

IMMISERATION OF THE NIGERIAN PENSIONERS

THE SOCIO-ECONOMIC IMPLICATIONS

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Abstract

The study focuses on the pattern of mal-treatment, denial of means of livelihood and lack of care of senior citizens in Nigeria due to the actions of societal resource managers over the years, which grossly impoverished this category of Nigerians. This expository work unraveled the various activities with respect to pension issue, specifically the difficulties associated with old pension benefit system that led to the recent pension reform of 2004, which is yet to be adopted by many states and private organisations. It also pointed the ugly circumstances of the pensioners that resulted in many deaths and cases of pensioners' demonstrations to attract attentions, which achieve little or nothing. In view of the prevailing situations of the senior citizens in spite of recent reforms, we made the following suggestions for improvement, among others: the federal government should by all means use a proportion of states' allocations and settle all pension outstanding in the states and design a standing order and guideline on the general treatment of all retirees in the country; enforce the adoption of uniform pension scheme for all retirees in the country, and the establishment of senior citizen homes with sufficient living facilities in virtually all the 774 local government areas in the country.

Keywords: *Immiseration, implications, pensioners, penury, reforms, socio-economic, society, pension management*

INTRODUCTION

Nigeria operates a federal system of government with three tiers of government. The federal, state and local governments' employees have different working conditions. The staff of each tier has pensioners with undefined treatment depending on the nature and the level of benevolence of the leader. In Nigeria, the pensioners are referred to as senior citizens who have meritoriously served in various capacities for thirty five years or more and made remarkable sacrifices to the creation of the wealth of society. But they are not accorded the reverence and respects of senior citizens. These categories of people are over 65-70 years who suppose to receive an insignificant pension stipend as at when due to partially take care of their physiological needs and old age crisis. Unfortunately, the monthly paltry stipend is not forth coming as at when due, thereby compelling this category of elderly to suffer untold hardship which often culminate to untimely death.

This predicament is most crucial at the state and local government levels when compared to federal staff retirees. Fuayefika (2014) in his remarks points that the National Human Rights Commission stated that three million pensioners die each year due to lack of care and neglect by the Nigerian government after conscientious serving the country at their youthful ages and made desirable contributions to the existence of the country and the development of the youths. However, this group of people is allowed to die simply due to lack of care at the period they need the society badly. The value system of Nigerian with respect to the elderly is highly unsatisfactory. This made Fuayefika to assert that the treatment of pensioners in Nigeria is one of the worst in the world.

Every year, each tier of the government makes budget, inclusive of transfer payment which is a major source of pension fund. This fund is often not available when needed. The situation brought about by this ugly episode gave rise to reform. Recent reform of pension in Nigeria led to contributory pension. This is a situation where a certain proportion of one's monthly income is deducted as pension fund which on retirement the government will contribute a certain percent which is paid in piece meal to retirees. However, this reform is only operative at the federal level and few states. The non-uniform treatment of pensioners gave rise to various level of agony of pensioners in Nigeria. This situation made Adewusi (2014) to note that the administration of pension funds is associated with exceptional corruption with some public officers, institutions of government and banks generously helping themselves to the said funds, hence denying pensioners their pension. Consequently, putting the elderly into penury with so many giving up the ghost in queues in the course of unending verification exercise that yield little or no significant result. Most disturbing are the humiliating silence of the government

notwithstanding the harsh cries of agony of pensioners and the critical view of concerned citizens.

Undoubtedly, the poor attention to pensioners has been in existence until 2004 when President Obasanjor brought a change. The previous pension scheme was referred to as Pay-As-You-Go, a Benefit Scheme deficient of satisfactory operation due to low funding, improperly managed pension liabilities, non-inclusion of private sector compulsory retirement benefit arrangement and poor regulation. Consequently, the Contributory Pension Scheme was basically to enable retirees to receive entitlements as at when due; promotes workers saving; eschew pension liabilities; encourage uniform rules, regulation and standards for the administration of pension issues and ensure compliance and wider coverage of both public and private sectors (Adejoh, 2013; Ahmad, 2007).

Besides, the pension difficulty was associated with inadequate and untimely budgetary allocation of resources cum increasing number of retirees, poor implementation of pension scheme in the private sector because of lack of supervision and regulation and non inclusion of many private sector workers in pension scheme. Actually, the Pension Act of 2004 was established to reform the existing unsatisfactory pension scheme in such a way as to provide adequate resources at the period of retirement. It was a uniform contributory type; private sector managed and well funded pension system capable of making funds available to retirees for both public and private employees (Korpamo-Agari (2009), Yanusa (2009) and Adejoh (2013).

Disgustingly, what many retirees pass through to access their pension contributory funds at federal level is repulsive and most critical at state and local government levels. In his comparison of the treatment of pensioners in Nigeria vis a vis few developed nations Fuayafik (2014) asserts that the existence of great disregard of the elderly or pensioners by the society and the climax of this inhuman treatment is the actions of the government. Whereas pensioners in countries like United Kingdom, United State of America, Canada and many other countries provide various form of great esteem and regards by all and sundry such as special seat on public transportation reserved for pensioners, social security financial support provision apart from their pensions, health care programmes, recreational provisions and entertainment programmes at no cost to them, among others. The advanced economies are constantly reviewing ways of improving the lives of the elderly as they are source of wisdom; but the Nigerian leaders are more of selfishly devising approaches to enrich themselves and immediate family. Fuayifik (2014) further pointed that the politicians are interested in further review of their remuneration upward and have never thought of laws to end the suffering of the elderly or even proposed any issue about the betterment of the elderly in their campaign manifesto.

The experiences of Nigerian pensioners have reached an alarming stage which has absolutely worsened their living standard. In Nigeria, it is an abnormality and demoralising when a worker is aware of his near retirement. This is because of the existing pensioners' ugly events and wait-and-die treatment available to the elderly. Consequently, before retirement, the few in control of public funds are compelled to siphon, misappropriate and divert the fund tactically for personal use. This is one of the reasons for rampant corruption in the country. However, everybody does not have this opportunity and some who have are aware of the immutable law of cause and effect. This situation over the years has not helped the country, and much has not been done by the resource controllers to amend the anomaly.

In view of the aforementioned, the broad objective of this study is to unravel the socio-economic implications of the immiseration of pensioners in Nigeria. Therefore, the paper is stream-line thus: section two focuses on management of pension in Nigeria: an over view; section three dwells on cases of harsh treatment and impoverishment of the pensioners; section four dwells on socio-economic effects of impoverishment of pensioners while the last section is suggestions for a positive change and conclusion.

MANAGEMENT OF PENSION IN NIGERIA; AN OVERVIEW

Pension management in Nigeria has not been widely covered to adequately take care of all workers in Nigeria. Only government workers were designed to have such old age benefits. The pattern of pension management over the years was grossly unsatisfactory given its operative system.

The first pension scheme in Nigeria was instituted during the colonial era when the Pension Ordinance of 1951 was made. It provided the public servants with both pension and gratuity. The emergence of the National Provident Fund (NPF) in 1961 was the first legislation instituted to address pension issues of private organisation. Pension Act No.102 and the Armed Forces Pension Act No. 103 were enacted in 1979. Some Pension Acts came into existence during the military era. For instance the Police and other Government Agencies' Pension Scheme were made under Pension Act No. 75 of 1987 which eventually led to the establishment of the Local Government Pension Board of 1987. The National Social Insurance Trust Fund (NSITF) scheme came into operation through decree No. 73 of 1993 to replace the National Provident Fund which took off July 1, 1994 and was designed to take care of workers in private sector with respect to loss of employment remuneration at old age or demise. The major source of pension in Nigeria was from budgetary allocations devoid of workers contribution and as such the bulk cash requirement for pensioners could not be adequately

budgeted and allocated thereby resulting in poor circumstances for the retirees (Balogun (2006), Sule and Ezeugwu (2009), Ayegba et al (2013), Adejoh, 2013).

Prior to the current pension scheme, old pension scheme was characterized by entitlement based on period of service and terminal emolument which was funded by the federal government and formed a portion of annual budgetary allocation with insufficient fund to execute inadequate plans due to poor records, administrative lapses, funding bottleneck and corruption (Ayegba et al (2013)).

The deficiencies of old pension benefit system led to Pension Reform Act of 2004. The regulatory and supervisory body established to pilot the pension matters was the National Pension Commission (PENCOM). The Pension Fund Administrators (PFA) and Pension Fund Custodian (PFC) or employers who play significant role to the management of pension funds are made to be under the close surveillance of the PENCOM. The Commission is empowered to function as a watchdog to ensure compliance to rules, regulations and guidelines. The 2004 Pension Reform established a uniform contributory pension system for both the public and private sectors.

One major requirement is that each worker opens a Retirement Savings Account (RSA) to enable a monthly pension contribution which is 7.5% of one's monthly emolument (basic salary, housing and transportation allowance) and equivalent contribution by the employer. The PFA are licensed Pension Fund Administrators designed to manage the contributed funds and the Pension Fund Custodians (PFCs) are also licensed to keep custody of pension fund assets.

The agents in pension matters are expected to be transparent and prudent in the management of pension funds. The Commission has the power to sanction or discipline any violators through legal or administrative procedures. This new reformed pension scheme is expected to make pension matters easy and remedy the anomaly of the old system. However, the method of operation has compelled many workers to condemn it. Akingbade (2006) posits that the irregular and nonpayment of contributory pension as at when due has compelled many medical workers to relocate to European countries for supply of labour. Besides, many private organisations qualified to operate this pension scheme are yet to commence. For instance Ayegba et al (2013) note that in July 26, 2012 based on the lists of the new pension compliance released by the National Pension Commission (Pencom) only 347 companies have complied with the contributory scheme which is an insignificant number in consideration of companies existing in the country. Also many states of the federation refused to adopt this scheme and as such raising the poor treatment of the retirees.

CASES OF HARSH TREATMENT & IMPOVERTISHMENT OF THE PENSIONERS

The atmosphere, environment and psychological disequilibrium awaiting and experienced by majority of retirees or pensioners in Nigeria is a thing of worry. This is not exaggeration as we are Nigerians, living in Nigeria. It is disheartening to be in the know that many pensioners are owed over 200 months of paltry pension stipend in some states of the country. Nevertheless, the leaders of these states are convinced of being the best just because of provision of few infrastructure and feeling satisfied that his trainers and senior colleagues are dying in penury. Umahi (2014) reported that about two years ago, hundreds of aged pensioners in Abia State crowded at Abia tower roundabout in Umuahia, the capital of God's own state to protest against non-payment of pensions and gratuities for several months by the government. The police officers detailed to disperse the fragile aggrieved pensioners were so pathetic on seeing hunger, poverty, deprivation and disregard all over them and had to recoil. The retirees leaders complained bitterly of ill treatment experienced and disgustingly is the select and pay of few pensioners while majority are not given any attention and having been dying in silence when the non-payment of pension accumulated to five months. Besides, the situation is critical as they could not take care of their dependants and families' basic needs and unable to take care of their hospital bills and many have been dying like chickens.

Oditah (2014) informed of the ultimatum notice for payment of all outstanding arrears of pension given by Nigeria Union of Pensioners, Abia state branch. This was based on the briefing to the News Agency of Nigeria by the state Chairman of the Union who enumerated the difficulty of this senior citizen in the state and traumatically noted that many pensioners have died out of abject poverty, neglect and frustration. He further stated that all the efforts made to draw the attention of the government to the plight of pensioners have not yielded any positive result. Besides, the increased pension stipends at different periods since 1999 have not been effected, hence you still see a pensioner who earns N1, 200.00 monthly, yet the payment is not forth coming as at when due.

It is quite disgusting to hear that 54 pensioners died in Akwa Ibom state in the course of waiting for the payment of pension. The whole incident and plight of pensioners is blamed on the state government (www.gbooza.com).

Banchir (2014) in his traumatic reaction to the anomalies of pensioners in Nigeria concluded that the most abused, traumatized and neglected classes of Nigerian citizens are pensioners who have done their best in their youthful ages to serve but they are now old and weak and as such cannot even fight for themselves like other unions in the country. The governments are seen as not living up to their responsibility to these feeble members of the society as they are allowed to deteriorate in vigor and gradually join their ancestors. This is also

in line with the Vanguard (2013) which points that notwithstanding the hues and cries, pensioners continuously suffer and wallow in abject poverty daily. In addition, the picture of haggard-looking pensioners collapsing on queues for their paltry pensions during verification exercises is a daily event and it is no longer news. Consequently, retirement that supposes be regarded as source of joy and happiness has become source of sorrow, frustration, panic, agony, wait-and-die. This situation is based on anomalies, low interest of tiers of government, stories of fraud, embezzlement, diversion of pension funds, omission of pensioners' names from payroll, under-payment, delayed pension payment and non-payment of arrears and gratuities.

Still on poor handling of pensioners and prospective pensioners, Abimboye and Obasi (2011) reported the complaints of a few senior academic staff of University of Lagos over the ugly treatment resulting to lack of confidence; coupled with envisaged unreliable operation and pessimistic conception of Pension Fund Administrator (PFA) based on happenings, misappropriation, mismanagement and actions which portray unsatisfactory treatment now they have not retired. The scholars expressed their fears of retiring into penury given the shabby treatment, irregularities and manner of management of contributory pension funds. The fears actually emanated from the irregularities in the administration of retirement salary account (RSA) that compelled him to call the attention of Pension Fund Administrator and the National Pension Commission (PENCOM), yet positive response have not been made by these bodies after three years. This ugly experience led to the conclusion that a lot of fraud would be happening undetected in the administration of pension scheme in Nigeria.

The ugly experience of pensioners is virtually every sector of the economy. Aham (2013) recalled the report of the Chairman of Nigerian Union of Pensioners (Railway branch), Eastern District Council shocking revelation, which stated that between 1996 and in recent past, over 10,000 railway pensioners had died out of frustration, hunger and starvation. In their recent protest march in Enugu, South-East Nigeria, the pensioners lamented openly on mass death of their colleagues due to the poor attitude of Railway authorities in payment of entitlement. He further pointed that the total indebtedness to over 20,000 railway pensioners is over N3.8million. This consists of 25months pension arrears to pre-1996 retirees, 18 months to post 1996 retirees and 15 months to September 2005 pensioners. Amoo (2008) points that with an estimated pension liabilities nation-wide of about N2 trillion, the defined benefit pension scheme cannot be sustained. The previous and the present scheme are yet to help in ameliorate plight of pensioners. Unfortunately, the present scheme of contributory pension is not adopted by every state, hence pensioners' welfare are still in jeopardy. This inhuman treatment of people in authority to retirees is hard to believe if one is far from the environment. If those in authority that

are claimed to be representing the people could treat their own this way, it implies that if outsiders should kill their people, it means nothing and it is highly pathetic.

This situation has compelled a good number of senior citizens to become beggars, which is unbelievable. One thing is to have a policy to address an issue another thing is proper implementation, adequate monitoring and sincere evaluation from time to time. This approach is far from Nigerian ways. The lack of policy on provisions and catering for the elderly persons in Nigeria, the disregard of this class of people, the induced decline in vigor of pensioners, the lack of care of our senior citizens, specifically, the high degree of impoverishment of Nigerian pensioners over the years has reached a crescendo and necessitates a practical change to reduce the bitter translation of this class of people.

SOCIO-ECONOMIC EFFECTS OF IMPOVERISHMENT OF PENSIONERS

Barr (1993) posits that a person's standard of living is sustained by a regular flow of goods and services, inclusive of services derivable from capital investment such as houses. Eatwell (1999) points out that this flow can be secured in two ways (i) store the goods and service at the right time which is opposed on the basis of perishability, storage costs and some services cannot be stored like medical care. (ii) Secure living standards in retirement by ownership of monetary claims required to obtain a chunk of currently existing flow of goods and services. The essence of pension is to consciously ensure having enough monetary claims to purchase goods and services needed at the period of non-production.

The prevailing circumstances of most workers make it difficult to secure goods and services at the period of work due to irregular payment of salary, no credit facilities by banks or any financial institution coupled with rules guiding work ethics that prohibits engaging in some type of income yielding venture while functioning as a civil servant, except agricultural practice. One of the greatest challenge is that monetary claim that suppose be offered to retirees is not regular, thereby retarding greatly the living standard.

One important way of living well is that workers enjoy a high degree of welfare during and after retirement. On the average, it is hard to have that in Nigeria. In his own view, Ogwumike (2008) posits that a relevant way of encouraging livelihood in a society is by ensuring that workers in the society enjoy an appreciable level of welfare after retirement; such level of welfare is capable of making workers to operate above poverty line that is defined for the society.

The beauty of life and harmonious co-existence is a function of keeping body and soul together through sustenance from earnings or support from wherever. Many Nigerian elderly people who were self employed and could not train children or relations or save enough to take

care of them during old age have lived in penury since there is no provision for such people in Nigeria. The few Nigerians who have worked and retired from either the local, state or federal governments have greatly regretted retirement. Many who married late still have many untrained children and the pension situation that is not forth-coming as at when due could not cater for the pensioner alone not to talk of the dependants. Hence the chain effects of the shabby treatments of the senior citizens are obvious.

Poor nutrition is rampant among the pensioners. How do you expect this class of people to feed well when the meager pension comes irregularly? In many cases, it is not paid. This has forced many average Nigerian workers living below poverty line on retirement. The high degree of school drop-outs in Nigeria is associated with pensioners' inability to forge ahead with training of wards. Besides, the inability to adjust the meager pension with inflationary trend and economic situation of the country has its aspect of the problem to the living standard of the pensioners.

Furthermore, the dependency ratio has risen greatly as pensioners and families have been compelled by the situation of non-payment of pension to rely on relations and extended families. Index Mundi (2013) notes that the total dependency ratio in Nigeria is 89% made up of youth dependency ratio 83.8% while elderly is 5.2%. It is disheartening that most of the elders cum their own youths have combined to depend on others, thereby worsening the living standard of the working class. Poverty level in Nigeria is associated with the ugly treatment to pensioners, which has direct impact on dependants and consequently on the society. This can easily account for ever rising poverty in Nigeria in spite of beautiful policies and programmes over the years.

The life expectancy in Nigeria is low compared to most other African countries. The senior citizen suppose be source of wisdom in the management of the country. They are suppose to be consultants when the need arises but lack of care usually send them to their graves, thereby leaving the physical world with their wisdom and wealth of experiences that Nigerians suppose to obtain from time to time if adequate care is given to them. It is unfortunate that we blatantly allow precious gems to die away from us when we are capable of sustaining them and reaping the benefits there-from. To all intents and purposes, the senior citizens as sources of wisdom due to experiences should not be allowed to waste as indispensable assets. The benefits of sustaining their existence far outweigh abandoning them to die in penury.

In actual fact, when one is denied a major source of feeding, medication, taking care of basic needs and solving daily problems without an alternative, it is an indirect way of saying you are not wanted around us. This accounts of high rate of death of senior citizens in Nigeria,

which implies worsening the living standard until becoming bed-ridden, and eventually translating bitterly with unresolved mental aberration.

SUGGESTIONS FOR A POSITIVE CHANGE

Undoubtedly, for every problem of the society, there are solutions existing. It is a matter of choosing the best solution among the alternatives. The ugly trend of pensioners in Nigeria can be a thing of the past if and only if there is sufficient practical attention to it devoid of lips services by societal resources controllers. It is our conviction that the following will go a long way to revert the poor experiences of the pensioners in Nigeria.

- (i) The new pension scheme has to be sufficiently monitored, evaluated from time to time and ensures effective compliance by all bodies put in place to see to it. Inflationary trend has to be considered in the remuneration of pensioners.
- (ii) The federal government has to enforce adoption of uniform pension scheme for all retirees in the country and be conscious of strict compliance to the safe-guard of all pension funds by the established bodies. Besides, there should be proviso on diversion of pension fund: (a) a proven case of diversion or embezzlement of pension fund will attract total seizure of all the property of the culprit including his accommodation, land, vehicle, clothes and so on. (b) Life imprisonment involving community service by offenders.
- (iii) The federal government should by all means use a proportion of states' allocation and settle all pension outstanding in the states and design a standing order and guideline on the general treatment of all retirees in the country.
- (iv) Apart from monthly pension, which is restricted to retired public servants, the federal government should establish senior citizen homes with sufficient living facilities in virtually all the 774 local government areas in the country under the control of National Pension Commission (NPC). This will go a long way to reduce dependency rate and take care of self-employed workers.
- (v) There is also the need for attitudinal change in the treatment of senior citizens by all and sundry. It is the duty of the leaders to sincerely initiate actions, programmes and policies aimed at according respect, reverence and classical treatment to those who have played unqualified roles in the development of the country. This involves the National Orientation Agency, religious bodies, Towns Development Associations, Educational Institutions, among others.

CONCLUSION

In this study, we have exposed the debilities, ugly trends, ill treatment and untimely death of senior citizens in Nigeria resulting from lack of care, disregard, and non-payment of monthly

paltry pension. It is obvious that there has been high degree of impoverishment of this class of Nigerian over the years which brought about severe poverty, deaths and decline in vigor. So, in consideration of the fact that the poor treatment of pensioners is man-made, we articulated some actions required to revive the trend so as to eradicate or minimise the high degree of immiseration of pensioners in Nigeria.

However, it is pertinent to state that the study is devoid of empirical analysis and we are of the view that a comparative study of pensioners in Nigeria with one or two countries will expose more of the unsatisfactory pension situation and impoverishing experiences of the senior citizens in Nigeria.

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