

Non-Contributory Pension Scheme and Welfare of Retired Civil Servants in Ebonyi State, Nigeria

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Abstract

The challenges pensioners experience in the non-contributory pension scheme before accessing their retirement benefits are enormous in Nigeria. Delays in the payment of pensions and gratuities, coupled with frustrations during screening exercises have negative implications on pensioners' welfare. These challenges necessitated the introduction of contributory pension scheme in 2004. This study examined the influence of the non-contributory pension scheme on post retirement life of civil servants in Ebonyi State. Multi-stage sampling technique was used to administer questionnaire to 365 respondents. In-depth interviews were conducted with three key respondents. There was a significant association between monthly pension's distribution of retirees' and meeting their welfare needs. The majority of the respondents indicated that the pension provided under the non-contributory pension scheme was not adequate in meeting retirees' welfare needs. Also, there was a significant association between monthly pensions and retirees' household size. In-depth interviews revealed inadequate preparations for retirement by pensioners, delay in payment of retirement benefits, embezzlement of pension funds, corrupt practices among pension managers and governments' unwillingness to review pensions as challenges confronting the non-contributory pension scheme. The provisions of the non-contributory pension scheme were inadequate in meeting retirees' welfare needs in Ebonyi State. The study therefore recommended the adoption of the 2004 Pension scheme so as to overcome the challenges inherent in the management of non-contributory pension scheme in Ebonyi State, Nigeria.

Keywords: pension, gratuity, contributory pension scheme, non-contributory pension scheme, welfare

Introduction

One index of a functioning society is how it cares for the elderly (Nwalo, 2007). One of the basic structures which modern society puts in place to weather the storm of old age among public servants is the pension scheme (Oviomo, 2007). Under this arrangement, a worker while in service sets aside an amount of money every month to be altogether paid upon retirement. This is called gratuity. The retiree or pensioner is also entitled to a monthly stipend

called pension (Chizueze, Nwosu and Ogaboh, 2011). Good pension guarantees employee's comfort and commitment to the organization during their active years in service (Sule and Ezugwu, 2009).

Over the years, the pension schemes of various governments in Nigeria revolved around two major types: non-contributory and contributory pension schemes (Dike, 2007). The non-contributory pension scheme was introduced through the Pension Ordinance of 1951 with retroactive effect from January 1, 1946, which provided public servants with both pensions and gratuities. In 1979, Pension Decree 102 was enacted for civil and public servants. In the same year, Pension Decree 103 was enacted for the military. All these had retroactive effect as from April 1974 (Pension Decrees 102 and 103 of 1979).

In 1979, when the Pension Act 102 was signed into law, it became the main legislation guiding the entire public service. The Act specified that for a public officer to qualify for pensions, he or she must have served a minimum of fifteen years. However, the public officer must put in minimum of ten years of service to qualify for gratuity payment. Later in 1992, the Act was amended to a minimum of ten years of service for pension and five years for gratuity (Pension Decrees 102 and 103 of 1979).

Under the non-contributory pension scheme, pension funds are mismanaged by pension managers (Maina, 2012). The implications of the mismanagement of pension funds under non-contributory scheme and the problems faced by pensioners in Nigeria are numerous. While the problems of retirees keep increasing on daily basis, meeting up with their daily welfare needs become difficult. This has adverse consequences on retirees. This study focuses on the influence of the old pension scheme on the welfare of retired civil servants in Ebonyi State Nigeria.

Statement of the problem

All over the world, pension schemes are social security maintenance plan for workers after their disengagement from active service through retirement (Ilesami, 2006). Pensions and gratuities are the two major sources of livelihood for retirees (Ahmad, 2008). Retirees' access to good welfare packages is dependent on the level of pensions available to them. Like other citizens, retirees need to have access to good health services, good food (balanced diet), good accommodation, good clothes and good education for their children. In this light Rowland (2011) argues that in the face of high and nearly limitless needs, a significant amount of health care resources may need to be allocated to the elderly including retirees.

Rather than enjoy the dignity of life after active work, retirees are found to be involved in street demonstrations to protest against the neglect of their welfare by pension managers of the non-contributory pension scheme (Oviomo, 2007). The high level of corruption, associated with the administration of the scheme in Nigeria, has worsened the situation. It has led to undue delays and denials of pensioners rights which have negative consequences on retirees (Uzoigwe, 1979; Oshiomole, 2009; Onyeonoru, 2011;

Abu and Musari, 2012; Alli and Onogu, 2012; Adewole, 2012; Maina, 2012; Musari, 2012). Workers are always afraid of financial insecurity after retirement. The social insecurity associated with retirement makes retirement unattractive to workers (Jonathan, 2009). Retirement is synonymous with suffering as if ageing is a curse rather than a blessing (Obasanjo, 2001).

In order to overcome the myriad of difficulties faced by retirees in Nigeria the 2004 pension reform was established. However, Ebonyi state has not introduced the contributory pension scheme. Government does not seem to appreciate the capacity of the new pension scheme to meet the needs of pensioners relative to the existing one. Adegoke (2006) and Dike (2007) argue that public servants all over Nigeria feel protected by the new scheme while their counterparts in Ebonyi State are still grappling with the challenges of the old scheme. It is rather curious to think of why a government would prefer non-contributory scheme which is more expensive on all counts to a contributory scheme which offers a better alternative by any rational socio-economic logic (Adegoke, 2006; Nwalo, 2007; Dike, 2007).

The effects of the continued implementation of the non-contributory pension scheme, the attendant deprivations and its implications on the lives of retirees in states like Ebonyi that are still operating the scheme have been relatively unattended to in research. This study examined the adequacy of non-contributory pension scheme in meeting the welfare needs of retirees in Ebonyi state.

Theoretical framework

The theoretical framework of this study is the social exchange theory of Peter Blau. Social exchange theory is traceable to the works of George Homans (Ritzer, 2008). The theory looks at social behaviour as “an exchange of activity, tangible or intangible and less rewarding or costly between at least two persons” (Homans, 1961). It deals with the anticipated rewards associated with interpersonal relationships arising from the micro approach adapted by Homan to the theory. Blau (1964) took off from the micro perspective of Homans. He had a shift from this micro point of analysis (informal group relationship) to a complex organizational level (formal group). According to him, the main sociological purpose of studying processes of face-to-face interactions is to lay the foundation for an understanding of the social structures that evolve and the emergent social forces that characterise their development.

The two major ways in which social exchange has been conceptualized in organizational literature are a global exchange relationship between employees and the organization and a more focused dyadic relationship between subordinates and their superiors (Settoon, Bennett and Liden, 1996). At the global level, employees form a global belief concerning the extent to which their organizations value their well-being. High levels of perceived organizational support are thought to create obligations within individuals to repay the organization and employees can do this by exhibiting several

positive job attitudes. To further strengthen this, perceived organizational support is associated with the trust that the organization will fulfill its exchange obligations. This is usually demonstrated when trade unions enter into social contracts with their employers through collective bargaining and collective agreements. Each party holds the other on trust to the fulfillment of their agreements/ social contracts. Breach of this social contract leads to labour unrest such as strike in formal work organizations like the Nigerian civil service.

In the furthering of the foregoing paradigm, Mullins (1996) observes that the relationships between employees and their employers are built on the psychological contract. Psychological contract covers a range of expectations of rights, privileges, duties, and obligations which do not form part of a formal agreement but still have an important influence on people's behaviour at work and outside the place. For instance, employees expect their organizations to: provide safe and hygienic work conditions, make every reasonable effort to provide job security, attempt to provide challenging and satisfying jobs and reduce alienating aspects of work, adopt equitable personnel policies and procedures, allow staff genuine participation in decisions which affect them, implement best practice in equal opportunity policies and procedures, provide reasonable opportunities for personnel development and career progression, treat members of staff with respect, demonstrate an understanding and considerate attitude towards personal problems of staff.

The expectations of employees above are not withstanding any statutory requirement placed upon the organisation. In return, organisations expect the employees: to accept the ideology of the organisation, to work diligently in pursuit of organisational objectives, not to abuse goodwill shown by management, to uphold the image of the organisation, to show loyalty, not to betray positions of trust and, to observe reasonable and acceptable standards of dress and appearance. The organizational side of the psychological contract places emphasis on expectations, requirements, and constraints which often differ from, and may be in conflict with, an individual's expectations. For example, French, Kast, and Rosenzweig (1985) suggest the following list of organizational expectations and requirements:

- a. Achieving organisational goals that are different from the personal goals of individual members.
- b. Having sufficient involvement, commitment, and initiative from organisational members.
- c. Requiring individuals to take certain organisational roles.
- d. Having people perform certain tasks effectively and efficiently.
- e. Requiring participants to accept authority and to assume responsibilities.
- f. Achieving the integration and co-ordination of activities.
- g. Requiring adherence to policies, rules and procedures.
- h. Attaining responsiveness to leadership and influence.
- i. Developing sufficient loyalty to maintain the organization as a social system.

The implications of this contract are that: employees have needs that they depend on their employers or organizations to service. Payment of retirement benefits like pensions and gratuities are such services governments owe retired civil servants. This is expected to be in exchange for their service during their periods of active service. Employers, on their part, have target goals that demand the role of the employees to accomplish. This implies that both organizations and employees need each other to survive. It is unlikely that all expectations of the individual or that of the organization will be fully met. There is a continual process of balancing explicit and implicit bargaining. The nature of these expectations is not defined formally and, although, the individual and the organisation may not be curiously aware of them, they still affect relationships between them which have influence on their behaviour (French, Kast and Rosenzweig, 1985).

Methods

The design for this study is survey with questionnaire as its instrument. Also, in-depth interviews were used to generate qualitative data from the some retired civil servants and labour union officials on pension matters within the study area. The population of this study is made up of 4,149 retired civil servants in Ebonyi State as at 2011. Also, three (3) interviewees were selected among the Nigerian Labour Congress and Nigerian Union of Pensioners Ebonyi state chapter.

The sample size of 365 was drawn from the study population of 4,149 using Yaro's (1967) formula:

$$\frac{N}{1+N(e)^2}$$

Where N = total poplation, 1 = constant and e = error margin.

A multi-stage sampling technique was used to draw the sample. First, respondents were grouped into three senatorial zones of the state, that is, Ebonyi North, Ebonyi Central and Ebonyi South. Secondly, from each senatorial zone, two Local Government Areas were purposively selected.

Data for this study were generated in two ways: primary and secondary sources. The primary methods used were questionnaire administration and in-depth interviews. The questionnaire was both structured and unstructured. The structured aspects were used to capture the perception of respondents on adequacy of pensions in meeting their welfare needs. On the other hand, the unstructured questions helped in perceiving without prejudice, the opinions of respondents on pension matters and other challenges confronting their retirement such as nonpayment of gratuities and pensions and on time.

The questionnaire was divided into two sections. Section "A" dealt with socio demographic data of respondents while section "B" handled pension matters. In-depth interviews were conducted on the President of the Nigerian Union of Pensioners (NUP), Ebonyi State chapter, the President and Secretary of the Nigerian Labour Congress (NLC) Ebonyi State chapter. The secondary

sources of data were: the information obtained from libraries and documents on civil service and pension matters were generally sourced for and reviewed accordingly. Qualitative data generated through interviews were subjected to content analysis. While the quantitative data were analysed at two levels: univariate and bivariate levels.

Results and Discussion

Questionnaire was distributed to 365 respondents. All were returned. This analysis therefore, was done on 365 respondents. Also five (5) in-depth interviews were conducted.

Socio-economic and demographic characteristics of retirees

Information concerning respondents' sex, marital status, religion, educational qualification, and current age, years put in service, levels of monthly pensions and their family size were sought. Data in Table 1 indicate that 67.9 per cent of the respondents were male while 32.1 per cent were female. This implies that more male respondents were sampled than female. It means that more males were retired than the females. This confirms the position of Udegbe (1997) that women reproductive roles, socio-cultural beliefs, education, glass ceiling barrier are some of the likely reasons for the imbalance of women in the formal work sector.

Result also reveals that 79.2 per cent respondents were married while 0.5 per cent respondents were single. On religion, data indicate that 96.7 per cent respondents were Christians and 2.7 per cent respondents were traditionalists.

Table 1: Socio-economic and demographic characteristics of retirees

VARIABLE	RETIREEES	
	Frequency	%
Sex		
Male	248	67.9
Female	117	32.1
Total	365	100
Marital Status		
Single	2	0.5
Married	289	79.2
Divorced	1	0.3
Islam	-	-
Total	365	100
Religion		
Christianity	353	96.7
African Traditional Religion	10	2.7
Others	1	0.3
No response	1	0.3
Total	365	100

VARIABLE	RETIREES	
	Frequency	%
Educational Qualification		
No Formal education	6	1.6
FSLC	62	17
WAEC/GCE	57	15.6
OND/NCE	91	24.9
HND/ First Degree	86	23.6
M.SC, Ph.D and Others	63	17.3
No response		
Total	365	100
Age		
18-37 Years	4	1.1
38-57 Years	24	6.6
58-77 Years	295	80.8
78 Years and above	40	11
No response	2	0.6
Total	365	100
Years put in service		
10-16	3	0.8
17-23	32	8.8
24-30	79	21.6
31-36	250	68.5
No response	1	0.3
Total	365	100
Monthly pension		
Less than N20,000	75	20.5
N21,000 - N30,000	149	40.8
N31,000 - N40,000	51	14
N41,000 - N50,000	71	19.5
N51,000 above	13	3.6
No response	6	1.6
Total	365	100
Household size		
1 -5 persons	95	26
6 -10 persons	213	58.4
11 -15 persons	43	11.8
16 persons and above	11	3
No response	3	0.8
Total	365	100

With respect to educational qualification, 24.9 per cent of the retirees had OND/NCE, 23.6 per cent had first degree or HND, 17.3 per cent had masters or higher degree while 17 per cent had First School Leaving Certificates (FSLC). The current ages of respondents vary. Majority of them fall between age bracket of 58 -77 years (80.8%).

On the number of years put in service before retirement, a good number of retirees' which is 68.5 per cent had put in between 31 and 36 years in service while 0.8 per cent put in between 10-16 years. This suggests that many of them had put in their maximum years in service before retirement. Data also indicate that 40.8 per cent respondents received between N21,000 and N30,000 monthly pensions. Those who received N51,000 and above were only 3.6 per cent of the respondents. Regarding retirees household size, 58.4 per cent respondents had between 6 and 10 immediate family members under their care while 3 per cent had 16 persons and above. Some of the respondents in this group earned between N21,000 and N30,000.

Adequacy of non-contributory pensions in meeting the welfare needs of retirees

This study sought to determine the adequacy of pension earnings in meeting the welfare needs of retirees. Data generated on this are presented in Table 2. The Table shows the adequacy of pension earnings in meeting retirees' welfare needs. On accommodation, 96.2 per cent (351) respondents perceived their pensions to be inadequate to provide them with decent accommodation; only 3.8 per cent perceived it as adequate. By this position, retirees disagreed that their pensions were adequate in providing them good accommodation. This confirms the position of Adegoke (2006) who states that due to lean resources of retirees, they most often may not have the opportunity of having good accommodation.

Table 2: Distribution of respondents on the adequacy of pensions in meeting their welfare needs

Variable	PERCEIVED ADEQUATE	PERCEIVED INADEQUATE
Good accommodation	3.8% (14)	96.2% (351)
Balanced diet	12.9% (47)	87.1% (318)
Clean clothes for the household	12.6% (46)	87.4% (319)
Good health services	4.9% (18)	95.1% (347)
Good education for their children	9.9% (36)	90.1% (329)
Meet financial obligations in their communities	4.4% (16)	95.6% (349)
Meet financial obligations in their religious groups	15.1% (55)	84.9% (310)
Meet financial obligations in their extended families	7.4% (27)	92.6% (338)

With respect to balanced diet of three quality meals per day with the following minimum requirements: protein, vitamins, carbohydrate, fat and oil, and minerals, 87.1 per cent (318) respondents perceived their pensions as inadequate in providing them balanced diet, while 12.9 per cent respondents perceived their pensions to be adequate. Retirees therefore disagreed that their

pension income is adequate in giving them balanced diet. The result indicates that 87.4 per cent (319) respondents perceived their pension to be inadequate in providing them good clothes for their household. Only 12.6 per cent (46) felt otherwise. This implies that retirees disagreed that their pension is adequate in providing them and their household good clothes.

About 95 per cent of the retirees disagreed that their pension income was adequate in meeting their medical/health needs, while only 4.9 per cent (18) respondents agreed. Therefore, retirees generally disagreed that their monthly pension income was adequate in giving them good health services. In the same manner, Lindsey *et al.* (2003) maintain that not only do retirees lose (potential) sources of income when their HIV positive children become too sick to work, but they also have to spend the little they have on taking care of them, and paying for their funerals. In the study conducted in Zimbabwe, WHO (2002) found that some of the elderly people's households lost the savings they accrued over a long period due to the long term illness of their adult children and the cost of taking care of their health care needs before they eventually die.

With respect to the provision of good education for retirees' children, 90.1 per cent (329) respondents disagreed that their pensions could provide them enough fund to give their children good education. On the other hand, 9.9 per cent (36) respondents perceived their pensions as adequate to enable them provide good education for their children. On a general note, retirees disagreed that their pension income was adequate in meeting their children's educational needs.

On fulfillment of retirees' financial obligations in their communities, 95.6 per cent respondents perceived their pension as inadequate while 4.4 per cent perceived it as adequate in meeting their community obligations. This shows that retirees disagreed that their pension income was adequate in meeting their financial obligations in their various communities. On the adequacy of their pension income in meeting their financial obligations in their extended families, 92.6 per cent respondents disagreed while 7.5 per cent respondents perceived it as adequate. This means that retirees disagreed that their pension income was adequate in meeting their financial obligations to their extended families. This was attested to by the President, Nigerian Union of Pensioners, Ebonyi State Chapter.

Pensions will be adequate if they are reviewed periodically as approved by law and payments, to this effect, are made accordingly. A case in point is where Ebonyi State government owes the pensioners 67 months arrears of payment, out of 142 per cent bonus payment since the year 2000. Normally, whenever there is increase in workers' salary, pensions are to be reviewed upward. Nevertheless, law provides that pensions should be reviewed upward in every four year but this is not observed in Ebonyi State. Frankly speaking, it is currently not enough to enable me maintain my household, fuel my car,

provide good food for my children, give good education to them and pay my other bills.

(IDI/Male / President, Nigerian Union of Pensioners, Ebonyi State chapter/Abakaliki, 2013)

They do not retire into brighter future. This is because there are poor preparations for their retirement. Retirement is something people need to be well prepared for. They do not make enough savings and governments are not helping matters too. Retirement benefits are not paid as at when due. It does not come regularly. When it comes, so many parts are removed and the remaining part does not take retirees to any level.

(IDI/Male age 47: Secretary NLC 2011 to 2012)

Table 3 shows the relationship between monthly pension and household size, categorized into three: 1-5, 6-10 and 11 plus. That only 12 out of 356 retirees earn above N50,000 (about US\$312) suggest that the income of these senior citizens is very low indeed.

Table 3: Association between monthly pension's distribution and household size

Level of monthly pensions	Household size			
	1-5	6-10	11 and above	Total
Less than N20,000	19 (25.7%)	36 (48.6%)	19 (25.7%)	74 (100%)
N21,000 to N30,000	53 (35.6%)	84 (56.4%)	12 (8.0%)	149 (100%)
N31,000 to N40,000	13 (25.5%)	26 (51.0%)	12 (23.5%)	51 (100%)
N41,000 to N50,000	2 (2.8%)	58 (82.9%)	10 (14.3%)	70 (100%)
N51,000 above	7 (58.3%)	5 (41.7%)	0 (.0%)	12 (100%)
Total	94 (26.4%)	209(58.7%)	53 (14.9%)	356 (100%)

$\chi^2 = 52.90; p = 0.000$

Table 3 shows that 48.6 per cent of respondents with pension less than N20,000 had household size between 6 and 10 persons, while about one in five had household size of 11 or more persons. Also, 56.4 per cent respondents whose pension was between N21,000 and N30,000 had a household size of between 6 and 10 persons, while 8 per cent had 11 persons and above. The result shows that 51 per cent respondents who earn between N31,000 and N40,000 had household size between 6 and 10 persons, while 23.5 per cent had 11 persons and above. About 83 per cent of respondents who earned between N41,000 and N50,000 in monthly pension had between 6 and 10 persons in their household, and 58.3 per cent of those with pension of N51,000 or above had 1-5 person in their household.

Result in Table 3 shows that there is significant association between pensions of retirees and their household size. Although the statistical test (chi-

square test of independence) does not show the direction of the association between income and household size, it is observed from the Table that respondents with lower income have more persons in their household than those with higher income.

The results of this study indicate that pensions provided to retirees in the non-contributory pension scheme do not adequately meet the welfare needs of the retirees. This strongly supports the submissions of Denga (1980), Kolawole and Mallum (2004) that the typical retiree in Nigeria is confronted with the challenge of managing the following: insufficient financial resources; the problem of securing residential accommodation; the challenge of a new and low social status; the difficulty in having access to good food, and challenges of declining health. Consensus of opinion indicated that there are delays in the release of pensions and in periodic review of pensions as approved by the enabling law. Pension funds are usually tampered with by some stakeholders. This affects the timely release of pensions and gratuities to retirees, with negative consequences on their lives.

The findings of this study also affirm the study's theoretical framework: social exchange theory as postulated by Peter Blau. From the standpoint of social exchange theory, results show that organizational support to workers is essential especially during their retirement periods. Therefore, government which is the employer of the civil servants is expected to fulfill its obligatory responsibility to workers especially on retirement. Pensions and gratuities are the anticipated exchange packages employees expect from their employers in which government is one. When government complies with this, it will positively influence the life of retirees especially when the anticipated exchange values (pensions) are provided accordingly. The non-provision of the reciprocal value in exchange for retirees' inputs has far reaching negative influence on their lives.

The study has shown that the inability of government to give appropriate rewards in exchange for employees' labour is a breach of its social and psychological contracts. Results indicate that retirees suffer a lot when they are denied access to their basic welfare provisions due to poor management of non-contributory pension scheme. Pensions provided by non-contributory scheme are virtually inadequate in meeting the welfare needs of retirees. This affects the continued sustenance of retirees and their households.

Conclusion

This study has explored the situation of retirees under the pension administration in Nigeria. The results indicate that non-contributory pension scheme has adverse influence on the post retirement life of civil servants in Ebonyi State. There is a consensus that pensions provided by the scheme are grossly inadequate and face pervasive problems. In-depth interviews revealed inadequate preparations for retirement by pensioners, delay in payment of retirement benefits, embezzlement of pension funds, corrupt practices among pension managers, and governments' unwillingness to review pensions among

the challenges confronting the non-contributory pension scheme. The provisions of the non-contributory pension scheme were inadequate in meeting retirees' welfare needs in Ebonyi State. The study therefore recommends the adoption of the 2004 Pension scheme so as to overcome the challenges inherent in the management of non-contributory pension scheme in Ebonyi State.

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