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Martin Kateeba, Preez Nimusima, Joseph Byaruhanga, Gregory
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 Martin Kateeba¹,  Pereez Nimusima²,  Joseph Byaruhanga³,  Gregory Tweheyo⁴,  Wahid Abdul Ijosiga⁵

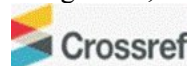
¹ Department of Business Administration, Mountains of the Moon University, Fort portal City, Uganda

² Department of Marketing and Logistics Management, Muni University, Arua City, Uganda

³ Directorate of Human Resource Management, Mountains of the Moon University, Fort portal City, Uganda

⁴ Office of the University Secretary, Busitema University, Busia District, Uganda

⁵ Directorate of Human Resource Management, Muni University, Arua City, Uganda



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Abstract

Purpose: Quite a number of reforms and policies have been put in place to improve efficiency and effectiveness in pension service delivery in Uganda, however, there are still reported delays in accessing pensions by pensioners and beneficiaries, which has contributed to deteriorating living conditions among retirees exacerbating elderly malnutrition, inability to access healthcare, and increased financial vulnerability. This study has three objectives: (i) to assess the effect of records management on pension service delivery in Kabarole District Local Government (KDLG), (ii) to examine the effect of stakeholder engagement on pension service delivery in KDLG, and (iii) to evaluate the effect of pension governance on pension service delivery in KDLG.

Methodology: An explanatory correlational design was adopted with a target sample of 195 respondents which was determined using the Krejcie and Morgan (1970) table. Both simple random and purposive sampling techniques were used. Primary data were collected through structured questionnaires, interviews, and focus group discussions. Quantitative data was analysed using descriptive and inferential statistical techniques while qualitative data was analysed using thematic, content and narrative analysis. The analysis was done on responses from 128 survey respondents constituting a response rate of 65.6%.

Findings: The findings reveal that records

management has a strong positive relationship with pension service delivery ($\beta = .663$, $t = 9.950$, $p < 0.05$). Stakeholder engagement also is strongly associated with service delivery ($\beta = .635$, $t = 9.224$, $p < 0.05$). Pension governance also shows a significant positive relationship with service delivery ($\beta = .558$, $t = 6.805$, $p < 0.05$). The study concludes that effective records management, strong stakeholder engagement, and improved pension governance significantly enhance pension service delivery in KDLG.

Implications to Theory, Practice and Policy:

The study recommends the adoption of digital record management systems to enhance accuracy and timeliness, establishment of regular pensioner forums to improve stakeholder engagement, and strengthening of internal controls and accountability mechanisms. Future studies should examine pension management across multiple districts for comparative analysis and assessing the socio-economic effects of pension delays on households' welfare. They can evaluate the role of digitalization and e-governance systems in transforming pension service delivery.

Keywords: *Service Delivery, Pension Management, Retirement, Social Security, Local Government, Uganda*

JEL Codes of Classification: *H55; H72; H75; H83; M12*

INTRODUCTION

Men and women are naturally driven by the desire to attain financial security, access basic needs and dignity in old age (Kajubu, 2021). For the entire life they engage in work to earn a living. Some engage in paid formal work while others are self-employed to be able to exist in the money economy. No one works forever of course, to retire is an inevitable event that is bound to happen to every worker in a life time and pension provides the employees of an organization with the means of securing on retirement, a standard of living reasonably consistent with that they enjoyed while in service (Izundu et al., 2021). But how the pension scheme managers provide services to pension beneficiaries still remains a wanting area presupposing a crisis in the management of public sector pension system (Clark, 2004). This study looks at pension service delivery in terms of efficiency and effectiveness with which Kabarole District Local Government manages the distribution of pensions to retired civil servants. Pension management focuses on minimizing delays, ensuring accurate payments, and enhancing pensioners' satisfaction through improved administrative processes.

Pension service delivery discussions date far back as 1889 in western countries where Germany introduced the first state-run social insurance program under Chancellor Otto von Bismarck, providing income to retirees and setting a precedent for other nations (Shrestha, Martinez & Hankla, 2023). In 1935, the United States established the Social Security Act, marking a significant expansion of pension service delivery to the general populace and in the post-World War II era, many European countries expanded their pension systems as part of broader welfare state developments, aiming to provide comprehensive social security to their citizens (Beknazarov & Rustamov, 2021). In the face of challenges related to aging populations and the need for financial sustainability that countries like Italy and Sweden's pension systems were grappling with in 1990s, they were prompted to put in place new reforms to ensure long-term sustainability (Effiong et al., 2020). At the same time countries like United States of America increased demand for retirement savings account accruing from the aging of baby boomers, increased life expectancy and longer work life making them to expand the pension promise from groups that did not have pensions especially the women (Owino & Namande, 2022a).

Pension industry development in Africa was influenced by colonial legacies and post-independence socio-economic strategies, the first Public Service Pension Scheme initially established in 1939 to take care of the interest of the colonial masters and covered mainly Europeans and Asians. In some African countries like Zambia pension industry developments are traced to periods before independence where the pension system started early 1950s when the Local Authorities Superannuation Fund (LASF) was established to cover employees of local authorities and other related industries (Muluanzi, Hamooya & Munsanje, 2020). Other Africa countries fell suit with countries like South Africa and Nigeria establishing pension schemes primarily to cover public sector employees while in the 1960s and 1970s, several African nations expanded pension service delivery to include private sector workers, though coverage remained limited (Otu et al., 2024). A lot is recorded in terms of challenges that stood in the way of some countries to develop and implement social security programs, including but not limited to partial coverage, inadequate funding, administrative inefficiencies, budgetary issues, and a lack of accountability necessitating development of new Acts like the Pension Reform Act 2004 in Nigeria that instituted the Defined Contributory Pension Scheme and established the National Pension Commission as the regulatory authority (Duke et al., 2024). Different acts in Uganda were

promulgated for different reasons for example the 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 (Mukiibi & Eturu, 2019).

Pension service delivery in East Africa notably developed in recent decades for instance in 2010, Kenya implemented the National Social Security Fund Act, transforming its pension system to a mandatory contributory scheme for all workers (Owino & Namande, 2022b). In 2013, Rwanda introduced the Ejo Heza program, aiming to increase pension coverage among informal sector workers while in 2014, Tanzania reformed its pension service delivery by merging various funds into the Public Service Social Security Fund to streamline operations (Angar, 2020). Indeed many countries in African in a bid to enhance pension service delivery implemented various financial measures in their civil service reforms for instance Integrated Personnel and Payroll Database (IPPD) in Kenya public sector, Integrated Financial Management Information System (IFMIS) in Ghana, Expenditure Management and Control (EMC) in Ethiopia and Tanzania and the Financial Management Information System (FMIS) and Expenditure Control System (ECS) in South Africa and Sierra Leone respectively (Okoroiwu, Nwariaku & Ikechukwu, 2024; Targba & Osuji, 2023). Within Uganda, pension service delivery until recently has been characterised by persistent deficiencies arising from delayed payments of salaries, wage shortfalls, errors and inaccuracies, non-existent “ghost” workers on wage payrolls, accumulation of salary arrears among others which led to the decentralisation of the management of the public payroll and salary processing system (Lwanga, Munyanbonera & Guloba, 2018).The empirical study that was conducted by Mukiibi & Eturu, (2019) found that despite the several government reforms and policies to improve efficiency and effectiveness in pension service delivery in Uganda, 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. As researchers we observe that Mukiibi & Eturu, (2019)' s study focused on the entire public sector hence the need for a more context specific, localised study in Kabarole a gap that the current study tried to bridge: it is necessary to solve macro-level policy challenges. Again, even when Kajubu, (2021) in her empirical study assessed the records management practices in Uganda's public pension office, it focused only on records management practices in the public pension service and did not delve into how this affects pension service delivery thereby leaving a conceptual gap that the current study bridged.

The Goal of Kabarole District Local Government is “To promote the people’s standard of living through efficient and effective delivery of services” (Kabarole District Local Government, 2023b) which it cannot achieve without having an efficient and effective pension service delivery system in place. Considering the contribution that pensioners have to the district’s economic system performance in terms of demand creation as they try to meet their material needs, this study is critical in generating insights to address the pension fund bottlenecks. Theoretically, this study, 1) contributes to pension service delivery literature arguing that pension scheme managers should pay close attention to records management, stakeholder engagement, and pension governance, 2) advances the application of the institutional theory arguing that pension schemes should consistently comply to their internal rules, norms and regulations and always work in ways that

enhance their public acceptance and trust (Delmestri, 2024), 3) the study relevance can also be seen in its contribution to policy and practice: policy makers and practitioners are reminded on the imperative of having to improve their internal governance processes, to sufficiently engage all stakeholders in their service creation processes and to use latest technologies in records management as part of avoiding errors in staff data and payrolls. Amidst all challenges that the district has in regard to pension service delivery as articulated in the problem statement below, this study was conducted to examine the effects of pension management practices on pension service delivery in KDLG.

Problem Statement

Pension benefits are a critical source of income for retirees and play a central role in ensuring financial security, access to basic needs, and dignity in old age (Kajubu, 2021). Effective pension service delivery characterised by timely payment of benefits, accuracy of pension computations, accessibility of services, transparency of processes, and pensioner satisfaction is therefore essential for safeguarding retirees' welfare. In Uganda, the Ministry of Public Service has implemented several pension reforms aimed at strengthening pension management systems, including improved records management, verification processes, payroll controls, and digitisation initiatives to enhance pension service delivery (Mukiibi & Eturu, 2019). Despite these efforts, pension service delivery at KDLG, remains fraught with persistent challenges. For instance, 72% of surveyed pensioners experienced benefit approval delays ranging from six to twenty-four months, undermining the timeliness of pension payments, while 41% of pension files required reprocessing due to errors, reflecting weaknesses in accuracy and reliability of pension service delivery (Waiswa, 2022; Kabarole District Local Government, 2023a; Kabarole District Local Government, 2024b). Additionally, in 2024, over 140 pensioners experienced payment delays exceeding four months highlighting limited accessibility and procedural inefficiencies in pension service delivery (Kabarole District Local Government, 2023a). All that notwithstanding, in the FY 2023/2024, 41% of retirement files were returned for reprocessing due to computation errors, contributing to low confidence and dissatisfaction, with 89% of active civil servants expressing distrust in the pension system (Kabarole District Local Government, 2024b). The consequences of ineffective pension service delivery are substantial. Delayed and inaccurate pension payments have contributed to deteriorating living conditions among retirees, with 38% of pensioners in KDLG currently living below the poverty line. These delays exacerbate elderly malnutrition, restrict access to healthcare, and increase financial vulnerability, while unpaid pension arrears exceeding UGX 2.7 billion expose the district to legal action and reputational damage (Kabarole District Local Government, 2024a). Persistent verification failures and weak records management further undermine transparency and credibility within the pension system (Mukiibi & Eturu, 2019). Although empirical studies such as Chidi and Njoku, (2023) demonstrate that weak pension management practices particularly poor institutional structures and inadequate administrative controls, lead to irregular pension payments and reduced service delivery efficiency, such studies were conducted in Nigeria and may not adequately reflect Uganda's decentralised governance and regulatory context. This creates a contextual and empirical gap regarding how pension management practices influence pension service delivery outcomes within Ugandan local governments. This study therefore was conducted to examine the effect of pension management practices on pension service delivery in Kabarole District Local Government, with particular emphasis on how records management, stakeholder engagement, and pension governance affect

the timeliness, accuracy, accessibility, transparency, and satisfaction associated with pension service delivery

Literature Review

Theoretical Review

Institutional Theory

The institutional theory (Huseynov, 2026) on which this study hinges tends to account for similarity in organizational practices. The theory assumes that since the organisation is part of society, its survival largely depends on legitimacy that it commands as opposed to purely leveraging on economic efficiency. It therefore means that organisations should strive for public acceptance of their practices. Since organisations relatively face similar environmental forces of change, their structures even cultures tend to be the same across industries. Proponents of this theory were preoccupied with the question of why organizations within an industry become very much like each other in the practices and structures as time passes (Franco & Franco, 2021) which logically connects to the imperative of conforming to societal demands and expectation--acceptance. This way they appreciate the urgency for adjustment in their institutional rules and access different forms of resources for purposes of improving their likelihood of survival on the market (Delmestri, 2024). To increase their legitimacy, they yield to three specific institutional pressures i.e coercive, mimetic and normative hence gradually becoming similar (isomorphic) (Wu & Choi, 2022). Accordingly, the general acceptance of how the organization operates (legitimacy) is seen necessary to compete especially as organizations adopt those practices perceived as most legitimate which eventually leads to similarity in how they operate and cope (Eitrem, Meidell & Modell, 2024). The theory pushes us to think broadly on how rules, norms, and social structures influence pension management and service delivery by showing how formal and informal institutional structures shape pension policies, practices, and outcomes. Pension service delivery points or destinations like the district of Kabarole have internal rules and norms that pushes them to behave in certain ways. These are seen as pressures that organisations must respond to.

One of the criticisms labelled against institutional theory is its inability to explain internal operational inefficiencies, resource constraints, or the agency of individual actors involved in service delivery (Wu & Choi, 2022). Secondly the institutional theory often assumes that organizations passively conform to institutional pressures, yet in practice, local governments may exhibit resistance, selective adoption, or even symbolic compliance without actual improvement in service outcomes (Eitrem, Meidell & Modell, 2024). However, despite all this criticisms, the theory retains its strength since it helps to explain how external pressures such as regulations, policies, and cultural expectations shape pension management behaviour. The current study expounds on how operational inefficiencies around records management, stakeholder management and pension governance can affect pension service delivery.

Empirical Review

Records Management and Pension Service Delivery

Pension management literature has always reiterated on the importance of records management alleging that if done well it helps improve government decision making through evidence based decision and also to a great extent, supports operational efficiency and accountability by protecting

records as well as reducing costs (Owino & Namande, 2022a). An effective records management system where records are classified, stored, tracked, indexed and retained or disposed off (Malake & Phiri, 2020; Lyaruu & Msuya, 2020; Owino & Namande, 2022b; Muluanzi, Hamooya & Munsanje, 2020; Adeyele & Jim-Suleiman, 2018) enhances the speed of retirement benefit processing thereby improving service delivery. Kaddu, Ssekitto & Kyarimpa, (2023a) highlight requirements for having an effective records management system including having a records manual, good staff attitudes to records management, training in records management and good remuneration. Owino & Namande, (2022b) make an addition stating that there must be both manual and electronic record keeping tools and emphasise having different forms of records for example for images, videos and texts. That said, pension service delivery scholars have agreed that effective records management practices contribute to proper decision-making and timely delivery of services in public pension offices (Hagen, 2021; Lyaruu & Msuya, 2020). Other scholars like Molepo & Cloete, (2020) have added their voice arguing that without proper records management practices public pension registries face challenges such as missing files, inaccurate records, delays in records retrieval and space shortages, all of which hamper service delivery in terms of timely payment and accuracy. Elsewhere, Muluanzi, Hamooya & Munsanje, (2020) observe that pension industry in Zambia is still marred with inefficiency and ineffectiveness, characterised by failure to timely feedback to complaints that beneficiaries have largely caused by misplacement or loss of files or records. This way, some pensioners end up being depressed while others even pass on without getting their benefits leading to survivors' failure to know how to claim the benefits, thus benefits ending up in wrong hands. Despite notable challenges in document retrieval and follow-up in Palestinian pension agency, Owino & Namande (2022a) opine that having a systematic recordings system for retirees' files, beneficiaries, employees and benefits calculation reduced information gaps pertaining to pensioners.

A visible gap in the reviewed pension service delivery studies is that they were carried out in other countries i.e Lyaruu & Msuya, (2020) in Tanzania, Owino & Namande, (2022a) in Kenya, Muluanzi, Hamooya & Munsanje, (2020) in Zambia, Okwudiri, (2021) in Nigeria, with different operational context. The observed constraints in records management by Lyaruu & Msuya, (2020) where pension files were incomplete and in some cases inaccurate, or even lack of skills and knowledge in records management, poor and inadequate facilities, communication breakdown, negligence and meagre allocation of resources could be different from Ugandan context. Moreover, Kaddu, Ssekitto & Kyarimpa, (2023b) observe that public pension offices in Uganda still face challenges in locating files resulting in untimely pension processing. This study was conducted to assess the effect of records management practices on pension service delivery in Kabarole district local government.

Stakeholder Engagement and Pension Service Delivery

This study borrows the stakeholder perspective to explain the synergy that underlie involvement of stakeholders in pension service delivery processes. Guided by scholars like Kyomuhangi, Muriisa & Kansiime, (2024) and Twum, Ncedo & Tengeh, (2023) we strongly believe that all organisational stakeholders in this case pension fund members, employers, government agencies and other relevant stakeholders in the development and implementation of pension policies and programs will not only improve service quality but also build trust and ensure the sustainability of pension schemes. All stakeholders expect organisations to disclose their activities and they have the right to get the information as for how organisational activities will influence them, even if

they cannot directly play a positive role in the survival of those very organisations (Gitau & Sang, 2022). Realising this will help build strategic alliances, encourages collaborative problem-solving (including power-sharing), and ensuring that decisions are broadly supported.

Literature exists supporting the stakeholders' involvement influence in improving pension service delivery (Duke et al., 2024). Even when it is a Nigerian-based study, this paper benefits from it especially its emphasis on the relevancy of involving stakeholders like the state and local government in not only the design or implementation of pension administration but also the imperative for continuous public enlightenment of civil servants on the provisions and procedures; and organizing retirement counselling sessions. Their study underscores the significance of stakeholder engagement specifically including government actors in enhancing the accessibility, transparency and confidence in the public pension service delivery.

To the contrary, a study by Ololade, (2025) in Nigeria observe that pension beneficiaries perceive that their interests are not well protected thus their involvement relevance is null. The study advises that pension beneficiaries should be involved in the formulation of investment, management, and retirement benefits policies of the pension fund schemes which makes a great sense in terms of minimizing the principal-agent conflicts of interest embedded in pension fund management. Linked to the discussion of the agency of according recognition to pension beneficiaries, Kruijf & De Vries, (2023) subscribe to the same view that identifying and engaging with individuals or groups who are affected by or can affect the pension system including retirees, employees, employers, government agencies, and regulatory bodies has multiple benefits in ensuring improved pension service delivery. By understanding the needs and concerns of these stakeholders, pension providers can ensure that services are accessible, relevant, and meet their expectations. Yoganandham, (2024) while using India's evidence posits that pension schemes that are complex and difficult for beneficiaries to navigate, often lead to underutilization or misunderstandings regarding entitlements. Related fears were unveiled by Komukama, (2024) in her study on National Social Security Fund (Uganda) that if informal sector workers observe challenges in accessing and participating in pension schemes they don't enrol. This signifies that a relationship exists between tangibility; reliability; responsiveness; empathy; assurance and customer satisfaction among participants of contributory pension scheme: major players in the pension industry should be involved in due course of pension scheme policy formulation and implementation (Ifeanyi & Ezenyilimba, 2020). Additionally, Chikwawawa, (2019) in Zimbabwe express a high extent of dissatisfaction rate among National Social Security Authority pensioners due to slow processing of pension claims. All these are contrary to one of the principles of stakeholder engagement which emphasises that pension managers should listen to and openly communicate with stakeholders about respective concerns, contributions and the risks they assume because of their involvement with the corporation (Waldt & Van Heerden, 2020). All these studies underscore the importance of responsiveness in stakeholder engagement in pension service delivery.

Effective communication among partners promotes transparency in pension fund governance which is essential as it helps build trust between stakeholders (Faster Capital 2025), especially pension fund members, and trustees. When pension fund members are informed about the fund's activities, they can hold the trustees accountable and ensure that the pension fund is managed in the best interest of its members. Moreover, as stated by Ojo & Twinomurinzi, (2024), the ability for a government administrator to make just, fair and reasonable decisions, owes from the

information flow between the pension scheme managers and beneficiaries. Responsiveness to queries and concerns as noted by Thornton et al., (2020) is also crucial in pension service delivery as it directly impacts member satisfaction and trust. A responsive pension provider demonstrates care, builds loyalty, and ensures members have the necessary information to make informed decisions about their retirement. The quality of public institution officers' decisions made are based on the outcomes from all stakeholders in attempt to create a suitable public image and reputation (Muragijimana, Ong'ong'a & Ilungu, 2024). Apparently these studies unveiling the linkages that stand between stakeholder engagement and pension service delivery were conducted in other countries e.g Ifeanyi & Ezenyilimba, (2020) in Nigeria, Muragijimana, Ong'ong'a & Ilungu, (2024) in Rwanda, Chikwawawa, (2019) in Zimbabwe, Yoganandham, (2024) in India, Ololade, (2025) in Nigeria, with only a few studies like Komukama, (2024) in Uganda. Noticeably, neither of these studies were conducted in Kabarole district local government. This study consequently was motivated to examine the effect of stakeholder engagement on pension service delivery in KDLG.

Pension Governance and Pension Service Delivery

Improving the governance and transparency of public pension schemes remains a serious concern for researchers and policy makers who vie for measures to mitigate poor governance associated risks (Oyeleke, 2024). As observed by Ambachtsheer, (2020) there must be a system of oversight and control that creates value derived from the skills, resources, and processes employed by social security fund managers (Xu et al., 2019) who must have governance structures that mitigate risks, avoid costly litigation, and enhance time efficiencies. Pension governance must strive to secure the pension savings and promises, manage the legal and financial risks associated with a pension plan, minimize the possibility of the agency problems, or conflicts of interest, that can arise between a fund's members and those responsible for its management (Xu et al., 2020). Pension fund governance has the main goals of protecting the rights and interests of pension funds members, and ensuring the safety of sources of funding for future retirement benefits. Literature appreciates this posture projecting that good governance of any pension scheme can have many positive effects for all stakeholders in the pension fund architecture including but not limited to a robust and well-entrenched sense of trust among all stakeholders; a reduced need for prescriptive and active regulation (Samborski, 2021), and an easier and better facilitated array of supervision mechanisms (Chohan, 2020). These studies if keenly analysed portray the big message about the significance of pension governance in the overall pension service delivery space. Indeed, many studies exist portraying the association between pension governance and pension service delivery, for example, Samborski, (2021) anticipates improved service delivery especially when there is a clear identification and separation of operational and oversight responsibilities in the governance of a pension fund. He advises that there should be a governing body vested with the power to administer the pension fund, adhering to the terms of the arrangement and the protection of the best interest of beneficiaries, with tight risk-based internal control system. Since the goals of the owners of the pension assets or the plan subscribers (principals) is to get the maximum value of their savings assets in retirement, differing from the goals of the managers or agents tasked with pension management, the imperative of pension governance arises because of 'broken agency' and strongly non-contractible incomplete contacts (Sinha, 2018) to reduce the opportunism behaviour. Actually, Xu et al., (2020) is against overextending the tenure of directors who end up failing in exercising their monitoring role, resulting in shaky governance. Pension fund

performance has been reported to decline in situations where there are poor processes for selection of board members, weak oversight, lack of self-evaluation of board members, lack of clarity between board and management on responsibilities and problems related to compensation of board and management (Chohan, 2022). The pension scheme management and service delivery situation may worsen when there is no accountability framework. The importance of having written processes and documentation cannot be underrated especially in helping to clearly establish the particular roles and responsibilities of the various parties performing scheme-related functions and ensuring adequate documentation of why decisions were made and how they were implemented (Clark, 2022). At the moment it is not clear why there are reported cases of salary over/ghost payments in the Ministry of Public Service in Uganda partly accounted for by the unscrupulous payroll managers and individual public servants (Kakayi & Mategeko, 2026). Such contextual payroll governance challenges invoke the significance of effective internal control systems that regularly review risk, funding and securities, potential conflicts of interest, views of scheme stakeholders, regulatory consultation, change and compliance (Clark, 2004). Other scholars like Muhanguzi, (2021) in the context of public pension management reminds on the value of “alive” audits that review the mortality and current addresses of employees and beneficiaries as part of pension governance internal controls. While prescribing solution on the existent pension management challenges, Naluga & Kalikola, (2024) optimistically advise on internal controls in pension decentralization in the direction of segregation of duties to prevent fraud, periodic audits for compliance, and regular reconciliation of pension records to eliminate ghost beneficiaries. In a situation where there are approval hierarchies that ensure multi-level verification of claims but pensioners in Kabarole district still experience benefit approval delays/payment delays ranging from six to twenty-four months and pension files requiring reprocessing due to errors, this study picks interest to investigate the extent to which pension governance influence pension service delivery Kabarole district. Another study motivation originated from the fact that the study by Waiswa, (2022) on pensioners in Kabarole District which reported that the district did not promptly capture, assess, audit, and approve pension and gratuity applications on time was conducted a few years back limiting the generalisation of findings due to a lapse in time hence a gap that the current study bridged by providing more updated evidence within the context of Kabarole District.

Research Methodology

The study objectives were to (i) assess the effect of records management on pension service delivery in KDLG, (ii) examine the effect of stakeholder engagement on pension service delivery in KDLG, and (iii) evaluate the effect of pension governance on pension service delivery in KDLG. To achieve these objectives an explanatory correlational design was adopted partly because unlike experimental research, which manipulates variables to determine cause and effect, correlational research examines naturally occurring relationships (Mishra & Alok, 2024). Such a design focuses on establishing the statistical relationship between variables and understanding the direction and strength of that relationship, without directly manipulating them. A mixed-methods research approach was used involving integration of both qualitative and quantitative research methods within a single study (Osang, 2019), to determine how specific pension management practices affect pension service delivery outcomes.

The study was conducted on a sample of 195 respondents who were largely retired civil servants, pension officials and members from Executive District Leadership. *Table 1* below has more details

on population and sampling techniques used which were both probabilistic and non-probabilistic depending on the nature of the phenomena under investigation (Bhardwaj, 2019).

Table 1: Sample Size and Sampling Techniques

Category of population	Target population	Sample size	Sampling technique
Retired Civil Servants	360	188	Simple random sampling
Pension officials	4	4	Purposive sampling
Executive District Leadership	3	3	Purposive Sampling
Total	367	195	

Source: Kabarole District Local Government, (2024a)

A survey method of data collection was used for the quantitative study (Taherdoost, 2021) while the interview method was used for the qualitative study (Kiwanuka, 2021). Close ended structured questionnaires on a 5 point likert scale helped in collecting quantitative data from the retired civil servants of KDLG while face-to-face interviews helped in gathering information from pension officials and the members of the executive leadership at KDLG. All these processes were preceded by instrument validation conducting validity and reliability tests. Three expert raters were used during the pilot-testing phase to evaluate the relevance of each item in the questionnaire guaranteeing the validity of the quantitative instruments as shown in the CVI test results (Apiny, 2015) shown in *table 2* below.

Table 2: Showing CVI of the Tools

	Number of Valid Questions	Number of Invalid Questions	Total Number of Items	CVI
Expert One	25	7	32	0.78
Expert Two	24	8	32	0.75
Expert Three	26	6	32	0.81

Source Primary Data 2025

To ensure the validity of qualitative instruments, researchers piloted the interview guide to identify and rectify any issues before the main study (Anupama, 2022), and also doing the member checking, sharing findings with participants to verify the accuracy of interpretations and making necessary corrections based on their feedback. Other strategies including data triangulation collecting information from multiple sources and methodological triangulation involving use of different methods to study the same phenomenon helped in ensuring validity of qualitative tools.

Cronbach's alpha tests were conducted to ascertain the reliability of instruments and the reliability test results as shown in *table 3* below confirm the consistency and stability of the instruments (Cronbach, 1951; and Taherdoost, 2018).

Table 3: Reliability of Instruments

Variables	Number of items	Cronbach's alpha
Pension Service Delivery	7	0.750
Records Management	6	0.700
Stakeholder Engagement	7	0.883
Pension Governance	6	0.719

Source: Primary Data 2025

By developing the qualitative instruments in accordance with research objectives, conducting peer debriefing and member checking and adhering to reflexivity principles reliability was ensured. Use of external auditor or a peer-reviewers provided an additional layer of objectivity to the study. Providing a rich and detailed descriptions of the research context helped participants to clearly understand the study and eased qualitative data collection processes.

Descriptive statistics such as frequencies, percentages, means, and standard deviations were used to summarize the respondents' demographic characteristics and their responses to items measuring the key constructs records management, stakeholder engagement, pension governance, and pension service delivery. Regression analysis was used to test the individual effect of each independent variable on pension service delivery and examining the strength and direction of the effect of the independent variables (records management, stakeholder engagement, and pension governance) on the dependent variable (pension service delivery).

Various ethical considerations were observed during the research process including different activities like seeking approval from the university and Kabarole district authorities, obtaining informed consent from respondents after giving detailed information about the study's objectives, procedures, risks, and benefits. Ensuring the anonymity of individual responses was taken as a serious principle where pseudonyms were used.

Research Findings

Response Rate

Out of 195 questionnaires distributed to respondents only 128 were found to be well filled constituting a response rate of 65.6%. For the qualitative design the saturation level was reached while interviewing the 11th respondent.

Background Characteristics of the Respondents

In this section we present demographic information of the respondents for the study as shown in *table 4* below showing respondent gender, age, tenure and education.

Table 4: Table Showing the Demographics of the Study Respondents

Item	Category	Frequency	Percentage
Gender	Male	54	43%
	Female	74	57%
Age	45-50 years	25	20%
	51-60 years	44	34%
	61-70 years	29	23%
	71 years and above	30	23%
	less than 5 years	12	9%
Years in public service	5-10 years	47	37%
	11-15 years	26	20%
	Above 15 years	43	34%
	Certificate	20	16%
Highest level of education	Diploma	24	19%
	Degree	52	40%
	Masters	26	20%
	PHD	6	5%

Source Primary Data 2025

Study results as shown in *Table 4* above reveal that the majority respondents were females (57%), while males constituted 43%. Although there was a higher number of female participants, both genders were fairly represented, ensuring balance in the data collected. This fair gender representation contributes to the objectivity of the study's findings, minimizing any potential bias and enhancing the credibility of the conclusions. The age distribution of respondents shows that 20% were aged between 45–50 years, 34% were between 51–60 years, 23% were aged between 61–70 years, and 23% were 71 years and above. This indicates that the majority were middle-aged and older adults, many of whom were either approaching retirement or already pensioners. Such maturity and life experience imply that respondents had adequate exposure to public service and direct interaction with pension processes. Their perspectives are therefore credible, as they could draw from both active service and post-retirement experiences when reflecting on pension management and service delivery.

In terms of work tenure, 9% had served in public service for less than 5 years, 37% had worked for 5–10 years, 20% had between 11–15 years of experience, and 34% had worked for more than 15 years. The data shows that the largest proportion 37% had 5–10 years of service, while a significant group constituting 34% had over 15 years of service. This reveals that respondents were generally experienced and well-acquainted with the operations of public institutions, including pension systems. Their longevity in service means they could accurately evaluate how pensions are managed, highlight delays or inefficiencies, and assess the impact of reforms, thereby strengthening the validity of the study findings. With regard to education levels, 16% of respondents held Certificates, 19% had Diplomas, 40% had Degrees, 20% possessed Master's degrees, and only 5% had PhDs. The majority were therefore highly educated, with 65% holding at least a university degree. This strong educational background suggests that respondents were sufficiently literate to understand pension policies, processes, and service delivery mechanisms. It also implies that their responses were analytical and well-informed, allowing them to interpret complex issues such as payroll fraud, delays in pension processing, and the adequacy of record management systems. This enhances the reliability and depth of the study findings.

Descriptive Results

This section presents the descriptive results on all study variables starting with the dependent variable (Pension Service Delivery) followed by the independent variables (Pension Management practices). Using a questionnaire, the researchers captured responses from respondents on each of the study variables in the subsequent sections using five-point Likert scale where 1 stood for strongly disagree, 2 for disagree, 3 for not Sure, 4 for agree and 5 for strongly agree. In terms of interpreting respondent opinions, a mean value close to 3 revealed a neutral (unsure) position on the issue, while a mean greater than 3 depicted agreements, and a mean less than 3 showed disagreement on the presented issue.

Descriptive Statistics on Pension Service Delivery (Dependent Variable)**Table 5: Showing Descriptive Statistics on Pension Service Delivery****Source Primary Data 2025**

Descriptors	Mean	Standard Deviation	SD	D	N	A	SA
Pension payments are often delayed beyond the expected date.	3.23	1.400	21 (16%)	25 (20%)	10 (8%)	32 (25%)	40 (31%)
There are frequent errors in the pension amounts paid.	3.34	1.366	16 (13%)	22 (17%)	16 (12%)	40 (31%)	34 (27%)
It is difficult for pensioners, especially those in remote areas, to access pension services.	3.05	1.382	22 (17%)	26 (20%)	19 (14%)	35 (27%)	26 (20%)
Information about pension fund management is not clearly communicated to pensioners.	3.20	1.458	23 (18%)	22 (17%)	14 (11%)	35 (27%)	34 (27%)
Pension officials rarely take responsibility for resolving pension-related issues.	3.23	1.370	17 (13%)	27 (21%)	14 (11%)	40 (31%)	30 (23%)
I am dissatisfied with the overall quality of pension services provided.	3.33	1.282	15 (12%)	33 (25%)	14 (10%)	36 (28%)	30 (23%)
Pensioners face challenges in obtaining timely and accurate pension information.	3.42	1.137	18 (14%)	12 (9%)	23 (18%)	39 (30%)	36 (28%)

Results as shown in *table 5* above reveal an agreement among respondents that pension payments are often delayed beyond the expected date (Mean 3.23), and often with errors in the pension amounts paid (Mean 3.4). Respondents expressed uncertainty while responding to the question of whether pensioners in remote areas have difficulties in accessing pension services (Mean 3.05). They anonymously agreed that information about pension fund management is not clearly communicated to pensioners (Mean 3.20); pension officials rarely take responsibility for resolving pension-related issues (Mean 3.23); dissatisfied with the overall quality of pension services provided (Mean 3.33) and agreed also that pensioners face challenges in obtaining timely and accurate pension information (Mean 3.34).

Descriptive Statistics on Records Management

Table 6: Showing Descriptive Statistics on Records Management

Descriptors	Mean	Standard Deviation	SD	D	N	A	SA
Some of the pension records have errors.	4.02	1.268	9 (7%)	18 (14%)	28 (21%)	31 (24%)	42 (32%)
Inaccurate records often cause delays or errors in pension payments.	3.13	1.210	15 (11%)	25 (19%)	33 (25%)	39 (30%)	16 (16%)
Delays in updating pension records negatively affect service delivery.	3.37	1.196	11 (8%)	19 (14%)	34 (26%)	40 (31%)	24 (18%)
Digital systems reduce errors compared to manual record keeping.	3.53	1.122	8 (6%)	18 (14%)	17 (13%)	33 (25%)	52 (40%)
Staff are well trained to use digital record management systems effectively.	4.20	1.280	14 (10%)	20 (15%)	20 (15%)	40 (31%)	34 (26%)
Technical problems with digital record systems often disrupt pension service delivery.	3.47	1.328	8 (6%)	23 (18%)	20 (15%)	36 (28%)	41 (32%)

Source Primary Data 2025

Results (*see table 6 above*) show agreement among respondents that some of the pension records have errors (Mean 4.02); which usually cause delays or errors in pension payments (Mean 3.13). Respondents were unhappy about delays in updating pension records which negatively affect service delivery (Mean 3.37). They were optimistic that introducing digital systems could reduce errors compared to manual record keeping (Mean 3.53) since moreover the current pension management staff are well trained to use digital record management systems (Mean 4.20). They however also had fears on the possibility that other technical problems could emerge with digital record systems which could disrupt pension service delivery (Mean 3.47).

Descriptive Statistics on Stakeholder Engagement

Table 7 Showing Descriptive Statistics on Stakeholder Engagement

Descriptors	Mean	Standard Deviation	SD	D	N	A	SA
Pension beneficiaries often do not receive clear or timely information about their pension rights and processes.	3.30	.434	18 (14%)	25 (19%)	23 (18%)	24 (18.8%)	38 (29%)
Communication channels fail to effectively reach many pensioners, especially in remote areas.	3.29	1.421	18 (14%)	25 (19%)	23 (18%)	26 (20%)	36 (28%)
Pension officials are slow to respond to beneficiaries' questions and concerns.	3.45	1.351	16 (12%)	17 (13%)	23 (18%)	37 (28%)	35 (27%)
Complaints or issues raised by pensioners are often ignored or inadequately addressed.	4.11	1.192	4 (3%)	23 (18%)	21 (16%)	38 (29%)	42 (32%)
There are regular public awareness campaigns about pension rights and service updates.	3.55	1.222	6 (4%)	26 (20%)	22 (17%)	39 (30%)	35 (27%)
These campaigns effectively increase beneficiaries' knowledge about pension services.	4.31	1.245	10 (7%)	11 (8%)	12 (9%)	43 (33%)	52 (40%)
Stakeholders, including local leaders, are actively involved in promoting pension service information.	3.52	1.375	13 (10%)	26 (20%)	20 (15%)	47 (26%)	22 (17%)

Source Primary Data 2025

Study results (*see table 7 above*) reveal agreement among respondents that pension beneficiaries often do not receive clear or timely information about their pension rights and processes (Mean 3.30). They generally agreed that communication channels fail to effectively reach many pensioners, especially in remote areas (Mean 3.29); pension officials are slow to respond to beneficiaries' questions and concerns (Mean 3.45); complaints or issues raised by pensioners are often ignored or inadequately addressed (Mean 4.11); stakeholders, including local leaders, are actively involved in promoting pension service information (Mean 3.52).

Descriptive Statistics on Pension Governance

Table 8: Showing Descriptive Statistics on Pension Governance

Descriptors	Mean	Standard Deviation	SD	D	N	A	SA
Decision-making bodies involved in pension management lack transparency in their actions.	03.59	1.319	11 (8%)	21 (16%)	18 (14%)	37 (28%)	41 (32%)
Key decisions about pension management are often delayed or unclear.	03.38	1.392	17 (13%)	23 (18%)	17 (13%)	37 (28%)	34 (26%)
Officials responsible for pension management are not held accountable for mismanagement.	04.19	1.201	8 (6%)	14 (10%)	18 (14%)	45 (35%)	43 (33%)
Supervision of pension fund activities is weak and ineffective.	04.00	1.263	10 (7%)	19 (14%)	20 (15%)	42 (32%)	37 (28%)
Monitoring mechanisms fail to detect and prevent irregularities in pension management	04.16	1.297	13 (10%)	9 (7%)	21 (16%)	38 (29%)	47 (36%)
Internal controls over pension funds are inadequate to prevent fraud or errors.	03.50	1.150	7 (5%)	21 (16%)	27 (21%)	47 (36%)	26 (20%)

Source Primary Data 2025

Respondents as shown in *table 8* above largely agreed with most of the perception indicators, for example that decision-making bodies involved in pension management lack transparency in their actions (Mean 3.59); key decisions about pension management are often delayed or unclear (Mean 3.38); officials responsible for pension management are not held accountable for mismanagement (Mean 4.19); supervision of pension fund activities is weak and ineffective (Mean 4.00); monitoring mechanisms fail to detect and prevent irregularities in pension management (Mean 4.16) and that internal controls over pension funds are inadequate to prevent fraud or errors (Mean 3.50).

Linear Regression Analysis Results**Linear Regression Results for Records Management and Pension Service Delivery****Table 9: Showing Linear Regression Results for Records Management and Pension Service Delivery**

Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	7.197	2.532		2.842	.005
Records Management	.712	.072	.663	9.950	.000

a Dependent Variable: Pension Service Delivery
Adjusted R square=.436
F= 98.998

Source Primary Data 2025

The regression analysis results in *table 9* above indicate that records management has a significant effect on pension service delivery (Beta=.663, $p < 0.05$). This means that for each unit increase or improvement in records management, pension service delivery increases by approximately 0.663 units. The standardized coefficient (Beta) of 0.663, t-value of 9.950 and the associated p-value of 0.000 confirm a strong effect of records management on pension service delivery. The Adjusted R-squared value of 0.436 indicates that about 43.6% of the variability in pension service delivery can be explained by records management. The overall model is significant, as shown by the F-statistic of 98.998. This suggests that records management is an important factor in fostering pension service delivery within KDLG.

Linear Regression Results for Stakeholder Engagement and Pension Service Delivery

Table 10: Showing Linear Regression Results for Stakeholder Engagement and Pension Service Delivery

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	t
		B	Std. Error	Beta	Sig.
1	(Constant)	8.881	2.549		3.485
	Stakeholder Engagement	.658	.071	.635	9.224

a Dependent Variable: Pension Service Delivery
Adjusted R square= .398
F=85.085

Source Primary Data 2025

The regression results in Table 10 above show that stakeholder engagement has a positive effect on pension service delivery in KDLG (Beta=.635, $p < 0.05$). Results show a strong positive effect between the two variables. The t-value (9.224) and the p-value (0.000) indicate that this effect is statistically significant. This finding suggests that for every unit increase in stakeholder engagement, pension service delivery increases by 0.635 units. The adjusted R-squared value of 0.398 means that approximately 39.8% of the variability in pension service delivery is explained by stakeholder engagement. The F-statistic (85.085) further confirms the overall model's significance. This suggests that improving stakeholder engagement significantly enhances the pension service delivery within KDLG.

Linear Regression Results for Pension Governance and Pension Service Delivery

Table 11: Showing Linear Regression Results for Pension Governance and Pension Service Delivery

		Coefficients ^a			t	Sig.
Model		Unstandardized Coefficients	Std. Error	Standardized Coefficients		
		B		Beta		
1	(Constant)	10.180	2.268		4.489	.000
	Pension Governance	.607	.062	.558	6.805	.000

a Dependent Variable: Pension Service Delivery
Adjusted R square =.428
F=96.143

Source Primary Data 2025

The regression results in *Table 11* above show that pension governance has a significant positive effect on pension service delivery in KDLG (Beta=.558, $p < 0.05$). Such beta value indicates that for every unit increase in pension governance, pension service delivery increases by 0.558 units. This finding demonstrates a strong positive effect between the two variables. The t-value (6.805) and the p-value (0.000) further affirm that this effect is statistically significant.

Discussion of Results**Records Management and Pension Service Delivery**

The study reports a strong positive and statistically significant relationship between records management and pension service delivery ($\beta = .663$, $t = 9.950$, $p < 0.05$). This indicates that records management significantly improves pension service delivery in KDLG by enabling faster processing of retirement benefits and enhancing transparency in pension payments. This aligns with Owino and Namande (2022a), who argue that records management strengthens decision-making, accountability, and efficiency in government institutions by protecting records and reducing costs.

Similar voices were reflected in the in-depth interviews as shown in the extracts below: for example;

"[...]...." "We see improvements since computers were introduced. At least now they can trace our files faster. [...]" (Respondent number 3)

"[...]..." "We have invested in training sessions for pension officers, and most staff can now handle digital systems efficiently [...]. Training is ongoing, and we continue to build their capacity to deal with emerging technical challenges." (Respondent number 5)

We observe that there is consistency in both quantitative and qualitative responses which agree with previous studies like Malake and Phiri, (2020) who argue that proper classification, storage, tracking, and retention of records directly improve operational effectiveness. As per this finding we extract the conclusion that if records management is done well it helps improve government decision making through evidence based decision there by supporting operational efficiency and accountability protecting records as well as reducing costs (Owino & Namande, 2022b).

Stakeholder Engagement and Pension Service Delivery

The study reveals a strong positive relationship between stakeholder engagement and pension service delivery ($\beta = .635$, $t = 9.224$, $p < 0.05$). This finding literally means that when all stakeholders for example pension fund members, employers, government agencies and other relevant stakeholders are involved in the development and implementation of pension policies and programs, this will help improve not only service quality but also build trust among fund beneficiaries and ensure the sustainability of pension schemes.

The qualitative study equally agrees with this finding as portrayed in the extracts below:

[...]... *“We occasionally run awareness programs through radio talk shows, barazas, and local council meetings to sensitize pensioners about their rights and processes ... []....”* (Respondent number 8)

[...].... *“Local leaders are key partners in information dissemination. They help mobilize pensioners during meetings and often act as the first point of contact for those with inquiries... [....].....”* (Respondent number 9)

This finding agrees with Twum, Ncède & Tengeh, (2023) and Gitau & Sang, (2022), who emphasize that timely, accessible information is essential for effective service delivery and stakeholder trust. It aligns well with the principle that stakeholder engagement should include proactive information sharing to enhance transparency and service efficiency (Kyomuhangi, Muriisa & Kansiime, 2024). It falls within the expectations of the institutional theory which commands that organizations must do all they can to win public trust for purposes of survival. Here we see that inadequate stakeholder engagement can weaken accessibility and transparency in pension service delivery, particularly for elderly beneficiaries who depend on clear guidance to navigate complex pension procedures. This finding demonstrates that information asymmetry is a major barrier to efficient service delivery which pension managers should always work towards remedying.

Pension Governance and Pension Service Delivery

The study reports a strong positive relationship between pension governance and pension service delivery ($\beta = .558$, $t = 6.805$, $p < 0.05$). This finding means that if there is a system of oversight and control with governance structures, the rights and interests of pension funds members will be protected. Many benefits abound when there is a clear identification and separation of operational and oversight responsibilities in the governance of a pension fund (Samborski, 2021). This finding aligns with the global literature emphasizing that sound pension governance is crucial for safeguarding members' interests, ensuring transparency, and fostering trust among stakeholders (Oyeleke, 2024; Ambachtsheer, 2020; Clark, 2022). It also supports Chohan (2020), who argue that proper governance structures with clear operational and oversight responsibilities, accountability mechanisms, and timely disclosure of information are essential to prevent agency problems and enhance service delivery. This implies that centralized and opaque decision-making structures undermine the responsiveness and efficiency of pension service delivery at the local government level, contrary to promises in the institutional theory calling for adhering to external forces to survive better.

Conclusion

This study conclusion is three way focused in line with the set objectives as shown below;

That records management if done well impacts positively on pension service delivery. In line with this conclusion we argue that pension schemes should aim at having effective records management system where records are classified, stored, tracked, indexed and retained for easy retrieval (Owino & Namande, 2022a; Muluanzi et al., 2020; Okwudiri 2021). This no doubt enhances the speed of retirement benefit processing thereby improving service delivery

That stakeholder engagement has a big association with the level of pension service delivery. Basing on this conclusion we advise that pension scheme managers invest resources in ensuring that all stakeholders, for example, pension fund members, employers, government agencies and other relevant stakeholders are made part of the development and implementation of pension policies and programs (Kyomuhangi, Muriisa & Kansiime, 2024; Twum, Ncedo & Tengeh, 2023). We recommend this because it has the potential of not only improving service quality but also helps in building public trust and ensuring the sustainability of pension scheme.

Last but not least, this study concludes that pension governance has unrivalled positive and significant effect on pension service delivery. We therefore recommend in line with this conclusion that pension schemes should have clear identification and separation of operational and oversight responsibilities in their governance processes. Why? It makes great sense because this will help in reducing the opportunism behaviour, hence protecting the rights and interests of members.

Limitations and Areas for Further Research

Limitations of the Study

Just like other empirical studies, this study is not free from limitations. The first source of its weakness is the fact that it is case-based only conducted in Kabarole district local government. It is possible that records management, stakeholder engagement and pension governance dynamics differ from pension service delivery elsewhere in terms of practices and likely effects. That means that one generalizing findings of this study does it with caution.

Secondly, the operationalisation of variables could be a source of another limitation. Only a limited number of studies were used to select the dimension of pension management practices as records management, stakeholder engagement, and pension governance and for pension service delivery as timely payment of benefits, accuracy of pension computations, accessibility of services, transparency of processes, and pensioner satisfaction. Other studies looked at these variables differently.

Thirdly, the study assumes pension management practices as the only predictor of pension service delivery, however this is not true. This explains the meagre variation in the pension service delivery as an outcome variable.

Last the cross-sectional nature of this study constitutes a major source of its weakness. We captured opinions of retired civil servants, pension officials and members from Executive District Leadership at a point in time. This limits the study in terms of not ascertaining the effect of pension management practices on service delivery over time. It is possible that records management, stakeholder engagement, and pension governance strategies change which this study missed.

Areas for further research

We recommend that future research examine pension management and service delivery in multiple districts across Uganda. This would allow for comparative analysis and help identify structural, cultural, and administrative variations that either hinder or promote efficient pension service delivery.

Future research could explore the effectiveness of digital record systems such as biometric databases and e-archiving in improving pension service delivery across different local governments.

Future research could assess which internal control mechanisms such as periodic audits, segregation of duties, or independent oversight committees are most effective in strengthening pension governance at the district level.

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