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## The plight of pensioners in Nigeria with reference to Enugu state.

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### **Abstract**

The purpose of the study was to find out the plight of pensions with reference to Enugu State. The design of the study was descriptive survey. The population of the study is ten thousand (10,000) out of which random sampling technique was applied. The questionnaire was the instrument used for data selection. The data collected were analyzed in chi-square ( $\chi^2$ ). After the analysis, the following among others were found: 1. that retirement in the past was a thing of joy because the retirees had their salaries and retirement benefits paid to them promptly. 2. That pensioners felt proud and fulfilled in life. 3. That the plight present day pensioners is horrifying, a nightmare, a curse sort of because of retirement. Benefits are usually never paid on time if at all hence prospective retirees falsify their ages to remain in service. 4. That the retirees were usually owed huge

arrears of salaries with the result that the retirees leave. The paper recommended that Government should make a policy reform or create ministry for pensioners as to cater wholly for all retirees.

**Keywords:** Pension, Retirement, Public Servants, Workers.

### **Introduction**

All over the federation of Nigeria, before 1990, civil and public servants waited eagerly for their retirement from service. This was because they were sure of the benefits accruing from such a transition, from active service to a position of a “senior citizen”. Workers who could not build their own houses did so immediately on retirement. Others purchased cars while others switched into a flourishing business enterprises. At times, workers who did not attain retirement ages retired voluntarily knowing that when paid their benefits and the usual monthly pensions, would make them better off, to start other private business while getting their pensions.

The situation began to change when workers who’s retired voluntarily were not

paid anything until their counterparts actually retired from service. Worse still, even those who got to their retirement ages began to be treated with disdain. They began to be referred to as dead woods by the politicians because of bureaucratic bottlenecks and governments insensitivity to their plight. Government has been in arrears for older pensioners for the past ten years. There was no time, they are not being owed some months. Pension scheme were not being harmonized. Because of the pitiable plight of the retirees workers now falsify their ages to avert early retirement. In fact, retirement is a terror to ageing servicemen.

### **Statement of the problems**

One significant socio-economic problem with implication is the non-payment of pensions and other retirement benefits to pensions/retiring officers. A worker has his salaries reduced by certain percentage with the aim of saving up the balance for his retirement days. In Enugu State for example, a teacher's salary is shed off and set aside for his pension and gratuity.

Another percentage is also set aside as federal mortgage bank housing loan. Yet another percentage is set out as Endwell scheme and son on. But as soon as the person retires, his troubles begin. He encountered difficulties in order to enlist his name on the pension program for the next one year. When eventually enlisted, he does not get any payment for another one year. He would wish he had not retired. The implications of these problems are untimely death of the retiring officers or his defendant.

### **Methodology**

#### **Research Design:**

The design of the research work is descriptive survey.

The area of study is Enugu State.

#### **Population of the study:**

The population of the study was ten thousand (10,000) people (pensioners)

#### **Sample and sampling technology:**

Out of the above population, three hundred (300) respondents were randomly selected, made up of one hundred (100)

pensioners from each of the three zones of the state: Enugu North, East and West.

The instrument used for collection of data was the questionnaire.

**Validity of the instrument:**

To ensure validity of the research questioners the set of drafted questions was sent to an expert in research supervision, who ensured that the questions were clearly appropriate and covered the research objective of the study.

**Reliability of the Instrument**

The instrument was there after used on a pre-test exercise on forty (40) subjects. The test was repeated after two weeks and the results pooled together.

**Method of data Collection**

The researcher had two assistants to help distribute the questionnaire to the three hundred (300) respondents who were allowed two weeks to complete them after which they were collected back

**Method of data Analysis**

The data collected was analyzed in chi-square ( $x^2$ )

**Result**

Analysis of Research Questions

**Research question 1:**

What do you understand by retirement from service?

**Table 1a**

S/N	ITEMS	SA
1	A cassation of work in an official establishment due to age, ill-health or long service period.	132 (157.7)
2	Rest from activity work life of Govt.	131 (157.7)
3	A period to look at work life from another than government.	124 (157.7)
4	A departure from public work	123 (157.7)

**Table 1b**

Degree of freedom	Level of sign	$X^2(A).$	$X^2TAB$
1	5%	72.6	12.59

**RESEARCH Question 2:**

**Table 2a**

S/N	ITEMS	SA	SD	TD	TOTAL	
5	Retirement was a thing of joy	124 (110.8)	118 (115.5)	24 (37.8)	34 (36.0)	300 (122.3)
6	Pensioners were paid as and when due.	98 (110.8)	102 (115.5)	48 (37.8)	52 (36.0)	300 (122.3)
7	They achieved, trained their children and felt fulfilled	121 (110.8)	105 (115.5)	34 (37.8)	40 (36.0)	300 (122.3)
8	Some established other businesses not owed salaries before there retirement and retirement benefits were paid adequately.	100 (110.8)	137 (115.5)	45 (37.8)	18 (36.0)	300 (122.3)
		11				147 (122.3)

**Table 2b**

Degree of freedom	Level of sign	X <sup>2</sup> (A).	X <sup>2</sup> TAB
1	5%	72.6	12.59

**Research question 3:**

What is the plight of the present day pensioners in Enugu State?

12	They had nothing with which to start other business on retirement because of nonpayment of retirement benefits	123 (122.3)
13	A large number of pensioners develop sicknesses Predominantly high blood pressure/ stroke and untimely deaths.	98 (122.3)

<b>Total</b>	710	16.75	can the problems of pensioners	1800
Degree of freedom	Level of sign	X <sup>2</sup> (A)		X <sup>2</sup> TAB
1	5%	44.33	What are the factors responsible for the plight of present day pensioners in	16.92

Enugu State.

**Research Question 4:**

**Table 5a**

What are the factors responsible for the plight of present day pensioners in Enugu State.

**Table 4a**

S/N	ITEMS	SA	A	SD	D	TOTAL
17	By removing the administration of pensions from the government	120				(101.8)
18	By not diverting pension fund for other things	142	119	27	22	(101.8)
19	By early processing of retirees documents and by granting each establishment the authority to own pensions.	133	102	28	28	(101.8)
20	Removal of negative bureaucracy and corruptive practices on pensions related matters.	112	110	27	21	(101.8)
	<b>Total</b>	507				

**Table 4b:**

Degree of freedom	Level of sign	X <sup>2</sup> (A)		X <sup>2</sup> TAB
1	5%	50.02		16.92
		Degree of freedom	Level of sign	X <sup>2</sup> (A)
		1	5%	48.02

**Research Question 5:**

**Summary of tables:**

D. F	LEVEL OF SIGN	$\chi^2$ CAL	$\chi^2$ TAB	RESULT
1	5	72.06	12.59	Accepted
1	5	37.82	16.92	Accepted
1	5	44.33	16.92	Accepted
1	5	50.02	16.92	Accepted
1	5	48.02	16.92	Accepted

**Conclusion**

Since most of the retirees were unable to foot the bills of their wards in school, or start other petty business, or erect their own houses as a result of over-delayed and non-payment of retirement benefits, making

retirements traumatic and a curse. It can now be inferred that the Enugu state government has not woken up to its responsibilities. This means that the government has not being able to honour the social contract it has with her citizenry in which case an impeachment is imperative or at the best to remove the powers to the retirement benefits and vest same on each establishment.

**Recommendations**

Following the findings made, the researcher made the following recommendations:

- i. The administration of pension's scheme should be vested with each government establishment instead of the government itself.
- ii. That found merit for pensioners should not be diverted or misappropriated by government while government officials should stop forth with all corruptive practices regarding administration of pensions in Enugu State.



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