension plan is a type of pension plan in which an employer/sponsor promises a specified pension payment, lump-sum (or combination thereof) on retirement that is predetermined by a formula based on the employee's earnings history, tenure of service and age, rather than depending directly on individual investment returns.

Employer pensions of either type depend in large part on the financial well-being of the employer. If it ends up going bankrupt (like Nortel and other large companies have done), there may be less to retire on than expected.

Hybrid and cash balance plans: Hybrid plan designs combine the features of defined benefit and defined contribution plan designs. In general, they are treated as defined benefit plans for tax, accounting, and regulatory purposes. As with defined benefit plans, investment risk is largely borne by the plan sponsor. As with defined contribution designs, plan benefits are expressed in the terms of a notional account balance, and are usually paid as cash balances upon termination of employment. These features make them more portable than traditional defined benefit plans and perhaps more attractive to a highly mobile workforce. A typical hybrid design is the Cash Balance Plan, where the employee's notional account balance grows by some defined rate of interest and annual employer contribution.

2.3.7 Budgeting and Payment of Pension and Gratuity

The decentralised payment system started with the staff who retired in the FY 2014/15 and resources were provided to the respective Accounting Officers to facilitate the payment of Pension and Gratuity. Therefore, payment of all pension and gratuity for staff who retired in FY 2014/15 on-wards is a responsibility of the institutions where the staff retired from.

However, due to either budget shortfalls or delays in accessing the staff on the pension payroll, some staff who retired in the FY 2014/15 were not paid. Accounting Officers of the affected Votes were later authorized by MoFPED to verify and pay these arrears using the resources allocated in FY 2015/16. Any cases of unpaid pension and gratuity for the FY 2014/15 and FY 2015/16 had to be explained by the Accounting Officers. Analysis of the monthly pension payroll and payments on the IFMS reveals significant variances between the payrolls and actual payments implying that many of the staff were not being paid despite being on the payroll as indicated in the schedule circulated and attached. While the Accounting Officers had attributed this to the delayed verification of the pension records transferred from the MoPS, it was identified that the exact reasons for non-payment of the pensioners on the payroll was due to inaccurate information. (MoLG Human Resource Progressive Reports on the National Verification Exercise, December 2015).

2.3.8 Contrasting Types of Retirement Plans

Advocates of Defined contribution plan point out that each employee has the ability to tailor the investment portfolio to his or her individual needs and financial situation, including the choice of how much to contribute, if anything at all. However, others state that these apparent advantages could also hinder some workers who might not possess the financial savvy to choose the correct investment vehicles or have the discipline to voluntarily contribute money to retirement accounts.

Portability and valuation

Defined contribution plans have actual balances of which workers can know the value with certainty by simply checking the record of the balance. There is no legal requirement that the employer allow the former worker take his money out to roll over into an IRA, though it is relatively uncommon in the U.S. not to allow this (and many companies such as Fidelity run numerous TV ads encouraging individuals to transfer their old plans into current ones).

Because the lump sum actuarial present value of a former worker's vested accrued benefit is uncertain, the IRS, under section 417(e) of the Internal Revenue Code, specifies the interest and mortality figures that must be used. This has caused some employers as in the Berger versus in the 7th Circuit (Richard A. Posner was the judge who wrote the opinion) with cash balance plans to have a higher liability for employers for a lump sum than was in the employee's "notional" or "hypothetical" account balance.

When the interest credit rate exceeds the mandated section 417(e) discounting rate, the legally mandated lump sum value payable to the employee [if the plan sponsor allows for pre-retirement lump sums] would exceed the notional balance in the employee's cash balance account. This has been colourfully dubbed the "Whipsaw" in actuarial parlance. The Pension Protection Act signed into law on August 17, 2006 contained added provisions for these types of plans allowing the distribution of the cash balance account as a lump sum.

Portability: practical difference, not a legal difference

A practical difference is that a defined contribution plan's assets generally remain with the employee (generally, amounts contributed by the employee and earnings on them remain with the employee, but employer contributions and earnings on them do not vest with the employee until a specified period has elapsed), even if he or she transfers to a new job or decides to retire early. By contrast, in many countries defined benefit pension benefits are typically lost if the worker fails to serve the requisite number of years with the same company. Self-directed accounts from one employer may usually be 'rolled-over' to another employer's account or converted from one type of account to another in these cases.

Because defined contribution plans have actual balances, employers can simply write a check because the amount of their liability at termination of employment which may be decades before actual normal (65) retirement date of the plan is known with certainty. There is no legal requirement that the employer allow the former worker take his money out to roll over into an IRA, though it is relatively uncommon in the US not to allow this.

Just as there is no legal requirement to give portability to a Defined contribution plan, there is no mandated ban on portability for defined benefit plans. However, because the lump sum actuarial present value of a former worker's vested accrued benefit is uncertain, the mandate under in section 417(e) of the Internal Revenue Code specifies the interest and mortality figures that must be used. This uncertainty has limited the practical portability of defined benefit plans.

Investment risk borne by employee or employer

It is commonly said that the employee bears investment risk for defined contribution plans, while the employer bears that risk in defined benefit plans. This is true for practically all cases, but pension law in the United States does not require that employees bear investment risk. The law only provides a section 404(c) exemption under ERISA from fiduciary liability if the employer provides the mandated investment choices and gives employees sufficient control to customize his pension investment portfolio appropriate to his risk tolerance.

PBGC insurance: a legal difference

ERISA does not provide insurance from the Pension Benefit Guaranty Corporation (PBGC) for defined contribution plans, but cash balance plans do get such insurance because they, like all ERISA-defined benefit plans, are covered by the PBGC.

Plans may also be either employer-provided or individual plans. Most types of retirement plans are employer-provided, though Individual Retirement Accounts (IRAs) are very common.

Tax advantages

Most retirement plans (the exception being most non-qualified plans) offer significant tax advantages. Most commonly the money contributed to the account is not taxed as income to the employee at the time of the contribution. In the case of employer provided plans, however, the employer is able to receive a tax deduction for the amount contributed as if it were regular employee compensation. This is known as pre-tax contributions, and the amounts allowed to be contributed vary significantly among various plan types. The other significant advantage is that the assets in the plan are allowed to grow through investing without the taxpayer being taxed on the annual growth year by year. Once the money is withdrawn it is taxed fully as income for the year of the withdrawal. There are many restrictions on contributions, especially with 401(k) and defined benefit plans. The restrictions are designed to make sure that highly compensated employees do not gain too much tax advantage at the expense of lesser paid employees.

Currently two types of plan, the Roth IRA and the Roth 401(k), offer tax advantages that are essentially reversed from most retirement plans. Contributions to Roth IRAs and Roth 401(k)s must be made with money that has been taxed as income. After meeting the various restrictions, withdrawals from the account are received by the taxpayer tax-free.

2.3.9 Technology

Technology is an intrinsic part of our lives and is transforming the support people receive on pensions and benefits. We have invested heavily in our pensions and benefits technology to support employers and trustees and to provide solutions for employees and members of pension schemes

Understanding pensions technology

Callund, David (2004); Pension's technology has the potential to change the way people work, how they make choices, and help them achieve long-term objectives – whether as pension scheme members, trustees, sponsors, advisers or even regulators and policymakers. Just as technology is transforming other industries, pension's technology can turn pensions on its head, with better decision making, closer collaboration and common platforms, advanced analytics, and smarter use of resources for all parties in the pension's landscape.

The opportunity is to finally engage with people to inspire them to plan more effectively for later life, while enabling corporate sponsors and pension providers to do more, even though the pressure on resources is acute. Pensions technology can help solve the pension's crisis.

The bigger picture

Exciting pension's technology is evolving in every part of the pension's value chain. Big data and analytics tools are beginning to change the relationship pension providers have with members, enabling greater personalization than ever before. Robo-advice technologies promise to make affordable pension planning and investment advice available to new constituencies.

MOFPED Report of the Inter Ministerial Taskforce on the Reform of the Public Service Pension scheme (January 2012), indicated that Technology has significant effect on Pension decentralization Service delivery , people can access their pension in banks, and yet others can access it from their phones through Mobile money. There also computers that are used as tools to facilitate processing of pension/ gratuity.

Automatic calculations of pension/ gratuity are employed through systems such as Integrated Personnel and Payroll System {IPPS} and Integrated Financial Management Systems (IFMS), however, many pensioners may not be satisfied with the electronic calculations

Biometric machines are employed in validation of pensioners; this reduces the number of ghost pensioners on pension payroll

Reports are generated electronically using programs such as Microsoft applications which reduces resources like stationary and time

Validation of all pensioners. The Ministry of Public Service undertook massive validation of all pensioners in order to ensure a very clean pension payroll. During the exercise, the biometric details of all pensioners and claimants were captured and linked to the National Register of Government, the National Identification. All un-validated pensioners or claimants were deleted from the pension payroll in January 2017.

2.4 Pension Service Delivery to Pensioners in Uganda

These are the dependent variables in pension decentralization management. They involve Timeliness, Pension payroll, Systems

They can be broadly explained as follows;

2.4.1 Timeliness in Payment of Pension

According to the Public Service Standing Orders Section L, all public servants‟ salaries/ Pension must be paid by the 28th of every month which requires all stakeholders to adhere to the timelines stipulated in the guidelines as follows.

1) No. Activity Responsibility Deadline
2) Processing of all payroll changes and production of the preliminary payrolls Accounting Officers (AOs) 10th of every month
3) Verification and signing off of the preliminary payroll MoPS and AOs 15th of every month
4) Submission of the summary payroll to the MoFPED MoPS 17th of every month
5) Processing of cash releases to the salary accounts in BoU MoFPED 20th of every month
6) Upload of the final payroll to the IFMS MoPS and AOs 21st of every month 6. Approval of salary payment invoices AOs 23rd of every month
7) Submission of payment MoFPED 25th of every month
8) No. Activity Responsibility Deadline instructions to BoU
9) Final payment of salaries BoU & AOs 28th of every month
10) Handling of unapplied (Unpaid) cases AOs 5th of the following month
11) Reconciliation of payments AOs 5th of the following month
12) Monitoring of the payroll and salary payments MoPS, MoFPED & AOs Continuous
13) Contrary to the above guidelines there are still numerous cases of delayed access of staff on the payroll and payment of salaries and deletion of some staff from the payroll without clear explanation.
14) Under the decentralized system, the AOs, in consultation with the MoPS, are responsible for all payroll changes. Therefore, any delayed access to or deletion of staff from the payroll must be addressed by the AOs.
15) There are also reported cases of salary under/over/ghost payments under various MDAs. In addition to the few cases already identified by the auditors, it is suspected that this practice is widespread especially in Local Governments. While underpayments should be verified and corrected by the Accounting Officers, overpayments/ghost payments are on account of collusion between the unscrupulous (corrupt) payroll managers and individual public servants.
16) A schedule showing the monthly payrolls and actual salary payments for the months of July 2015 to February 2016 was disseminated to identify the reasons for variations between the payrolls and actual payments under some Votes.
17) Accounting Officers should note that they are personally and pecuniary liable for all salary transactions including over/ghost payments. Therefore, all those responsible for irregularities in the

18) Payroll and salary payments have been dealt with in accordance with the Law. In addition, monthly payrolls and all salary payments are audited before payments.

Table 1: Summary of the current timeliness in processing Pension

STEP	DESCRIPTION	TIMELINE
STEP 1	Creation of retirement Plan	Within 15 days of assumption of duty
Step 2	Auto notification of the Retiree	Six (6) months to retirement
Step 3	HRO informs Officer due for retirement	Within 1 week of notification message
Step 4	Application for Retirement	Within 2 weeks of notification by HRO
Step 5	Creation of Retirement Plan	On assumption of duty or five months to retirement
Step 6	Approval of retirement request	Within 5 months of retirement
Step 7	Submission of physical file to MoPS	Within 1 week of action by the RO
Step 8	Verification and Approval of retirement request	Four (4) months to retirement
STEP 9	Approval of retirement request	Within one week after verification
Step 10	Computation of retirement Benefits	Two (2) weeks after approval by C/HRM
Step 11	Auditing of retirement file	Two (2) weeks after Assessment
Step 12	Authorization of retirement benefits	Two (2) weeks after Auditing
Step 13	Creation of payment file	One (1) month to retirement date
Step 14	Loading of payment file on IPPS/IFMS Interface	One (1) month to retirement date
Step 15	Verification and issuance of payment instructions	10^{th} of Every Month
Step 16	Transmission of payment instructions to BoU	12^{th} Every Month

Source: Pension Unit; Ministry of Public Service 2019

Time followed in Pension business process

a) Initiation of the process i.e creating retirement request on IPPS – 6 months before retirement
b) Authorization of retirement benefits - One (1) week after Auditing
c) Verification & Assessment – At least with in working 5days
d) Payroll calculation and printing of the pension payroll - By 15th of every month
e) Loading of payment file on IPPS/IFMS Interface - By 18th of every month
f) Verification and issuance of payment instructions - 20th of every month
g) Transmission of payment instructions to BoU - 25th every month
h) Crediting of Commercial Banks 26th of every month
i) Crediting of Individual Accounts - By 28th of the Month

2.4.2. Pension Payroll

The Payroll Team are responsible for the accurate and timely payment of salaries to all employees in accordance with all relevant legislative requirements, conditions of service and Financial Regulations. The team are also responsible for the administration of the pay. Any pay or pension related queries should be directed to a member of the payroll team.

Payroll forms and information

1) Payroll Dates
2) Salary Scale
3) Casual Staff Salary steps
4) Change of Bank Details Form
5) Payments Procedure

Pension Payroll in Uganda;

Previously, the Government payroll and salary payment system was centralized under the Ministry of Public Service (MoPS) and Ministry of Finance, Planning and Economic Development (MoFPED). However, the centralized system faced a number of challenges which included the following among others:

i. Delays in accessing the payroll by both the newly recruited Public Servants and Pensioners leading to non-payment and accumulation of salary/pension arrears;
ii. Existence of invalid and "Ghost" records on both salary and pension payroll; and
iii. Lack a clear accountability centre for payroll processing and salary/pension payments.

In order to address these challenges, Government took a decision to decentralize the process of final approval of the payroll and payment to the respective Accounting Officers.

1) The decentralized system started with salaries in FY 2013/14 but was later rolled out to Pensions beginning with staff who retired in FY 2014/15 and fully decentralized in the FY 2015/16.
2) The major objective was to ensure accurate payroll, timely payment of salaries, pension and gratuity, clearance of arrears, elimination of ghosts‟ and hold Accounting Officers fully accountable for all salaries and pension transactions.
3) To facilitate proper implementation of the decentralized system operational guidelines for both salaries and pensions were issued to all Accounting Officers.

The guidelines clearly indicate the role of the different stakeholders and timelines for the payroll processing of salaries and pension payments. Specifically:

1) The MoPS is responsible for policy guidance, monitoring and generation of the Government payroll and salary/pension payment and overall maintenance of the payroll processing system (IPPS);
2) The MoFPED is responsible for policy guidance on budgeting and provision of adequate funds for salaries/pensions, maintenance of the payment

system (IFMS), technical support and overall monitoring of salary/pension budget performance;

3) The Accounting Officers are required for submission of salary/pension budget requirements to MoPS and MoFPED, making payroll changes on the IPPS, reviewing and approval of the final payroll, creation and approval of salary/pension payment invoices on the IFMS, addressing issues of unapplied (bounced) cases and monitoring of the payroll and wage performance on a monthly basis.

The decentralized system has enabled timely payment of salaries, pension, gratuity, considerable clean-up of the payroll, minimising salary and pension arrears. This has also reduced the need for Pensioners to travel long distances to MoPS and MoFPED following up their payments and also established a clear responsibility centre for all payroll and salary/pension transactions under the Office of the Accounting Officer.

However, despite these achievements, the decentralized system is still characterized by a number of operational issues which if not addressed, are likely to hinder achievement of the full benefits of the reform. Among the key challenges include;

1) Inadequate sensitization of stakeholders leading to lack of adherence to the guidelines
2) Delayed verification and payment of bonafide pensioners;
3) Delayed migration of pension records from the old payroll system to the IPPS;
4) Delayed payment of outstanding Pension and Gratuity arrears;
5) Under/overpayment of both salary and pension to some staff;
6) Failure to print and display of the payrolls on notice boards and distribution of monthly pay slips for both pension and gratuity, among others;

Printing of the Payroll and Pay Slips;

BMAU Monitoring Reports FY 2014/5 – FY 2015/6 suggested that the Government policy for promotion of transparency and accountability requires printing and display of payrolls on the public notice boards on a monthly basis. In addition, pay slips MUST be printed, distributed, signed off by all Civil Servants and copies filed on the personal files as evidence of receipt of salary. During the exercise, we should confirm that staff and pensioners are receiving the pay slips.

(The recommendations for the pension reform in Uganda, MOFPED Report of the Inter Ministerial Taskforce on the Reform of the Public Service Pension scheme (January 2012), MOPS. The Pension Act (CAP 286) Highlighted that Accounting Officers were also requested to submit all cases of outstanding pension arrears to the Permanent Secretary/Secretary to the Treasury (PS/ST) for verification and clearance for payment. While the cases submitted in time were verified and cleared for payment, a schedule of all outstanding pension arrears submitted to MoFPED will be circulated in this meeting. In addition, Government does not expect accumulation of further arrears under the decentralized payment system. This exercise will identify the reasons of non-payment of any other outstanding pension arrears.

However, there are reported cases of "ghost" payments of pension arrears to non-entitled staff in various MDAs especially local governments. These are being investigated and all culprits will be brought to book.

Acquisition of National Identity (ID) Card Numbers. In line with the Government efforts to eliminate "ghosts" from the payroll, all Public Servants will be required to have the National ID No. Thus, effective July 2016, all records without the National ID number were deleted from the Government payroll. (Payroll report, 2015)

Management of the Pension Payroll;

Establishment notice no.2 of 2014 highlight different ways of managing pension for instance, Effective July 2015, the responsibility of making payroll adjustments, payment of monthly pension, changes in the pensioner/beneficiary information were transferred to the Accounting Officers. Therefore, all changes on the pension payroll are supposed to be initiated by the Human Resource Officer (HRO) at the Vote level in consultation with the responsible officers. However, the changes must be approved by the Accounting Officer in writing.

In case of data inconsistencies that require updating before retirement such as date of birth, date of first appointment, date of retirement, the responsible officers are supposed to submit them online with the relevant attachments (in PDF format) to the MoPS for approval.

Complaints such as under-assessment and non-payment of pension should also be addressed by the responsible officers at the Vote level. MoPS sent payroll records including scanned file information to the Votes for reference and decision making but further technical guidance can be sought from the MoPS.

The processing of monthly pensions now follows the active payroll cycle to enable payments by the 28th of every month.

The MoFPED is responsible for issuance of the Electronic Funds Transfer (EFT) Numbers to the individual pensioners based on the submissions from the Accounting Officers. The MoFPED is also required to refer all cases of Unapplied/Bounced payments to the AOs for correction.

Just like the active service payroll, Accounting Officers are required to print and display the monthly pension payroll on the public notice boards as well as distributing pay slips to all pensioners as evidence of payment.

Management of Old Cases/Files previously submitted to the MoPS

Where a claim arises out of a pension file that was already submitted to the MoPS but does not appear on the schedule of queried files returned to the Accounting Officers, the file should be handled but after consultation with MoPS to avoid double payments.

Payment of Pension and Gratuity Arrears;

In order to eliminate all outstanding arrears for pension and gratuity, Accounting Officers were requested to verify the claims previously compiled under the MoFPED. While AOs, verified and submitted claims to the MoFPED, it was deemed necessary to have the arrears re-verified as communicated in circular dated 10th February 2016 and the press release in the New Vision of Monday 29th February 2016. This exercise required provision of additional critical information as follows:

All claimants to individually sign-off the forms and also provide other critical information including the National ID number. The forms must be signed off by the Chairpersons of the Pensioners Associations, Head of Department, Heads of Human Resources, Internal Auditors and the Accounting Officers.

The objective was to avoid "ghost" payments as experienced in the payment of salary arrears. While the deadline for submission of the arrears was 10th March 2016, as of Friday 1st April 2016, only 63 Votes had responded (10CG and 53LG"s). However, it has also been noted that some of the submissions were not fully endorsed as required. A schedule indicating the status of the submission by Vote will be disseminated during this exercise.

It was also noted that Government had allocated a total of Ushs 50 billion to facilitate payment of verified Pension and Gratuity arrears in the FY 2016/17. Therefore, PS/ST had issued a follow up circular dated 31st March 2016 reminding the Accounting Officers to verify and submit the outstanding arrears by 8th April 2016. Thereafter, all the funds allocated to Votes with non-compliant Accounting Officers would be reallocated to the more deserving Votes.

However, following decentralization of the payment process, Government does not expect accumulation of additional arrears for pension and gratuity because AOs are expected to affect timely payment of all Pension and Gratuity.

Un-Decentralized Pension Records;

Despite decentralization of the pension payroll, a number of pension records previously under the MoPS are not yet decentralized on account of inadequate information. In February 2016, the MoFPED published the details in the New Vision requesting the affected pensioners/beneficiaries to report to the institutions where they retired from for verification and access to the payroll. All those claimants that will not have been verified by the end of that FY 2015/16 would be assumed non-existent and therefore deleted off the payroll. It is discovered that despite the government efforts to there still exist files of pensioners who are not yet decentralized.

2.4.3 Systems

Value for Money Audit Report on Pension Processing by the Department of Compensation, MoPS, March 2010 Process Analysis of the Pension Management System by MoPS, Management Services department indicate that systems have significant effect on Pension and accessibility, people can easily access their pension in banks, and yet others can easily access it from their phones through Mobile money networks. There are also computers that are used as tools to facilitate processing of pension/ gratuity.

Automatic calculations of pension/ gratuity are employed through systems such as Integrated Personnel Payroll System {IPPS} and Integrated Financial Management Systems {IFMS, however, many pensioners complain that they are not satisfied with the electronic calculations so they instead request for manual calculations

Handling of Unapplied (Unpaid Pension)

Unapplied payments result from bounced payment instructions either at BoU or at the Commercial Bank where employees hold their accounts. This is mainly due to "invalid" bank account details such as bank account number, dormant account or wrong account titles. Therefore, all cases of pensioners who are on the payroll but do not receive their pension payments must be addressed by the Accounting Officers, i.e. verification and Payment of pension Arrears to eliminate the problem of pension arrears, (IFMS report (2015/16)

Automatic Teller Machines (ATMs): Banks have Automatic Teller Machines which makes it easy for pensioners to access their pension from any place at any time. Such banks include Stanbic bank, Centenary bank, DFCU, Equity, etc.

Training and development: Training and development have a big impact on pension accessibility at Ministry of Public Service. Therefore attempts were made to ensure all staff involved in pension processing are regularly trained in changes in technology and systems, structures etc.

2.5 Intervening Variables in Pension Decentralization Policy and Service Delivery in Public Sector

2.5.1 Other Government Institutions

There are other Government intuitions that have a bearing on pension. They involve parliament which make laws concerning pension, local government which ensures that pension services reach the pensioners, NSSF, and other authorities like the Uganda Retirement Benefits regulatory authority among others

It is the duty and responsibility of the Government to provide old age income protection and social assistance programs for

Ugandans. The current pension system comprising NSSF, the Public Service Pension Scheme (PSPS) and the Armed Forces schemes do not extend its coverage to even 10% of the working population.

It only covers the formal sector. Even those under the current pension system have no assurance that when they retire, their individual accumulated savings will deliver a reasonable standard of living in retirement relative to the quality of life before retirement. The centrality of these reforms is improving governance and accountability in order to build trust and confidence in the entire social protection system.

Establishment of the National Pension Commission: Office of the President Pensions reform in Uganda; challenges and opportunities by directorate of economic affairs and research (dear) quarter one: FY 2013/14 advocated for the establishment of the National Pension Commission. The Government established this National Pension Commission and charged it with the responsibility of regulating and supervising new pension scheme

Liberalization not privatization: While some members of the public had harbored reservations about the whole process, arguing that the pension sector is being privatized, it is hardly the case. Moses Bekabye, the acting executive officer then in Uganda Retirement Benefits Regulatory Authority (URBRA), said they had introduced liberalization.

This was aimed at introducing competition for other players in the provision of pension services, not just National Social Security Fund (NSSF), as had been the case. He said the advantage is that it improves governance because of fear of losing market and better services. It also reduces costs in administration, which usually eats into the savings of savers.

Liberalization promotes innovation in terms of products, collection methods, better communication and introduction of new products. Here the saving public has everything to gain. ”It should, however be noted that this is not privatization,” he said. Privatization refers to a shift in the ownership of assets or the provision of services from the Government or public sector to the private sector. The NSSF Ownership structure is not going to change, currently owned by workers as contributors to the fund.

Attitude of Pensioners: Dirk Muir, Karan Pilippe, Pereira Joana, and Tulaghar Anita; (Dec. 2010) Macroeconomic effects of public pension reforms, and IMF working paper 10/297 (Washington: International Monetary Fund) Working Paper Series No. 4091 (Washington; World Bank), Stakeholder Transitional Group (2003); all elucidated that the recent decades have seen increased interest in public attitudes towards public pension policies. Most previous research, however, relies heavily on dependent variables that fail to reflect the effective alternatives being discussed in most affluent democracies. This article seeks to improve our understanding of public attitudes towards pragmatic welfare policy options by examining cross-national differences in attitudes towards; (i) cuts in old-age pension benefits, (ii) increases in social security contributions, and (iii) increases in the statutory retirement age. The researcher tests predictions of the dominant positive policy feedback theory and the alternative negative policy feedback theory. These approaches argue that policies induce consequences and attitudes that reinforce (positive feedback) or undermine (negative feedback) past policymaking trajectories. Empirical results obtained by multilevel analyses from a sample of 27 European countries are consistent mainly with the negative feedback approach. In countries with higher statutory retirement ages, citizens are more likely to support a postponement of retirement. However, in countries with higher elderly poverty, citizens are less likely to support cuts in pension benefits. In countries with higher social security contributions, citizens are less likely to support further increases in these contributions.

Despite policy emphasis on the importance of older workers (i.e. those aged 50 and above) to current and future labour markets, relatively little is known about the ways in which employers' attitudes, policies and practices influence their recruitment and retention. Drawing upon previous work by Taylor and Walker, this article reports qualitative research among employers across Scotland, which sought to investigate further the relationships between employers' policies, practices and attitudes towards older workers. The findings indicate a complex set of relationships, and challenge the simplistic causal link between attitudes and practice. The conclusions discuss the implications of these findings for the future employment of older workers, and assess the extent to which the forthcoming age discrimination legislation in the UK is likely to tackle discriminatory attitudes, practices and policies. In Uganda, one can assess and conclude that pensioners have a positive attitude to decentralized pension policy as they are optimistic that they will access their

2.5.2 Globalization

Globally there has been significant interaction and integration among the people, companies, and governments of different nations, there has been a process driven by international trade and investment and aided by information technology.

Likewise, for centuries, people and corporations have invested in enterprises in other countries which make profits pay salaries and attract pension for their employees once they retire.

There are internationally accepted regulations for pension like the international labour Convention which acknowledged that employees should save money for their employees and Uganda has been loyal to the convention.

The defunct East African Community also emphasized that the employees in the region earn pension. When the community was dissolved in 1977, the employees received and up-to-date continue to earn pension and gratuity

2.6 Summary and Conclusion of Literature Review

2.6.1 summary of literature review by objectives

Pension Decentralization Policy

Pension Decentralization Policy in Uganda has vivid results that the literature has presented The dependent variables in pension decentralization which involve Policies /guidelines, Acts, budgets / Plans etc have streamlined the pension process and therefore pensioners can easily access their pension but also the people involved in pension processing have had a better process since they can always refer to the various polices and statutes.

Literature has presented that payment of monthly pension was decentralized to MDAs and LGs as part of the payroll cleaning exercise and to ensure that services are brought nearer to the recipients. This has eliminated Ghosts on payroll.

Pension Service delivery to pensioners in Uganda Public Sector

Existing Literature reviewed service delivery of pension to pensioners that it has greatly improved. Establishment notice no.2 of 2014 highlighted different ways of managing pension for instance, Effective July 2015, the responsibility of making payroll adjustments, payment of monthly pension, changes in the pensioner/beneficiary information were transferred to the Accounting Officers instead of MoPs. This has ensured timely processing and approvals of pension payment.

Inconsistencies such as date of birth, date of first appointment, date of retirement, the responsible officers have submitted them online with the relevant attachments (in PDF format) to the MoPS for approval and hence these inconsistencies have been eliminated and the processing of monthly pensions now follows the active payroll cycle to enable payments by the 28th of every month.

The Relationship between Pension Decentralization Policy and Service Delivery

The literature has further indicated a strong relationship between the two variables i.e. Pension Decentralization Policy and Service delivery. Service delivery standards incompliance with existing legal frameworks have eased the process. Pension Payroll, Systems such as (Bank ATMs) have ensued timely access of pension to pensioners

2.6.2. Conclusion of literature review by objectives

Pension Decentralization Policy

The wealth of knowledge on Pension Decentralization Policy in Uganda has equipped all the stake holders in the Pension business process with Policies /guidelines, knowledge of technology, budgets / Plans among others. The fact that the process was transferred from the central government-MoPs to MDAs/ LGs has reduced the work overload at MoPs and the responsible officers can process pension without much handoffs

Service delivery of Pension to pensioners in Uganda Public Service

Effective July 2015, the responsibility of making payroll adjustments, payment of monthly pension, changes in the pensioner/beneficiary information were transferred to the Accounting Officers instead of MoPs. This has ensured timely processing and approvals of pension payment and therefore, service delivery of pension to Pensioners has greatly been improved.

The Relationship between Pension Decentralization Policy and Service Delivery

Decentralization of Pension Policy and the Service delivery are interrelated. Service delivery of pension to pensioners depend on a number of factors such as policies, guidelines, budgets, plans, systems, technology etc. and the intervening factors such as other government institutions, globalization and attitude of pensioners towards the process have also substantiated this relationship as highlighted in the Literature review.

III. METHODOLOGY

3.0 Introduction

This chapter consists of the research design, target population, sample size selection and procedure, data collection instruments, data quality control and ethical considerations for the study.

3.1 Research design

The researcher employed a combination of both qualitative and quantitative approaches. A multiple research method was employed to permit the researcher to make use of both quantitative and qualitative data collection techniques and data analysis procedures. Saunders et al. (2007) emphasized the use of the multiple method saying; "not only is it perfectly possible to combine quantitative and qualitative within the same piece of research, but in our experience it is good to do so. Though, the two approaches have distinct procedures in terms of research directions, any single approach is unduly simplistic in this study. The choice of approaches was also necessary because of what the researcher sought to achieve. Descriptive survey was used for this study. This is because it was to portray an accurate profile of persons, events and situations in order to obtain information which can be analysed and patterns extracted and comparisons to be made.

3.2 Study Area and Target Population

The study was carried out at the pension Unit in the Ministry of Public Service in Uganda. The researcher chose this area because it was convenient and had the information that was required for the study. According to Polit & Hungler (1999) population refers to an aggregate or totality of all the objects, subjects or members that conform to a set of specifications.

Eligibility criteria specify the characteristics that people in the population must possess in order to be included in the study (Polit & Hungler 1999). Therefore the study targeted a population of 180 people that included both staff and pensioners in the planning unit in the ministry.

3.3 Sample size and selection

The Researcher used a list of Ministry of Public Service Staff which included human resource and administration, compensation department, Human Resource Policy and Planning, the Reception and a few pension clients at the Ministry that amounted to 180 people. With the use of Krejcie and Morgan table (1970), the researcher sampled 118 respondents from a population of 180 who participated in the study as shown below. Simple random sampling technique was used by the researcher to select respondents to that participated in the study since it gives equal opportunity to every respondent to participate in the study. And further minimizing bias by giving all the subjects in the population equal chances of being selected (Sekeran, 2003).

Table 2: Proportional sample size for employees at Ministry of Public Service

Category	Population	Sample	Sampling method	Sampling technique
Human resource & Admin	40	26	Simple random sampling	Krejcie & Morgan
Finance	20	14	Simple random sampling	Krejcie & Morgan
Compensation	50	26	Simple random sampling	Krejcie & Morgan
Human Resource Policy and planning	50	34	Simple random sampling	Krejcie & Morgan
Reception	20	18	Simple random sampling	Krejcie & Morgan
Total	180	118		

Source: Pension Unit; Ministry of Public Service 2019

3.4 Data collection sources

This study used primary sources of data because they would yield sufficient data relating to the variables under investigation and further attainment of the research objectives.

3.5 Data Collection Methods and Instruments

The study used both questionnaires and interviews instruments. Structured questionnaires were self-administered to the respondents from where they were filled and after picked after completion. The questionnaire was found easier and economical to administer on a large sample and collect a reasonable amount of data in a short time than any other method could provide (Hussey, 1997).

The researcher also employed an interview guide on key informant interviews from where the researcher met face to face with the selected interviewees and asked them a set of questions. Interviews were carried out with the top management of Ministry of Public Service. Therefore three sets of semi structured interview schedules were used focusing on Pension decentralization Policy and Service delivery. This stimulated them into detailed discussions and helped to standardize the interview situation and to obtain data required to meet specific objectives of the study.

3.6 Data Quality Control.

Data quality control involved ensuring validity and reliability of the data collection instruments prior to commencing field activities of data collection.

3.6.1 Validity of the research instrument

Validity measures the extent to which the instrument is relevant in measuring what it is supposed to measure. The validity of the instrument was tested using the Content Validity Index (CVI). This involved experts scoring the relevance of the questions in the instrument in relation to the study variables and a consensus judgment was given on each variable and taking only variables scoring above 0.70 as suggested by Nunnally and Bernstein (1994). The CVI was arrived at using the following formula.

$$\text{CVI} = \frac{\text{Number of items declared valid}}{\text{Total number of items}}$$

3.6.2 Reliability of the research instrument

Reliability of the instrument was established using Cronbach's Alpha coefficient obtained from SPSS 20 to measure how consistently the instrument measured what it was supposed to measure using only items scoring higher than 0.70 recommended for social sciences (Nunnally& Bernstein, 1994).

3.7 Data Analysis, Processing and presentation

Both quantitative and qualitative data was cleaned in the field prior to coding and analysis. Coding of qualitative data was based on themes after being written verbatim and transcription where recording was used. For quantitative data after the cleaning process, it was coded and entered in Statistical Package for Social Scientists (SPSS 20). Furthermore, analysis of inferential statistics of correlation analysis, regression and ANOVA was used to test the relationship and the strength of the relationship between Decentralization of Pension and service delivery.

3.8 Ethical Considerations

The researcher obtained an introductory letter from Team University that was presented to the management of Ministry of Public Service to authorize the study internally. All the data collected was handled with total confidentiality and a final report was provided to management of Ministry of Public Service for review and adoption of recommendations.

The researcher considered the research values of voluntary participation, anonymity and protection of respondents from any possible harm that could arise from participating in the study. Thus, the researcher explained to the respondents the purpose of the study and also clarified on the fact that it was an academic research and the respondents were kept anonymous.

3.9 Anticipated limitations and their solutions

The researcher anticipated a poor respondents' response rate due to the sensitivity of their information however this was resolved by the researcher assuring respondents of their anonymity and further emphasising the main purpose of this study and the ethical considerations.

The researcher also anticipated to face a challenge of limited resources in terms of research funding however this was resolved through use of the research budget to solicit funds from where money was raised to successful conduct the study.

IV. ANALYSIS, PRESENTATION AND DISCUSSION OF FINDINGS

4.0 Introduction

This chapter presents the research findings which are in line with the research objectives and questions. Quantitative data is presented using tables while qualitative data is in narrative form. Analysis of results is done according to the purpose of the study; to examine Pension decentralisation Policy and Service Delivery in Public Sector. A case for Ministry of Public Service.

4.1 Back ground characteristics of respondents

The study looked at gender of the respondents, educational status, and duration on work with the ministry and lastly the age of the respondents.

4.1.1 Gender of respondents

The researcher set to find out the Relationship between Pension Decentralization Policy and Service Delivery in public sector. Table 3gives the distribution of the respondents. Out of the 118 respondents, 61.1% were male and 38.9% were female. The male dominance of the work force was attributed most men are employed in public service than women who most times have to take care of their families.

Table 3: Gender of respondents

Gender of respondent	Frequency	Percentage
Male	72	61.1
Female	46	38.9
Total	118	100.0

Source: Researcher, 2019

4.1.2 Education level of respondents

The education level of the respondents that was considered for analysis includeddiplomas, bachelors, masters, professionals and others as shown in table 4 below.

Table4: Education level of respondents

Education level	Frequency	Percentage
Diploma	26	22
Bachelors	66	56
Masters	16	14
Professional	6	5
Other (specify)	4	3
Total	118	100

Source: Researcher, 2019

The education levels of respondents in Table 4were analysed because it could have had an effect on how they understood and interpreted Pension decentralization Policy and Service Delivery in Public Sector. Majority of the respondents had bachelor's degrees (56%), this was followed by 22% with diploma level, and then 14%of those with masters, 5% with professional qualifications and lastly 3% were of other qualifications. This data showed good level of professional qualifications and therefore depicts good capacity of employees to articulate the issues of Pension Decentralization Policy and Service Delivery in public sector.

4.1.3 Years of working with Ministry of Public Service

The respondents' years of working with Ministry of Public Service that was considered for analysis included; less than 5 years,5- 10 years, 10 – 15 years and more than 20 years. The results are summarised in the table 5 below.

Table5: Years of working with Ministry of Public Service

Years of working	Frequency	Percentage
Less than 5 years	26	22
5-10 years	66	56
10-15 years	16	14
More than 20 years	10	8
Total	118	100

Source: Researcher, 2019

The results on how long the employees had worked with Ministry of Public Service revealed that out of the 118 respondents 22% had worked less than 5 years, 56% had worked 5- 10 years, 14% had worked between 10 – 15 years and 8% had worked more than 20 years.

4.1.4 Age of the Respondents

The age of the respondents was analysed to find whether it had any influence on the responses towards Pension decentralization Policy and Service Delivery in Public Sector at Ministry of Public Service.

Table6: Age bracket of Respondents

Age bracket	Frequency	Percentage
20-29 years	23	20
30-39 years	50	42
40-49 years	40	34
Above 50yrs	5	4
Total	118	100

Source: Researcher, 2019

Table 6 results above revealed that majority of the respondents were 30-39 years (42%), and this was attributed to the mid-career age that is predominant in employment in Uganda. They were followed by those between 41-50 years with 34%, then those of 20-29 years of age with 20% and lastly the ones above 50 years with 4%. Ones above 50 years where minimal as majority of these tend to be towards retirement age and others would have retired themselves already to concentrate on doing their private activities. The overall age distribution has an implication on Pension decentralization Policy and Service Delivery in public sector, because these young people are the ones frequently following the pension of their relatives yet others are administrators of estate for their deceased while others are ones actively involved in the pension processing.

4.2 Influential findings

This section presents effect of Pension Decentralization Policy on Service Delivery in the Pension Unit of Ministry of Public Service, Uganda. It entails analysis on the pension decentralization policy in terms of policies/guidelines, acts, budgets and plans. It further presents analysis on pension service delivery in terms of timeliness, payroll and technology. Lastly it assesses the relationship between Pension Decentralization Policy on Service Delivery in the Pension Unit of Ministry of Public Service, Uganda. The variables were analyzed using a scale of 1 – 5 from where; 1=strongly disagree, 2=disagree, 3=not sure, 4=agree and 5= strongly agree, and the results presented in descriptive tables, showing the percentage of responses under each item.

4.2.1 Pension Decentralization policy

This section assesses the Decentralization policy in terms of it policies, guidelines, acts and budget allocations.

Table 7: Showing Descriptive statistics of the decentralisation policy at the ministry of Public Service

Statement	SD (1) N (%)	D (2) N (%)	NS (3) N (%)	A (4) N (%)	SA (5) N (%)	Mean	Std Deviation
Policies, guidelines and acts have been relevant in pension decentralization policy in Ministry of Public Service	15(12.6)	10(8.5)	5(4.2)	72(60.6)	16(14.1)	4.18	0.780
Ministry of Public Service allocates enough funds for the decentralization policy	2(1.4)	2(1.4)	2(1.4)	69(59.2)	43(36.6)	4.28	0.701
Officers enjoy using policies / guidelines and acts while processing pension.	0	7(5.6)	8(7.0)	53(45.1)	50(42.3)	4.24	0.819
Policies/guidelines and acts are implemented in Pension processing	2(1.4)	2(1.4)	5(4.2)	54(46.5)	55(46.5)	4.35	0.7583
The Ministry follows Policies/guidelines in execution of the pension funds	7(5.6)	5(4.2)	13(11.3)	61(52.1)	32(26.8)	3.90	1.030
The past two years reflect that Policies/guidelines have been followed to support pension decentralization policy	0	27(22.5)	13(11.3)	63(53.5)	15(12.7)	3.56	0.938
Policies, guidelines and Acts give guidance in processing pension	0	7(5.6)	50(42.3)	46(39.4)	12(12.7)	3.59	0.785

Source: Researcher 2019

The table 7 above explains how the decentralization policy have been effected and how it operate at the ministry of public service. When the respondents were asked on whether the Policies, guidelines and acts have been relevant in pension decentralization policy in Ministry of Public Service; 60.6% agreed, 14.1% strongly agreed, 12.7% strongly disagreed, 8.5% disagreed and 4.2% were not sure. The mean value = 4.18; and standard deviation = 0.780 is narrow dispersion implying that there were close responses to this item and majority agreed.

On whether Ministry of Public Service allocates enough funds for the decentralization policy, 59.2% agreed, 36.6% strongly agreed, 1.4% strongly disagreed, 1.4% disagreed and 1.4% were not sure. This indicates that Ministry of Public Service allocates enough funds for Policies/guidelines and acts. The mean = 4.28 and standard deviation = 0.701 implies that there were close responses to this item with narrow dispersion since 0.701 is less than 1.00

When asked whether Officers enjoy using policies / guidelines and acts while processing pension. 45.1% agreed, 42.3% strongly agreed, 7.0% were not sure and 5.6% disagreed. Generally majority of the responses agreed that Officers enjoy using policies, guidelines and acts while processing pension.at Ministry of Public Service (Mean = 4.24; standard deviation = 0.819.

On whether Policies/guidelines and acts are implemented in Pension processing, 46.5% agreed, 46.5% strongly agreed, 4.2% were not sure, 1.4% strongly disagreed and 1.4% disagreed. This was attributed to the policy being in place and communicated to the employees (Mean = 4.35; standard deviation = 0.758). The responses were close with narrow dispersion (Standard deviation of 0.758 is less than 1.00).

When asked whether the Ministry follows Policies/guidelines in execution of the pension funds, 52.1% agreed, 26.8% strongly agreed, 11.3% were not sure, 5.6% strongly disagreed and 4.2% disagreed. The respondents generally agreed (Mean = 3.90; standard deviation = 1.030), which could be attributed to efficient personnel in place that follow policies. There was narrow dispersion of views and that could be as a result of good communication by management to the employees.

When asked whether in the past two years reflect that Policies/guidelines have been followed to support pension decentralization policy, 53.5% agreed, 12.7% strongly agreed, 11.3% were not sure, none strongly disagreed and 22.5% disagreed. The respondents generally agreed (Mean = 3.56; standard deviation = 0.938), which implies that the policies are in place and have always been followed since there is less deviation from the mean.

When asked whether Policies, guidelines and Acts give guidance in processing pension, 39.4% agreed, 12.7% strongly agreed, with the majority 53.5% were not sure, and 22.5% disagreed. This implies that majority didn't have information on how policies guide pension processing. The mean was 3.59 with a less standard deviation of 0.785.

Table 8: Showing Descriptive statistics of the Service delivery at the ministry of Public Service

Service delivery	SD	D	NS	A	SA	Mean
	N (%)	N (%)	N (%)	N (%)	N (%)	
Service delivery is effective to pensioners and beneficiaries	14(11.9)	19(16.1)	4(3.4)	54(45.7)	27(22.9)	3.52
Pension payrolls contribute positively to decentralization of pension	12(10.2)	27(22.9)	5(4.2)	41(34.7)	33(27.9)	3.47
pension beneficiaries appreciate decentralization of pension	17(14.4)	21(17.8)	4(3.4)	47(39.8)	29(24.6)	3.42
There is timely processing of pension at ministry	9(7.6)	30(25.4)	4(3.4)	42(35.6)	33(27.9)	3.51
ATM systems support service delivery of pension	11(9.3)	17(14.4)	3(2.5)	59(50)	28(23.7)	3.64
Pension is easily accessible as compared to before decentralization of pension	11(9.3)	14(11.9)	11(9.3)	48(40.7)	34(28.8)	3.68

Source: Primary Data

The researcher sought to understand how service delivery in relation to pensions is effected and this was assessed through responding to different statements with strongly agreed, agree, not sure, disagree and strongly disagree.

The researcher on inquiring whether service delivery is effective to pensioners and beneficiaries, 68.9% agreed that service delivery is effective to beneficiaries where as 28.6% disagreed and 3.4% were not sure. A bigger majority of 68.9% explains that service delivery effectively improves the lives of pensioner and those of beneficiaries and this is further explained by an average mean of 3.52.

The researcher went further to investigate the whether Pension payrolls contribute positively to decentralization of pension and results revealed that majority represented by 62.6% agreed, 33.1% disagreed and 4.2% were not sure as shown in the table above. There was a moderate mean of 3.47.

On asking whether pension beneficiaries appreciate decentralization of pension, majority agreed that they appreciate the pension decentralization as represented by 64.4%, 32.2% disagreed and 3.4% were not sure. There was a less mean of 3.42.

Furthermore, the researcher investigated whether there is timely processing of pension at ministry and the results revealed that a bigger percentage of 63.5% agreed, 33% disagreed and 3.4% were not sure. This implies that there is always timely payments of pension funds to the beneficiaries that in turn improves their lives and standard of living. This is further explained by the mean of 3.51.

In an attempt to know whether ATM systems support service delivery of pension, the research results revealed that majority represented by 73.7% agreed that ATM systems support service delivery, whereas 23.7% disagreed and 2.5% were not sure. This implies that ATM systems support the service delivery of pensions and therefore the ministry should make attempts to improve it and also maintain the standards in order to serve the beneficiaries better. This is further explained by a high mean of 3.64.

Lastly, the researcher asked whether pension is easily accessible as compared to before decentralization of pension and the study results revealed that 69.5% agreed that pension has become more accessible than before implying that pension decentralization can be easily accessed now. While 21.2% disagreed and 9.3% were not sure. This was further explained by a higher mean of 3.68.

Table 9: Showing Descriptive statistics of the relationship between pension decentralisation policy and service delivery at the ministry of Public Service

	SD	D	NS	A	SA	Mean
Relationship between pension decentralization policy and service delivery	N (%)	N (%)	N (%)	N (%)	N (%)	
Government plays the key role in ensuring that policies support decentralization	14(11.9)	19(16.1)	12(10.2)	40(33.9)	33(27.9)	3.5
The ministry's systems and framework support the desired pension policy	14(11.9)	18(15.3)	13(11.0)	46(38.9)	27(22.9)	3.46
there is a positive attitude of pensioners in regards to the decentralization policy and systems based on service delivery	2(1.7)	20(16.9)	9(7.6)	53(44.9)	34(28.8)	3.82
Globalization factor on decentralization positively influences service delivery	7(5.9)	16(13.6)	11(9.3)	51(43.2)	33(27.9)	3.74
Decentralization policy has a positive influence on service delivery in the ministry	8(6.7)	13(11.0)	9(7.6)	57(49.3)	31(26.3)	3.76

Source: Primary Data

From the table 9 above, the researcher sought to investigate whether there is a relationship between Pension decentralization policy and service delivery and this was investigated through the responses given by respondents. From where they responded by either strongly agree, agree, not sure, disagree and lastly strongly disagree.

From the table above, majority of the respondents agrees with the statement that Government plays the key role in ensuring that policies support decentralization as represented by 61.8% that agreed, with the little percentage of 28% that disagreed. Lastly there were also 10.2% who were not certain about the statement. This implies that some people in the ministry don't have information on the existing government operation. But generally majority conquer that Government plays a key role in ensuring that policies support pension decentralization as explained by an average mean of 3.5.

On asked whether the ministry's systems and framework support the desired pension policy, majority of the respondents represented by 61.8% agreed that ministry's systems and framework support the desired pension policies, whereas 27.2% disagreed and 11% were not sure. This implies that frameworks and systems on the planning unit of the ministry of public service and always support the pension policy as explained by an average of 3.4. However there is also an evidence that information flow is lacking in the planning unit as a bigger percentage of 115 were not sure.

The researcher went ahead to investigate whether there is a positive attitude of pensioners in regards to the decentralization policy and systems based on service delivery and majority responded positively as represented by 73.7% of those that agreed, however on the other hand, 18.6% disagreed and 7.6% were not sure. This explains that pensioners appreciate the pension decentralization policy and systems that in turn improve the service delivery. This is further supported by the highest mean of 3.82.

Furthermore, the researcher asked whether Globalization factor on decentralization positively influences service delivery and the responses were that 71.6% agreed, 19.5% disagreed and 9.3% were not sure. This was further supported by a high mean of 3.74 implying that globalization influences that service delivery of pensions.

Lastly, the researcher investigated whether Decentralization policy has a positive influence on service delivery in the ministry and the responses were that majority 75.6% agreed, whereas 17.7% disagreed and 7.6% were not sure. A greater agreement of 75.6% implies that decentralization policy greatly influences the service delivery in the ministry and this is further explained by a high mean of 3.76.

Table 10: Correlations Analysis between Pension decentralization Policy and Service Delivery

Correlations			
		Pension Decentralization policy	Service delivery
Pension Decentralisationpolicy	Pearson Correlation	1	.753**
	Sig. (2-tailed)		.000
	N	118	118
Service delivery	Pearson Correlation	.753**	1
	Sig. (2-tailed)	.000	
	N	118	118
**. Correlations is significant at the 0.01 level (2-tailed).			

Source: Researcher 2019

Table 10 above shows the Pearson correlation of the relationship between Pension decentralization Policy and Service Delivery. The coefficient 0.753 shows a strong positive correlation between Pension decentralisation and service delivery which is statistically significant since the P-value 0.000<0.05.

Table 11: Model Summary of Pension Decentralization Policy and Service Delivery

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.753a	.567	.561	.473
a. Predictors: (Constant)				

Source: Researcher 2019

Table 11 represents the Regression coefficient "r" = 0.753 or 75.3% which implies that correlation between dependent variable (Service delivery) and independent variables (decentralization of pension policy) is positive. The coefficient of determination adjusted R square = 0.561 which show that 56.1% of variation in Service delivery is explained by decentralization of pension policy.

Table 12: ANOVA of Pension Decentralization Policy and Service Delivery at Ministry of Public Service

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20.216	1	20.216	90.520	.000a
	Residual	15.410	69	.223		
	Total	35.626	70			
a. Predictors: (Constant), Decentralization of pension policy						
b. Dependent Variable: Service delivery						

Source: Researcher 2019

The F-test value is 90.520 is significant because 0.000<0.05. Therefore the researcher rejects the null hypothesis and accepts the alternative hypothesis, that there is a significant effect of Pension decentralization Policy on Pension Service delivery in the Pension Unit of Ministry of Public Service, Uganda. This also implies that the correlation between dependent variable and independent variables is statistical significant and the regression model is valid. The valid regression model implies that the independent variable (decentralization of pension policy) is explaining that there is a positive significant relationship between service delivery (dependent variable) and Pension Decentralization policy.

Table 13: Coefficients of Pension Decentralization Policy and Service Delivery at Ministry of Public Service

Coefficients						
Model		Un standardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.340	.253		5.295	.000
	Service Delivery	.671	.071	.753	9.514	.000
a. Dependent Variable: Decentralization of pension policy						

Source: Researcher 2019

The regression coefficient ($\beta 2$) = 0.753 or 75.3% which implies that one percent increase in Pension decentralization policy brings on the average 75.3% increase in Service delivery if other variables are kept controlled. The T-test value is 9.514 and significant at .000 level which is less than the .005. It implies that the relationship between Pension decentralization Policy and Service Delivery is positive and significant. The relationship is significant and the regression model is valid.

V. SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter presents the summary of the findings, conclusions and recommendation on Pension decentralisation Policy and Service Delivery in the pension unit in line with objectives.

5.1 Summary of the study findings

The research findings can be summarized that Policies, guidelines and acts have been relevant in pension decentralization policy in Ministry of Public Service as shown by 60.6% in agreement and 14.1% that strongly agreed. Furthermore, Ministry of Public Service allocates enough funds for the decentralization policy as given by 59.2% in agreement and 36.6% that Strongly Agreed. And the officers enjoy using policies / guidelines and acts while processing pension as given by 45.1% agreement and 42.3% that strongly agreed.

Study findings on service delivery are summarized as that service delivery is effective to pensioners and beneficiaries as given by 68.9% agreement. Pension payrolls contribute positively to decentralization of pension as the results revealed 62.6% agreement. And also that pension beneficiaries appreciate decentralization of pension as majority agreed that they appreciate the pension decentralization as represented by 64.4%. Furthermore, there is timely processing of pension at ministry as given by a bigger percentage of 63.5% agreed. Lastly ATM systems support service delivery of pension and that pension is easily accessible as compared to before decentralization of pension.

Study findings on the relationship between decentralization policy and service delivery are summarized that Government plays the key role in ensuring that policies support decentralization as represented by 61.8% in agreement. Systems and framework support the desired pension policy and that Globalization factor on decentralization positively influences service delivery as given by 71.6% agreement. There was a strong positive correlation between Pension decentralization and service delivery which is statistically significant since the P-value 0.000<0.05. The coefficient of determination adjusted R square = 0.561 which showed that 56.1% of variation in Service delivery is explained by decentralization of pension policy.

5.2 Conclusion

Based on the study findings, it can be concluded that Policies, guidelines and acts, budgets and plans have a greater impact on the service delivery of the pensions in the planning unit of the ministry of public service. And that allocation of funds is always based on the decentralization policy in place.

Furthermore, as result of the study findings, it can be concluded that pensions are always timely and that technology has influenced the service delivery of pension in the planning unit of ministry of public service. And that pension beneficiaries appreciate decentralization of pension implying that they are better now than before. It was discovered that pension payrolls are both manual and system generated. Also Automatic Teller Machine (ATM) system is also used by pensioners to support service delivery of pension to pensioners since ATMS are widely spread

More so, it can be concluded that that there is a relationship between decentralization policy of pension and service delivery. And that if the decentralization policy is effectively implemented, then the service delivery in terms of pension payrolls, processing and associated benefits can improve the service delivery.

5.3 Recommendations

Study findings revealed that despite decentralization policy of pension, the payroll and a number of pension records previously under the Ministry of Public Service were not yet decentralized on account of inadequate information. Therefore the researcher recommends that the ministry should put an effort to bring every beneficiary on board.

Based on the study findings, the research her recommends that government should improve on the monitoring of the decentralization policy in order to give better services to the beneficiaries. Study findings also revealed that there were always a big margin of persons that are not aware on how that policy operates which indicates the information gap and hence there is need for the government to sensitization on the operation of the pension decentralization policy for it to provide e better and well appreciated policy.

5.4 Areas of further research

There is need to carry out research on the impact of pension decentralization policy on the living standards of the Pensioners.

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APPENDIX A: Questionnaire

Dear Respondent,

My name is Mukiibi Moses, a student of Team University and I'm pursuing a Master's Degree in Human Resource Management. As part of the requirements for the award of this degree, I'm undertaking a study to establish decentralization pension Policy and service delivery in Public Sector. The findings of this research are purely for academic purposes. Please spare some time and give your most appropriate and honest response. You don't need to indicate your name.

.BACKGROUND INFORMATION (Please Tick)

1. Gender:

□ Male □ Female

2. Education level (indicate highest)

□ Diploma □ Bachelor's degree □ Master's Degree □ Tertiary Other (specify) …………….

3. Years you have been working with the organization

□ Less than 5 years □ 5-10 years □ 10-15 years □ More than 20 years

4. Age bracket

□ (Below 20 Yrs) □ (20-30Yrs) □ (31 -39 Yrs) □ (40 -49Yrs) □ (Above 50Yrs)

5. Category of level of management

□ Human Resource and Admin □ Finance □Human Resource Policy and planning

□Compensation□Reception

Indicate the extent to which you agree to each of the following statements about your organization by ticking the most response category. 1-SD=strongly disagree, 2-D= disagree, 3-N= Not sure, 4-A =Agree, 5-SA= strongly agree.

Employer interventions (Independent Variable)

	Decentralization of Pension	SD	D	N	A	SA
SA1	Ministry of Public Service has a budget for pension.	1	2	3	4	5
SA 2	Ministry of Public Service uses technology in processing pension.	1	2	3	4	5
SA 3	Ministry of Public Service regularly changes technology to meet the needs of pensioners.	1	2	3	4	5
SA 4	Is there any impact of Decentralization in Ministry Of Public Service?	1	2	3	4	5
SA 5	Does decentralization play any role in pension accessibility in Ministry of Public Service.	1	2	3	4	5
SA 6	Is pension accessible in Ministry Of Public Service?	1	2	3	4	5
Policy and Guidelines						
SC1	Government regularly reviews policies &guidelines on Pension	1	2	3	4	5

SC2	There has been a trend of budget allocation to support pension decentralization for 5 years	1	2	3	4	5
SC 3	The ministry issues guidelines on pension	1	2	3	4	5
SC 4	The Ministry regularly reviews policies and guidelines	1	2	3	4	5
SC 5	There is a training policy on pension decentralization	1	2	3	4	5
SC 6	Policies impact decentralization pension policy	1	2	3	4	5
Service delivery						
SC 1	Service delivery is effective to pensioners	1	2	3	4	5
SC 2	Pension payrolls contribute positively to decentralization of pension.	1	2	3	4	5
SC 3	Pension beneficiaries appreciate decentralization of pension	1	2	3	4	5
SC4	There is timely processing of pension at Ministry of Public Service	1	2	3	4	5
Relationship between Pension Decentralization Policy and Service Delivery						
ST1	Government plays the key role in ensuring that pension policies support service delivery	1	2	3	4	5
ST2	The Ministry’s systems and frameworks support the desired pension policy	1	2	3	4	5
ST3	There is a positive attitude of pensioners in regards to the decentralization policy and service delivery	1	2	3	4	5

Thank you for your support

APPENDIX B:I XNTERVIEW GUIDE FOR MINISTRY OF PUBLIC SERVICE MANAGEMENT

My name is Moses Mukiibi, a student of Team University and I'm pursuing a Master's Degree in Human Resource Management. As part of the requirements for the award of this degree, I'm undertaking a study to establish decentralization pension Policy and service Sector delivery. The findings of this research are purely for academic purposes. Please spare some time and give your most appropriate and honest response. You don't need to indicate your name.

Decentralization of pension policy

1. How have budgets been relevant in pension decentralization policy and service delivery at Ministry of Public..?
2. Does Ministry of Public Service allocate enough funds for decentralization pension policy?
....
3. What is the level of technology that supports decentralization pension policy?
....

Policies and guidelines

1. How frequent does government review policies and guidelines?
....
2. Is there a structure guiding policies?
If yes, how effective is it? ....
3. Examining 5 consecutive budgets, what has been the trend of budget allocation to support decentralization of pension policy?
....

Service delivery

1. How effective is service delivery to pensioners and beneficiaries?
....
2. Are pension payrolls manual or system based?
....
3. ATM system support service delivery of pension. What is the opinion of the pension beneficiaries in terms of;
   (i) Gender..
   (ii) Age...
   (iii) Literacy...
4. How convenient is Service delivery in terms of timeliness?
....
5. Is pension easily accessible compared to the time before decentralization of pension?
....

Relationship between Pension Decentralization Policy and Service Delivery

1. What is the key role of government in ensuring that pension policies support service delivery
....
2. What is generally the attitude of pensioners in regards to the decentralization of pension policy and system based service delivery of pension
....
3. What is the current globalization factor on pension decentralization and service delivery?
....
4. How would you describe the decentralization policy and service delivery at Ministry of Public
....

Thank you for your support

APPENDIX C: Morgan Table for determining sample size

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	246
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	351
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	181	1200	291	6000	361
45	40	180	118	400	196	1300	297	7000	364
50	44	190	123	420	201	1400	302	8000	367
55	48	200	127	440	205	1500	306	9000	368
60	52	210	132	460	210	1600	310	10000	373
65	56	220	136	480	214	1700	313	15000	375
70	59	230	140	500	217	1800	317	20000	377
75	63	240	144	550	225	1900	320	30000	379
80	66	250	148	600	234	2000	322	40000	380
85	70	260	152	650	242	2200	327	50000	381
90	73	270	155	700	248	2400	331	75000	382
95	76	270	159	750	256	2600	335	100000	384

Source: Krejcie, Robert V., Morgan, Daryle W., "Determining Sample Size for Research Activities", Educational and Psychological Measurement, 1970

APPENDIX D PROPOSED BUDGET FOR THE RESEARCH REPORT

ITEM	QUANTITY	AMOUNT
Ream of papers	5	100,000
Research proposal typing and printing costs	1	100,000
Transport facilitation		200,000
Research Report typing and binding	3	100,000
Refreshments& Lunch		150,000
Airtime /internet		100,000
Cost of data collection		300,000
Internet services		200,000
Cost of analytical package installations		100,000
Miscellaneous		150,000
Estimated Total Expenditure		1,500,000

APPENDIX E: WORK PLAN

	Jun 2018	July-Sept 2018	Oct 2018	Nov 2018	Dec-Feb 2019	Mar-June 2019
Concept paper writing	✓					
Concept presentation	✓	✓				
Proposal writing		✓				
Proposal defense			✓			
Pilot study				✓		
Data collection					✓	
Data analysis and presentation						✓
Dissertation writing						✓
Submission of the Dissertation.						✓

APPENDIX F: MAP OF THE STUDY