

Reforming Pension Disbursement in Zambia: A Stakeholder-Driven Approach for Enhancing Effectiveness at NAPSA

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ABSTRACT

Pension disbursement systems in Sub-Saharan Africa, including Zambia's National Pension Scheme Authority (NAPSA), face persistent challenges related to timeliness, adequacy, and equitable service delivery. This article synthesises stakeholder-proposed reforms aimed at enhancing the effectiveness of pension benefit disbursement at NAPSA. Employing a systematic review guided by PRISMA methodology and thematic analysis of peer-reviewed studies, policy documents, and institutional reports from 2010 to 2024, five critical reform pillars emerge: legislative realignment, digital transformation and ICT integration, inclusive stakeholder engagement, financial sustainability, and benefit adequacy.

Stakeholder consultations reveal strong consensus on the need for reforms that balance financial viability with pensioner protection, yet empirical evaluations remain limited. Drawing on Institutional Theory, the Technology Acceptance Model, and Systems Theory, this study highlights how regulatory constraints, technology adoption, and systemic interdependence jointly shape pension delivery effectiveness. Institutional Theory explains how outdated norms and bureaucratic inertia hinder responsiveness, while TAM underscores the role of user perceptions in digital uptake. Systems Theory adds that pension administration functions as an interconnected system where failures in one component, such as ICT or policy, can compromise the entire process.

The article argues for a holistic, multi-dimensional reform approach grounded in stakeholder participation and sustainable governance to ensure timely, accessible, and equitable pensions. It concludes by recommending longitudinal research to assess reform outcomes and align NAPSA's practices with global social protection standards.

KEYWORDS: *Pension disbursement, Pension reforms, Social security, Stakeholder engagement, Digital transformation, NAPSA.*

Introduction

Pension systems serve as essential safety nets that protect retirees from poverty and income insecurity in old age (Ferdinand and Ameh, 2021). The effectiveness of these systems depends not only on policy design but also on administrative efficiency, timeliness, and responsiveness to the evolving needs of beneficiaries (Kihumba, 2015). In Zambia, the National Pension Scheme Authority (NAPSA) is the largest public pension institution mandated to collect contributions and disburse retirement benefits (NAPSA, 2024). However, concerns have intensified over the years regarding delays, limited stakeholder engagement, and systemic bottlenecks that erode public confidence and diminish the scheme's welfare impact (Simui, 2019).

Globally, high-performing pension systems have adopted technological innovations and governance reforms to improve delivery. In countries such as Estonia, Sweden, and Canada, digital infrastructure has been leveraged to automate benefit payments, improve tracking, and reduce transaction costs (OECD, 2021; World Bank, 2020). Additionally, robust stakeholder engagement mechanisms and pension literacy campaigns have helped beneficiaries make informed retirement decisions (Ferdinand and Ameh, 2021). These experiences underline the importance of integrating digital tools and participatory governance into pension reform agendas (Adeabah, Asongu, and Andoh (2020).

At the African level, countries like South Africa, Kenya, and Ghana have piloted reforms aimed at enhancing the administrative and operational capacities of their pension

institutions. For instance, Kenya's Huduma initiative integrated pension access with digital identity systems to streamline processes and reduce fraud (Commission on Administrative Justice, 2016). However, despite notable reforms, many African pension systems continue to face common challenges such as fragmented regulatory environments, high administrative costs, and limited coverage, particularly among informal sector workers (Miller & Osei, 2021; Moreeng-Mogotsi, 2017).

Zambia shares several of these regional challenges. Despite NAPSA's extensive statutory mandate, the institution has struggled with delays in processing benefit claims, manual workflows, and communication gaps with contributors and pensioners (Office of the Auditor General, 2022). Stakeholder complaints, including from labour unions, retirees, and policymakers, have pointed to the need for comprehensive reforms that go beyond technical fixes to include regulatory updates, improved grievance mechanisms, and enhanced stakeholder participation in governance (Museya, 2014; Otinche, 2013; Abdulazeez, 2023). Recent ICT audits have revealed readiness gaps in digital infrastructure and cybersecurity compliance (Kaoma, Shawa, & Chimbita, 2021), further complicating the path toward modernisation.

Given these complexities, there is a growing consensus that pension disbursement reform at NAPSA requires not only institutional introspection but also the integration of proposals from a broad array of stakeholders. Such reforms must aim to enhance trust, timeliness, efficiency, and the social protection function of the pension system (ILO, 2022; World Bank, 2021).

This article explores stakeholder-proposed reforms to improve the effectiveness of pension disbursement at NAPSA. By synthesising insights from institutional actors, policy documents, and global best practices, the study contributes to ongoing debates on how to modernise public pension systems in low- and middle-income countries and identifies actionable pathways toward a more efficient and equitable pension disbursement regime in Zambia.

Conceptual Framework

This study is guided by a thematic framework that focuses on five critical areas of reform. These are legislative realignment, digital transformation and ICT integration, inclusive stakeholder engagement, financial sustainability, and benefit adequacy. These variables reflect the main factors influencing the efficiency, fairness, and responsiveness of pension disbursement at the National Pension Scheme Authority (NAPSA). The framework draws on Institutional Theory, Systems Theory, and the Technology Acceptance Model (TAM) to analyse these reform areas.

Legislative realignment focuses on updating outdated laws and policies that limit innovation and slow service delivery.

Institutional Theory highlights how entrenched rules and bureaucratic norms create resistance to reform (Scott, 2004; Miller & Osei, 2021). Systems Theory views legislation as a key component of the wider pension system. Misalignment between laws and practice can create inefficiencies across financial, ICT, and administrative processes. Coordinated legal reform is needed to reflect Zambia's changing technological and demographic realities.

Digital transformation aims to improve service delivery by using ICT tools such as mobile applications, biometric systems, and enterprise software. Systems Theory treats these technologies as integral to the overall system, influencing service speed, accuracy, and accessibility (Kaoma, Shawa, & Chimbita, 2021). Institutional Theory explains that adoption may be hindered by low digital skills, traditional work cultures, and resistance to change (Miller & Osei, 2021; ZICTA, 2022). TAM adds that adoption depends on how users perceive the usefulness and ease of the technology. Successful digital reform must therefore combine system readiness with user-friendly design and training.

Stakeholder engagement is essential for meaningful and trusted reforms. Systems Theory emphasises feedback loops that ensure the system adapts to changing needs. Stakeholders, such as retirees, employers, staff, and regulators, are active participants in shaping pension processes. Tools such as consultations and complaints systems help improve accountability and service responsiveness (Tembo, 2025).

Financial sustainability involves balancing contributions, investments, and pension payments in a way that ensures long-term viability. Systems Theory examines this balance, while Institutional Theory points to challenges like rigid financial rules and political interference. Reforms must promote long-term planning, effective investment, and transparent financial practices (Miller & Osei, 2021).

Finally, benefit adequacy concerns whether pensions are sufficient, timely, and reliable. Institutional Theory shows that outdated policies can result in inadequate payments. TAM explains that digital tools must be accessible to all, especially older users. Ensuring both adequate payments and inclusive access is critical to improving pension delivery.

The table below show how the three theories, Institutional Theory, Systems Theory, and Technology Acceptance Model (TAM), are linked to the five thematic areas of reform in pension disbursement.

Summary Table: Theories and Thematic Linkages

Theme	Primary Theories Applied	Key Concepts
Legislative Realignment	Institutional Theory, Systems Theory	Regulatory delays, policy misalignment, legal reform across pension subsystems
Digital Transformation & ICT	Systems Theory, Institutional Theory, TAM	ICT uptake, digital skills, perceived ease of use and usefulness
Stakeholder Engagement	Systems Theory	Feedback loops, reform legitimacy, participatory service design
Financial Sustainability	Systems Theory, Institutional Theory	Long-term funding, investment planning, institutional flexibility
Benefit Adequacy	Institutional Theory, TAM	Sufficiency of payouts, access via digital platforms, user perceptions

Table on Theories and Thematic Linkages generated by the authors

Literature Review and Synthesis

A thematic synthesis of stakeholder-proposed reforms and related literature reveals five key reform pillars critical to enhancing the effectiveness of pension disbursement at NAPSA. These include: Legislative Realignment, Digital Transformation and ICT Integration, Stakeholder Engagement, Financial Sustainability, and Adequacy and Equity of Benefits. Literature drawn from local, regional, and global studies conducted between 2010 and 2025 provides critical insights into the practical and policy measures required to modernise Zambia’s pension disbursement system.

4.1 Legislative Realignment

A recurring theme in the literature is the inadequacy of Zambia’s current legal framework to support efficient and

inclusive pension disbursement. The University of Zambia (2014) highlighted legal ambiguities, bureaucratic inefficiencies, and outdated provisions as key contributors to delays in benefit payments. These findings echo stakeholder sentiments reported by Ministry of Labour and Social Security (MLSS, 2023), who stress the urgency of aligning pension regulations with international labour standards and eliminating contradictions across statutory instruments.

Internationally, Williams and Chen (2016) observed that in weakly regulated environments, pension providers often delay payments without consequence, a risk Zambia cannot afford. Similarly, Chikulo (2016) noted that regulatory fragmentation and political inertia across Southern Africa impede the efficient implementation of pension policies. These findings underscore the critical need for comprehensive legislative reforms that clarify roles, strengthen enforcement, and ensure accountability within Zambia’s pension governance framework.

4.2 Digital Transformation and ICT Integration

The integration of ICT in pension service delivery has emerged as both a solution and a challenge. ILO (2017) and OECD (2021) advocated for digital solutions such as biometric verification, mobile-based pension access, and online submission platforms to streamline disbursement processes. These technological reforms, however, must contend with digital illiteracy and infrastructural disparities, particularly in rural and peri-urban areas. Data from ZICTA (2022) reveals that only a third of Zambians above the age of 55 regularly use digital devices, limiting their ability to engage with NAPSA’s digital platforms.

Chirwa and Kalinda (2016) similarly caution that older pensioners are particularly disadvantaged by poor digital skills and low confidence in electronic transactions. OECD (2021) and SAVCA (2022) add that successful ICT integration in pension systems requires not only hardware investments but also institutional capacity-building and inclusive design. Therefore, stakeholder recommendations for digital reform must be paired with policy-driven digital literacy campaigns and investment in last-mile internet connectivity to ensure equitable access to e-services.

4.3 Stakeholder Engagement and Participatory Reform

The literature strongly supports stakeholder-driven reform as a pathway to responsive and sustainable pension policy. The Centre for Applied Legal Studies (2022) demonstrated how civil society organisations in South Africa have used legal

advocacy to challenge regulatory inefficiencies and protect pensioners' rights. Although Zambia's context differs, the study underscores the value of grassroots engagement in shaping pension reform agendas.

Chikulo (2016) similarly argue that participatory policymaking increases institutional accountability and legitimacy. Within Zambia, the Pensions and Insurance Authority (PIA, 2023) criticised the historically top-down approach to pension reform, noting that retirees, trade unions, and civil society actors are often excluded from critical decision-making processes. The evidence suggests that sustained stakeholder engagement can improve policy uptake and ensure that reforms reflect the lived realities of beneficiaries, particularly those in rural and informal sectors.

4.4 Financial Sustainability and Investment Practices

Ensuring long-term financial sustainability is another cornerstone of stakeholder-proposed reforms. Multiple studies emphasise the need to diversify pension fund investments and strengthen liquidity management to reduce payment delays. OECD (2021) and Nyang'oro and Njenga (2022) observed that restrictive asset allocation regulations hinder pension fund growth across Sub-Saharan Africa, with direct consequences for disbursement timelines. SAVCA (2022) further critiques the slow pace at which fund expansion translates into improved beneficiary experiences.

In the Zambian context, stakeholders, including the Zambia Institute for Policy Analysis (2022), have proposed actuarial reviews, broadened investment portfolios, and periodic stress testing as strategies to ensure solvency. These proposals align with global trends promoting financial innovation alongside regulatory safeguards to manage risk. Moreover, Papík and Papíková (2021) emphasise that while private equity exposure can enhance yields, governance frameworks must be robust to mitigate associated risks.

4.5 Adequacy and Equity of Benefits

Finally, the adequacy and fairness of pension benefits remain pressing concerns among both researchers and stakeholders. Report from NAPSA (2023) contend that current benefit levels do not reflect inflationary pressures or the true cost of living, especially for retirees in urban informal settlements and remote communities. Kalumba (2021) critiques the exclusionary nature of Zambia's pension design, which fails to accommodate informal sector workers, who constitute a majority of the country's labour force.

Global studies, such as Mączyńska et al. (2021), advocate for multi-pillar pension systems that integrate mandatory public schemes with voluntary and community-based alternatives to address inclusion gaps. Stakeholders have similarly proposed that NAPSA reforms consider alternative contribution models, flexible retirement thresholds, and gender-sensitive policy adjustments to address disparities in access and benefits.

Together, these five reform pillars offer a comprehensive roadmap for strengthening pension disbursement in Zambia. By integrating evidence from empirical studies and stakeholder recommendations, the present article underscores the need for multi-dimensional reform that balances legal innovation, digital advancement, financial prudence, participatory governance, and social equity. As NAPSA seeks to modernise its operations, an inclusive, data-informed, and reform-driven approach will be essential to delivering timely, adequate, and equitable pensions to Zambia's growing retiree population.

Methodology

This study employed a structured literature review approach guided by the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) framework, which enhances transparency, replicability, and thoroughness in synthesising diverse evidence. The PRISMA model is especially suitable for studies in public administration and policy research where empirical findings, regulatory documentation, and stakeholder narratives often intersect. By adopting this framework, the study ensured a systematic and traceable process for selecting and analysing relevant literature on pension disbursement reforms in Zambia, with a focus on the National Pension Scheme Authority (NAPSA).

Literature was retrieved from a wide array of databases and institutional repositories. These included Scopus, Web of Science, African Journals Online (AJOL), Google Scholar, as well as grey literature sources from institutions such as NAPSA, the Ministry of Labour and Social Security, and the International Social Security Association (ISSA). The search strategy incorporated keyword combinations such as "pension reform Zambia," "NAPSA disbursement," "social security," "stakeholder proposals on pensions," and "digital pension delivery." These terms were selected to capture both academic discourse and applied policy insights relevant to pension administration and reform efforts in Zambia.

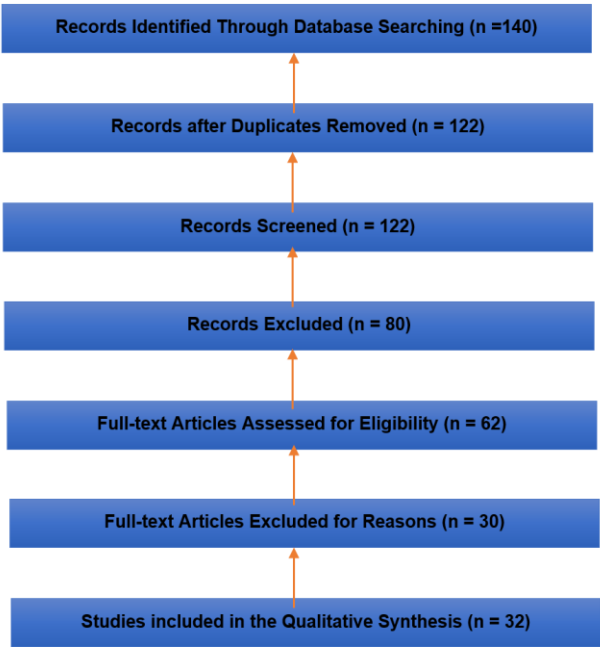
To ensure the relevance and quality of sources, the review was limited to English-language materials published between 2010 and 2024 that focused specifically on statutory public pension systems. Priority was given to publications that discussed structural reforms, administrative innovations, stakeholder feedback, and digital transformation in pension disbursement. Peer-reviewed journal articles, policy briefs, official audit

reports, and think tank publications were all considered within the scope of inclusion. Non-empirical opinion articles, editorials, and sources focusing solely on private pension schemes were excluded from the final review set.

The initial search yielded 140 potential sources. After screening for duplication, thematic relevance, and methodological soundness, a final set of 32 documents was retained for in-depth analysis. These sources represented a balance between academic studies, institutional evaluations, and stakeholder-driven policy commentaries. The inclusion of grey literature was particularly important in capturing context-specific experiences, operational insights, and informal reform proposals that are often underrepresented in academic databases. Such materials provided rich qualitative perspectives from retirees, trade unions, public service managers, and regulatory bodies, all of which are vital to a stakeholder-centered understanding of pension disbursement.

The structured literature review method allowed for a multidimensional synthesis of reform themes across regulatory, administrative, and technological domains. It also enabled a comparative lens through which Zambia’s pension disbursement challenges and reform efforts could be contextualised against regional experiences in countries such as Kenya, Nigeria, and South Africa, as well as global trends in digital governance and social protection. The PRISMA flow diagram below, illustrate the steps used in the methodology (Sikalumbi, 2023; Sikalumbi et al, 2025).

The PRISMA flow diagram



PRISMA flow diagram generated by the author

The PRISMA flow diagram presented illustrates the systematic process undertaken for literature selection in the review. Initially, a total of 140 records were identified through comprehensive database searches. Following the removal of duplicates, 122 unique records remained and were subjected to screening. At this stage, 80 records were excluded based on title and abstract relevance. The remaining 62 full-text articles were then assessed for eligibility against predefined inclusion and exclusion criteria. Out of these, 30 articles were excluded for not meeting the criteria, reasons may have included lack of focus on pension system reforms in Zambia, or insufficient methodological rigor. Ultimately, 32 studies were deemed suitable and were included in the qualitative synthesis. This process, as visualized in the PRISMA diagram, underscores the methodological transparency and rigor applied during the structured literature review.

Discussion

This study aimed to explore new ways of improving pension disbursement in Zambia by examining reforms suggested by key stakeholders, with a focus on the National Pension Scheme Authority (NAPSA). Using insights from stakeholder discussions, relevant theories, and research, the analysis presents a broad and forward-looking view on how pension systems can be improved. Five key themes were identified: legislative realignment, ICT integration, stakeholder participation, financial sustainability, and benefit adequacy. Together, these themes highlight both the weaknesses in the

current system and the practical steps that can be taken to strengthen it.

5.1 Legislative Realignment

The findings reveal a consensus among stakeholders that Zambia's pension legislation is misaligned with modern realities of employment, retirement, and digital governance. Viewed through the lens of Institutional Theory, this misalignment reflects how deep-rooted legal and bureaucratic structures can resist necessary reforms, thereby constraining innovation and efficiency in public service delivery. Institutional Theory, as articulated by Scott (2004), posits that formal rules, norms, and routines shape organisational behaviour and can either facilitate or impede progress.

As highlighted by the University of Zambia (2014) and Kalumba (2021), existing legal ambiguities and bureaucratic inertia continue to delay pension disbursement, eroding trust in the system. Stakeholders, including representatives from the Ministry of Labour and Social Security (MLSS), emphasised the need to harmonise pension legislation with international standards, for instance, ILO Convention 102, enhance enforcement mechanisms, and streamline administrative rules to ensure that legal mandates translate into efficient operations (MLSS, 2023). These findings underscore the relevance of Institutional Theory in explaining how outdated regulatory institutions inhibit responsiveness and adaptability within Zambia's pension system.

5.2 ICT Integration and the Challenge of Digital Exclusion

The use of Information and Communication Technologies (ICTs) has been widely recognised as a promising solution to delays in pension disbursement. Stakeholders strongly supported reforms such as biometric identification, mobile-based payment systems, and platforms for real-time tracking of pension transactions. These suggestions are in line with the Technology Acceptance Model (TAM), which argues that people are more likely to adopt digital tools when they find them useful and easy to use (Davis, 1989).

However, as highlighted in the studies by Munyua and Stilwell (2013) and the ILO (2017), many pensioners in rural areas, especially women and those in the informal sector, continue to face serious challenges. These challenges include low levels of digital literacy, limited access to digital devices, and poor network infrastructure. These barriers make it difficult for them to effectively use new ICT systems. Therefore, even though ICT reforms promise to improve efficiency in pension delivery,

there remains a clear need for inclusive digital approaches. These should focus on improving infrastructure, offering training to build user skills, and ensuring that all pensioners, regardless of location, gender, or background, are able to access and benefit from digital pension services.

5.3 Participatory Reform and Stakeholder Inclusivity

A major insight from this study is the widespread disapproval of top-down reform approaches. Stakeholders from civil society organisations, trade unions, and pensioner associations expressed frustration over being excluded from critical policy consultations. This echoes the participatory governance literature, which posits that reforms gain legitimacy and are more likely to succeed when co-designed with beneficiaries (World Bank, 2018).

The review of regional literature, including the Centre for Applied Legal Studies (2022), further supports this perspective, highlighting how legal advocacy in South Africa successfully influenced pension administration. The implication for NAPSA is clear: institutional reforms must be grounded in continuous, structured dialogue with stakeholders to ensure relevance, ownership, and responsiveness. This participatory imperative also resonates with Hentov et al., (2018) who posits that reforms must be aligned with socio-economic needs of the end-users they are designed to serve.

5.4 Ensuring Financial Sustainability and Governance Reform

The discussion also highlights the need to balance two key goals: keeping the pension fund financially stable and improving the quality of service delivery. Stakeholders have called for regular actuarial reviews, more diverse investment strategies, and stronger governance to make sure that NAPSA can meet its future payment obligations (Zambia Institute for Policy Analysis, 2022).

Studies by the OECD (2021), Nyang'oro and Njenga (2022), and SAVCA (2022) point out that limited investment options and weak coordination between regulators are major barriers to growing pension funds and maintaining enough liquidity. Viewed through the lens of Institutional Theory, these challenges stem not only from technical deficiencies but also from deep-rooted institutional norms, outdated investment regulations, and insufficient inter-agency coordination.

Institutional structures that are slow to evolve often constrain financial innovation, impede effective oversight, and perpetuate

inefficiencies in pension fund management. Global research, including work by VanDerhei (2011) and Holzmann and Hinz (2005), also shows that good governance is key to strong pension fund performance. These findings underline the importance of enhancing both investment policies and governance at NAPSA, so that retirees can be assured of receiving their benefits promptly and adequately.

5.5 Addressing Equity and Adequacy

Finally, the research highlights ongoing concerns about the adequacy and fairness of pension benefits in Zambia's public social protection system. Stakeholders have constantly been pointing out that current pensions are too low to cover the cost of basic needs, especially given rising inflation, higher healthcare expenses, and economic uncertainty. Many argue that benefit levels have not kept up with the cost of living, weakening the system's role in protecting retirees. NAPSA (2023) supports these concerns, noting that structural flaws in how benefits are determined have worsened gender disparities, with women often receiving much lower pay-out's due to interrupted careers and informal employment patterns.

In addition, informal sector workers, who make up a large portion of Zambia's labour force, remain largely excluded from meaningful pension coverage, despite ongoing policy discussions around inclusivity. According to Chirwa and Kalinda (2016), if pension schemes do not ensure benefits that meet minimum survival thresholds, their capacity to provide old-age security becomes fundamentally compromised.

The study also points to regional and socioeconomic disparities in disbursement experiences, with pensioners in rural or low-income areas often facing delays, limited access to services, and weaker digital support systems (Mwansa and Ngoma, 2021; Simonovits, 2021; Mulauzi, Hamoooya, and Munsanje's, 2014). Addressing these issues requires comprehensive policy realignment, benefit indexation, and the implementation of equity-focused frameworks that promote fairness and inclusion across all beneficiary categories.

5.6 Synthesis and Implications

The discussion across all five themes shows that improving pension disbursement in Zambia entails more than addressing technical or fiscal inefficiencies. It requires confronting structural, institutional, and behavioral barriers. A multi-theoretical framework comprising Institutional Theory, the Technology Acceptance Model (TAM), and Systems Theory

offers valuable insights into the complexity of pension system reform.

Institutional Theory highlights how outdated regulatory frameworks and rigid administrative norms constrain responsiveness and innovation in public service delivery. Similarly, TAM emphasises that the adoption of digital pension systems hinges on users' perceptions of ease of use and usefulness, factors shaped by institutional support, user competence, and trust in the system. Systems Theory adds a critical dimension by conceptualising NAPSA as an open system comprising interdependent subsystems, such as ICT infrastructure, policy frameworks, stakeholder networks, and service processes, where inefficiencies in one component can compromise the performance of the entire system. It underscores the need for feedback loops, adaptive learning, and integrated governance for sustainable reform.

The findings suggest that meaningful reform requires more than incremental policy changes. It demands a systemic overhaul involving legislative updates, inclusive digital transformation, improved governance, and stakeholder-driven design. A rights-based, people-centred approach is essential to ensure that pensioners, regardless of location, gender, or digital literacy, receive timely and adequate benefits.

Aligning institutional processes with stakeholder expectations and international social protection standards will be critical in building a pension system that is equitable, resilient, and fit for purpose in the digital era.

Recommendations

Building on the analysis and stakeholder insights presented in the discussion, this study recommends the following reforms to enhance the effectiveness, equity, and resilience of Zambia's pension disbursement system:

6.1 Legislative and Institutional Reforms

- Harmonise existing pension legislation with international social protection standards such as ILO Convention 102, ensuring clarity, consistency, and responsiveness to labour realities.
- Amend outdated regulations to remove legal ambiguities that hinder timely disbursement and adopt a rights-based legislative approach that promotes accountability.

- Strengthen institutional coordination mechanisms across relevant ministries and agencies to foster a more integrated and agile pension administration system.

6.2 Inclusive ICT Implementation

- Invest in user-friendly digital platforms for pension management, incorporating biometric verification and real-time tracking.
- Address digital exclusion by expanding rural network infrastructure, offering tailored digital literacy training for pensioners, and providing accessible support channels for low-literacy users.
- Conduct regular usability assessments to ensure that deployed technologies are accessible, equitable, and aligned with pensioners' diverse needs.

6.3 Stakeholder Engagement and Participatory Governance

- Institutionalise structured stakeholder consultations during policy design, implementation, and review phases to enhance transparency, trust, and shared ownership.
- Create formal channels for civil society, trade unions, and pensioner associations to participate in monitoring pension fund performance and reform outcomes.
- Embed feedback mechanisms into pension systems to promote adaptive learning and continuous improvement, aligned with Systems Theory principles.

6.4 Financial Sustainability and Investment Reform

- Mandate regular actuarial reviews to ensure pension fund solvency and informed policy planning.
- Diversify NAPSA's investment portfolio by exploring alternative asset classes while enhancing regulatory oversight to minimise risks.
- Strengthen internal governance structures, including board accountability, risk management practices, and transparency in fund management to promote long-term sustainability.

6.5 Equity and Benefit Adequacy Enhancements

- Implement benefit indexation mechanisms that adjust payouts based on inflation and cost-of-living changes, protecting retirees' purchasing power.
- Redesign benefit formulas to reduce gender disparities, particularly those disadvantaging women and informal sector workers with irregular work histories.

- Expand pension coverage by increasing sensitisation of informal workers through community-based outreach programmes and encouraging them to onboard through flexible contribution schemes, and tailored incentives (Hamilandu, 2025).

Research Gaps and Future Directions

Despite growing scholarly and policy interest in pension reform in Zambia, notable empirical and theoretical gaps persist. This study, which is grounded in Institutional Theory, the Technology Acceptance Model, and Systems Theory, highlights the limited availability of longitudinal data to assess the results of recent changes in how pensions are paid out, especially reforms focused on digital technology, the updating of legal and policy frameworks, and the interplay between subsystems within the pension delivery process.

According to Fashagba and Dunmade (2019) and Kimeli and Wepukhulu (2018), pension systems are intended to reduce old-age risks such as income insecurity. However, although it is widely accepted that governance reforms enhance the performance of pension institutions (Hentov et al., 2018; Chikulo, 2016; Lanoo et al., 2014), there is little empirical evidence to determine whether ICT and governance reforms at NAPSA have tangibly improved pensioners' financial security, or whether they have continued to exclude vulnerable groups such as rural retirees and informal workers. Future studies should therefore investigate whether these reforms have enhanced the capacity of pensioners to manage financial challenges in retirement.

Similarly, drawing on insights from Imam (2011), the effectiveness of pension disbursement should not be assessed solely on operational efficiency, but also on the extent to which it enables pensioners to meet basic human needs such as housing, food, and healthcare. However, there remains limited research examining whether current benefit levels are adequate in light of inflation, rising living costs, and gender-based disparities. In particular, there is a lack of detailed empirical data on post-disbursement outcomes among pensioners, which impedes meaningful assessment of the pension system's social protection impact.

Additionally, while there is a strong consensus that stakeholder engagement in pension reform enhances legitimacy and fosters public trust, few comparative studies have been conducted to examine how Zambia's participatory approaches compare with those in other Sub-Saharan African countries such as Kenya,

Ghana, or South Africa. Without such comparative analysis, it remains difficult to identify regionally grounded best practices or models of stakeholder-led reforms that could inform Zambia's approach.

There is also limited evidence in the literature indicating that NAPSA's systems incorporate institutional mechanisms for using feedback to enhance service delivery. Systems Theory underscores the importance of feedback loops and interdependent subsystems in ensuring organisational adaptability and responsiveness (Bertalanffy, 1950). Institutional Theory, particularly as explained by Scott (2004), emphasises that effective public sector reform relies on dynamic institutional learning, adaptation, and responsiveness. Yet Zambia's pension system appears to lack formalised structures for systematically evaluating policies or adjusting operations based on retiree experiences and performance metrics.

In response to these research gaps, future studies should focus on:

- Evaluating the long-term effects of digital pension payment systems, including how they have influenced payment timeliness, pensioner satisfaction, and overall well-being.
- Comparing how different countries in Sub-Saharan Africa involve stakeholders in pension reform, to identify successful participatory models that may be transferable to the Zambian context.
- Investigating how pension system feedback mechanisms function in practice, including the ease with which pensioners can raise concerns, the effectiveness of complaints resolution processes, and the extent to which public input contributes to service improvement.

To bridge these research gaps, future studies should aim to provide rigorous, evidence-based insights that can guide the ongoing refinement of Zambia's pension system. This will help make the system more efficient, equitable, and responsive to the real-life needs of its beneficiaries.

Conclusion

This study has examined the current challenges and opportunities surrounding pension disbursement at the National Pension Scheme Authority (NAPSA) in Zambia, drawing on a diverse range of stakeholder perspectives to propose viable reforms aimed at enhancing operational effectiveness. The findings underscore that while NAPSA has made commendable strides in leveraging technology and streamlining administrative processes, persistent issues such as delays in

benefit payments, limited ICT infrastructure, regulatory gaps, and insufficient stakeholder engagement continue to hinder optimal service delivery. The stakeholder-proposed reforms emphasise a multifaceted approach that integrates technological modernisation, regulatory alignment, and enhanced participatory governance to foster a more transparent, efficient, and beneficiary-centered pension system.

The study contributes to the growing discourse on social security reform by situating NAPSA's challenges within broader institutional and socio-economic contexts, highlighting the critical role of adaptive policy frameworks and innovative ICT solutions in addressing systemic inefficiencies. In particular, the recommendations for revising outdated legal provisions, expanding ICT capacity, and strengthening inter-agency coordination align with contemporary theories of institutional change and public sector innovation (Scott, 2004). Furthermore, the emphasis on inclusive stakeholder dialogue reflects an emerging consensus on the importance of participatory approaches in public administration and social protection systems (OECD, 2020).

In conclusion, pension disbursement in Zambia requires not only technological and procedural enhancements but also a comprehensive policy overhaul that prioritises beneficiary welfare and sustainability. Future research should explore longitudinal impacts of implemented reforms and the potential integration of emerging technologies such as blockchain and mobile money platforms. By embracing these stakeholder-informed reforms, NAPSA stands to significantly improve the timeliness, accessibility, and reliability of pension disbursement, thereby advancing social security objectives and contributing to broader poverty alleviation efforts in Zambia.

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