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LIFE AFTER RETIREMENT AND STRUGGLE FOR PENSION IN OSUN STATE, NIGERIA

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Abstract

Commenting on the significance of pension as a social security measure for cushioning the economic demands that comes with retirement, there are pockets of evidence advancing the commentaries that pension aid in striking an economic balance between the periods of retirement and active service. This statement captures the importance of pension as an essential social security measure. This paper assesses life after retirement and the struggle for pension in Osun State, Nigeria. Previous studies have largely focus on pension policies and reforms, with a scarce attention on life after retirement experiences and struggle for pension in Nigeria. The exploratory research design was applied to advance the limit of knowledge on pension and retirement discourse with a total of 28 pensioners selected for interviews through the snowball and convenient recruitment strategies. The Social Contract Theory was utilized to understand major assumptions raised in the study. Findings reveal a number of life after retirement challenges for pensioners including inability to access medical treatment, difficulty in providing for families due to non-payment of pension and strenuous pension verification exercise among others. It was equally shown that the social security responsibilities of the Osun State government towards the welfare of pensioners in the state have been hijacked with political propaganda, while pensioners are left to go through untold hardship. The study recommends for the constitution of a separate pension budget for pension management effectiveness in the state. Lastly, it is recommended that the Osun State government be committed to the well-being of pensioners by avoiding all forms of politicking with the welfare of those who have served the state in various capacities during their active years.

Keywords: Retirement, Pension, State, Social Contract, Nigeria

JEL Classifications: G18, H53, H55, I138

1. Introduction

Retirement signposts a period after working life that an employee becomes qualified to collect retirement benefits such as pension and gratuity. Retirement can occur due to ill health, personal reasons or having fulfilled the number of years allowed for active service or age as the case may be. In Nigeria for example, No.43 of 1988 Civil Service decree fixed retirement age to 60 years or the attainment of 35 years in active service. Thus, whichever comes first, there is a need to appropriately manage and carter for these individuals who have worked with a

substantial number of their being through pension administration (Adebowale *et al.* 2012). According to the National Bureau of Statistics (2018), the population of elderly in Nigeria is increasing at an alarming rate with approximately 5.9 million of the total population of 191 million Nigerians being 65 years and above. This exponential increase, therefore, supports the need to restructure the Nigerian pension administration scheme for a more effective social security provisions for the well-being of pensioners in the society to avert possible economic, health, social dilemmas that could be unleashed on the developmental agenda of the country going-forward (Odaman and Ibiezugbe, 2014).

Necessity for pension was provoked by the desire to assist families achieve a continued economic life by way of monthly payment to ensure that there is no much nuance in the standard of living of a retired person while in active services, and years after retirement. In expectation, it is considered to convey and guarantee a considerable level of comfort after retirement. Unfortunately, the expectation of pension as a means of providing financial security for retirees have almost been perpetually truncated, particularly in many developing countries, with Nigeria not an exception (Ojonugwa *et al.* 2013). Previous years in Nigeria have chronicled a debilitating circumstances ranging from economic hardship, social exclusion, psychological traumas and incremental cases of suicide among pensioners due to government failure to comply with her social contract responsibility of ensuing the well-being of pensioners (Odia and Okoye, 2012).

The case for this study is Osun State and this is justified being one of the States with enormous pension arrears in Nigeria with severe economic hardship for civil servant who forms the mainstream of the working people (National Bureau of Statistics, 2018). The state is one of the densely populated civil servants state in the West of Nigeria with majority depending on the monthly entitlement that comes from pension after retirement for survival. In recent times, however, there is evidence to support the level of challenges that have engulfed pension administration in the state as a result of the inconsistency in pension disbursement by the state government (National Bureau of Statistics, 2018). This position justifies the motivation for Osun State in order to deeply uncover what life after retirement looks like for retirees in the state. The inception of the erstwhile Rauf Aregbesola led government in 2010¹ marked a disturbing turning point in the management of pension and salaries in Osun State with several months of pension and gratuity unpaid. In her strategic response, the Federal government of Nigeria disbursed the Paris Club Refund Loan (PCRL) amongst the troubling States with Osun State inclusive. In 2018, the Central Bank of Nigeria announced government approval of N16.7 billion to Osun State to address issues of pension and salary arrears, in which only four months of pension arrears of 2015 was cleared while 2016 and 2017 pension arrears remained unpaid (National Bureau of Statistics, 2018). Similarly, the emergence of Adegboyega Oyetola² as Osun State governor in 2018 remarkably saw a slight relieve with the payment of few months pension arrears to few pensioners. However, with the last tranche of the PCRL to the tune of N6.7 billion paid to the government of Osun State to mitigate the arrears of pension and salaries in June, 2019, there are still pockets of pension arrears unpaid till date³.

These situations reinforce the present economic reality for pensioners where the State government has taken advantage of the consistent bail out as a unique opportunity for embezzlement at the detriment pensioners. Therefore, the failure of the Osun State government to alleviate the economic hardship of pensioners in the State through prompt pension payment has contributed in no small measure to the many plights of the elderly after retirement from active service. The literature is awash with discussions on the importance of pension reforms and the role of pension stakeholders for effective pension management in Nigeria (Ajiboye, 2011; Fapohunda, 2013; Ijeoma and Nwifo, 2015; Ibeme and Aniche, 2016; Odewole, 2017;

¹ The fourth civilian governor of Osun State from 27 November, 2010 to 27, November, 2018 for a two term period.

² Fifth civilian governor of Osun State from 27 November, 2018 to date.

³ For example, the Nigerian Pensioners Association (NPA) through the Osun State chapter in August, 2019 announces that about 18 months' pensioners' arrears are yet to be remitted to some pensioners' who have previously received payment, while others are yet to receive any entitlement after their retirement.

Onukwu, 2017). Federal and State government have used major pension reforms as a means of advancing the effectiveness and transparency of pension scheme in Nigeria. However, in the discourse of retirement and pension management, sparse attention is paid to the interrogation of what constitutes life after retirement for pensioners in Nigeria. This gap forms the nub of this study with a close scrutiny for understanding life after retirement and the struggle for pension in Osun State.

The main contribution of this paper is the verity that available scholarship regarding pensioners' real time life experiences after retirement and pension challenges is still largely scarce. With this, the study assesses the challenges of life after retirement and the role of the Osun State government in addressing pension challenges for a more effective social security scheme. By advancing this discourse, the analysis takes the stance that an examination of the Osun State pension scheme is exclusively relevant for understanding the pension challenges of other similar predominant civil servant's states in Nigeria.

After a summarized account of pension and the challenges of life after retirement, the paper turned to explain the sparse literature on the social security responsibility of the State. The gap from this debate was applied to established a ground for pensioners' struggle, and more importantly as the article's contribution. In what follows, the paper proceeds to unpack the assumptions of the Social Contract Theory as a theoretical leaning of the study where the various presuppositions raised were justified. The different methodology and methods applied were succinctly explained with robust justifications provided for each approach employed. The paper then turned to operationalize the different themes that emerged from the transcript interview and detailed analysis was engendered to situate answers to the various issues raised in the study. The study concludes by echoing the need for the restructuring of the Osun State pension scheme for effectiveness towards ameliorating the plight of pensioners in the state.

2. Pension and the challenges of life after retirement: The Nigeria experience

The turning point in pension administration in Nigeria began with the replacement of the previously Defined Benefit (DB) practiced in the public sector, in which employees' final entitlement were calculated in accordance with the length of service as at the time of retirement with the Contributory Pension Reform Act of 2004. Subsequently, the Pension Reform Act of 2004 was repealed with the new Contributory Pension Act of 2014 with major changes in the area of contribution from 7.5 percent each from both the employee and employer to an upward review of 8 percent and 10 percent respectively and other amendments for effectiveness. However, it appears these improvements are yet to be evident on retirees' quality of life. For instance, with Nigeria, recently named the poverty capital of the world⁴, pensioners who have retired from active economic productive stage are more susceptible to experience economic adversity (Eme *et al.* 2014). In Nigeria, life after retirement usually comes with the challenges of reduced financial resources and upsurge health puzzle arising largely from the inconsistent disbursement of pensions to retired civil servants (Mudiare, 2013). Depending on the location, pensioners living in urban areas only have access to health services when it is only accessible and affordable for them (Onukwu, 2017).

The rough reality that ensues with retirement makes it difficult for retirees in Nigeria to live some comfortable post retirement years arising from different pension administration problems including late or nonpayment of pension, embezzlement of pension fund⁵, consistent and ambiguous verification exercise engendering stress and in most cases casualties of pensioners due to long and strenuous verification exercise (Olukorede, 2013). Relatedly, life after retirement has become one of the most feared phases for workers in Nigeria, especially the public sector workers (Akpochofa, 2005). The thought of the future after retirement has been found to create a constellation of psychological, emotional, well-being and economic concerns amongst workers (Animasahun and Chapman, 2017). The envisaged thoughts of the

⁴ The Global Poverty Ranking announced Nigeria as the poverty capital of the world in 2018

⁵ In 2013, the erstwhile chairman of the Presidential Task Team on Pension Reforms was accused of theft to the tune of N2billion

uncertainties ahead of retirement by workers have been linked to many of the health challenges seen among the working people (Onukwu, 2017). The range of irregularities seen with pension delay, mismanagement and poor policy invention and implementation are clear markers worsening the retirement life of pensioners in Nigeria (Okechukwu and Ugwu, 2011; Dostal, 2010).

There are several evidences to support the debilitating conditions of pensioners in Nigeria. For instance, Abdulkadir *et al.* (2016) rightly reported how the unjustified delay of pension has tended to increase the spate of hardship and death of pensioners in Nigeria. As the case of ill health and death among pensioners' increases, the desired feedback from States and Federal government are yet to alleviate the sufferings of pensioners. On many occasions, public outcry has been provoked for improved retirement life for pensioners who have served the nation with the greater part of their existence. However, following these many outcries, especially led by civil society organizations (CSO), the desired attention has not been given to the plight and yearnings of pensioners in Nigeria.

The global practice of work is anchored on the provision of financial security through pension. In fact, the global North have over the years channeled old people welfare package through the lens of pension and gratuity (Snedeker, 2017). However, in global South, specifically Nigeria, financial security for the old have repeatedly roused serious concerns for social security development (Adeniji *et al.* 2017). The inability of government to effectively manage and administer pension in Nigeria have engendered grave consequences for family stability and cohesion (Ayegba *et al.* 2013). This evidence validates the stress that accompanied pension, especially for retirees who still fund the education of their wards. Beyond the economic implication of pension defaults, there is the psychosocial and psychological dilemma for pensioners. These challenges are symbolic of the many instances of suicide among retirees who can no longer cater for their personal and immediate family needs (Aniebo, 2015). The feeling of not being able to sustain and provide for family basic necessities are signpost to psychological and mental stress evidenced amongst some pensioners in Nigeria (Adeniji *et al.* 2017). Thus, the abrupt delay in their pension stimulates a low self-worth, depression and the feeling of not being good enough to self and family causing unexplained cases of death among retirees (Ugwoke and Ogoegbunam, 2013).

3. The state and social security responsibility

The State in any economy occupies a crucial responsibility of supporting the social security needs of its citizenry largely with the control of valued resources in the society (Gusmano and Rodwin, 2010; Moraliyska, 2017; Masnita *et al.* 2019). Studies have established a nexus between social security well-being and economic development (Okoye, 2012; Abdulkadir *et al.* 2016). In this sense, economic agenda promoting the social security of the population such as pension and redistribution of incomes to the vulnerable end up with strong institutions that stimulate viable economic growth (Batchway, 2018). As with other Sub-Saharan countries, pension administration concern in Nigeria occupies a limited importance in the country's developmental agenda (Dostal, 2010). The state across the three tier of government in their capacity are limited with structural problems in guaranteeing the social security protection of Nigerian pensioners (Asuquo *et al.* 2012). In other words, the Nigerian State has thwarted the hope of pensioners who had anticipated for a revitalize pension scheme with the new pension regulation in the country. Similarly, the Nigerian state lack the development of appropriate policies and the utilization of personnel with firm knowledge on the growing social security challenges of the country (Asaf, 2011). This instance for example, is common with the top personnel at the echelon of pension administration who end up mismanaging pensioners' savings.

Beyond the State responsibility of ensuring capable hands in pension administration in Nigeria, the responsibility of ensuring the social protection of pensioners has now assumed abuse of resources sets aside for pension payment. According to Fapohunda (2013), succeeding governments in Nigeria have shown that the problem of pension is becoming so big that prompt payment has now become almost impossible. If this is the case, then the Nigeria

State can be described as not being socially responsible to its retired personnel who have contributed in several ways to the economic development of the country. With the current economic realities in Nigeria, studies have shown that many pensioners still work after retirement at old age to address some of their immediate economic wants (Tanyi *et al.* 2018; Onukwu, 2017; Odaman and Ibiezugbe, 2014). In this sense, the economic responsibility of the Nigeria State to its pensioners comes under serious questioning as retired Nigerians are now forced to cope with poor financial freedom and increase health challenges (Tanyi *et al.* 2018).

While extant literature consent to the importance of effective social security such as pension for improved life after retirement, however, they have failed to question other aspect of pension beyond the slim limit of policies and reforms to a firmer interrogation of what life looks like after retirement for pensioners, and more importantly what the struggle for pension engender for their financial dependence, psychological and medical well-being, specifically through the lens of Osun State. By bringing to fore these important discussions, a more robust understanding can be provoked about the plight and conditions of Nigerian pensioners for urgent attention and commitment.

4. Social contract: A theoretical insight

This article proceeds from the theoretical assumption of the Social Contract Theory with a need to consider the substance of social security within the discourse of individual and State agreement with regard to social contract as a principle governing the affairs of the State. On the origin of the theory, the emergence of the Social Contract Theory began with the transition from Feudalism to Capitalism, a period characterized by totalitarianism and the total right of kings (Williamson, 1977). The theory emerges to clarify the existence of government in the context that government should emerge from the decision and will of the people. In other words, this assumption is neatly predicated on the right of the citizens and their relationship with the government. Essentially, the proponents of the Social Contract Theory argued that the rights of citizens should be conceived in important light than the construction of a society itself (Locke, 2003; Shaapera, 2012). Within this realm, social contract defines our expectations and aspirations as individuals from the government. For instance, on the part of the individual, the contractual rules include the responsibility to have education, engage in available productive work and the remit of providing for one's immediate family on the one hand. On the other, for the employer, the rules capture the necessity to pay wage, provision of a conducive working atmosphere and the ultimate responsibility of prompt payment of pension after employees' retirement from service, while the government as a party to the social contract is mandated to provide a working institutions where these obligations and rules will be well managed for the interest of the citizens (Johnson and Williamson, 2006; Rogers and Sorell, 2003).

The government plays an important role in the contract of ensuring the existential certainties of its citizens (Paz-Fuch, 2011). It is the extent at which these responsibilities are well attained, that it can be said that there is in place a working social contract between the government and its citizens. By accepting the social contract, the citizens agree to abide by the rules set by the State which they have identified with to govern them. On the other hand, the inability of the government to meet up with these contractual rules is often explained in terms of failed economy and leadership structure. This brings us to the conceptualization of social contract as the integration of political agreement with economic and social programs tailored towards the well-being of citizens who have relegated the responsibility of ensuring their social well-being to the government. In Nigeria, there is an obvious drastic changing economic reality in both the public and private organizations where the social contract of individuals' social security is being shifted off balance due to the on-going economic transformation and changing nature of work. As a result, the Nigerian workers are increasingly becoming insecure, and the spate of inequality in wages and wealth are increasing unprecedentedly (Tanyi *et al.* 2018). For instance, with the Nigerian situation, the challenges connected to poor pension administration, especially in the public sector establishments are indicative of the lapses found with the Nigerian states in terms of fulfilling its part of the social contract to the elderly citizens who have contributed to the economy growth of the country while in service (Abanyam, 2013).

Importantly, another fundamental phase where the government has failed in its social contract obligation is the inability to engender an enabling atmosphere for the creation of wealth within the broad spectrum of the society. Therefore, in the context of this study, the social contract discourse depicts the services rendered by workers during their services in expectation for the government fulfillment of its own part of the contract through prompt and consistent pension remission. With instance of several social security reforms measures geared towards ameliorating the challenges inherent in pension administration in Nigeria, the inability of government to comply with its own side of the contractual agreement forms the bulk of puzzles hindering effective pension administration in the country. Therefore, it is within this context that this paper argues that compliance to social contract forms a crucial path to solving the constellation of pension issues in Nigeria.

5. Methodology

The exploratory research design was employed in this study as a basis to advance the limit of knowledge on pension administration literature in Nigeria. The qualitative research method was utilized to understand the major assumptions raised in this study. A combination of the snowball and convenient sampling recruitment strategies was employed to recruit pensioners from selected local government in Osun State. Osun State is one of Nigeria's thirty-six states and one of the six south-west states by geopolitical zones founded in 1991. The state is centrally located and circumscribed to the North by Kwara state, the East partly by Ekiti state, to the South by Ogun and West by Oyo state. The assumption of the snowball recruitment strategy was applied to ensure that only pensioners on the contributory pension's scheme retired from active service commencing from the contributory pension scheme of 2004 were recruited for this study. This was achieved through initial referral and subsequently referrals were made to identify others in this category for interview. On the use of the convenient recruitment strategy, it was further ensured that only pensioners who are convenient with the nature, structure and timing of the interview were recruited. The essence of convenience is to at least guarantee and uninterrupted interview procedures (Saunders *et al.* 2009). A total of 28 pensioners were interviewed from 3 local governments of the state⁶. This sample size follows the tradition of the qualitative research method where a large sample size is not required for generalization, but a small representative sample capable of providing deep exploration of the research problem. In other words, a sample size of not more than 30 have been argued as appropriate for a qualitative study (Guest *et al.* 2006). The justification for selecting pensioners from 3 local governments was to provoke an in-depth explanation to the enquiry under investigation from a wide spectrum of perspectives (Sekaran and Bougie, 2016).

The different categories of pensioners interviewed include those who are yet to receive their bond certificates for onward pension processing, those who have been receiving inconsistent pensions and those who have not been paid any form of benefits since their retirement from service. The population of pensioners cut across different ministries of the Osun State civil service⁷. The study indorses the semi-structure interview type in eliciting qualitative data to understand life after retirement and the struggle for pensions in Osun State, Nigeria and this was justified to allow for the uncovering of supplementary responses. The first section of the interview captures respondent's demographics, while the second phase addresses questions on the objectives of the study. An interview guide was employed to ensure uniformity in the phrases of questions probed from all respondents (Nieuwenhuis, 2011). The data collection exercise begins with a brief introduction of the goal of the study to each pensioner and all interviews were audio-recorded. The NVivo (v.12) qualitative software was employed to identify themes from the interview transcripts, specifically as they speak to the research objectives. Thereafter, the themes were reduced and only themes relating to the research objectives were utilized. Second, the reduced themes were succinctly summarized and displayed as they

⁶ The local governments sampled in no particular order include Ede South, Ejigbo and Osogbo.

⁷ Ministries of Education, Justice, Works and Transportation, Health and Lands, Planning and Urban Development.

address the research objectives. Lastly, the content analysis was employed to infer major implications from the various themes in terms of provoking critical analysis of pensioner's life after retirement and the struggle for pensions.

6. Analyses and results

Table 1 shows that 68 percent of the respondents were represented by male pensioners with 32 percent females. The composition of respondents' years of retirement show that 54 percent retired between 2009 -2012, 32 percent between 2013-2016 and only 14 percent between 2017-2019 explaining that a large number of the pensioners left service between 7-10 years as at the time this study was conducted. On ministry of domicile, 21 percent represent the ministries of Education and Justice respectively with 19 percent from the Ministry of Works and Transportation. Others are Ministry of Health represented by 14 percent and 25 percent from the Ministry of Lands, Planning and Urban Development. The work station of respondents reveals that majority are from Osogbo Local Government (State Capital) with a representation of 39 percent, 32 percent and 29 percent were from Ede South and Ejigbo Local Governments respectively. From an active labor force of 70 million, only 8.63 million Nigerians were contributing to the pension scheme, especially the public sector employees (National Pension Commission, 2019). However, the commission inability to give precise number of pensioners who are on active entitlement forms part of the many inconsistency and corruption that has engulfed the Nigerian pension system. Although, several justifications have been brought forward such as the frequent and unaccounted deaths rate among pensioners representing one of the major setbacks to arrive at a precise number at any year period, yet for many commentators this justification signposts a departure from international best practices (Abanyam, 2013; Abdulkadir *et al.* 2016).

Table 1. Socio-demographic profile of respondents

Variable Percentage	Number	Frequency
Sex		68
Male	19	32
Female	9	
Total	28	100
Years of retirement		
2009-2012	15	54
2013-2016	9	35
2017-2019	4	14
Total	28	100
Ministry of retirement		
Ministry of Education	6	21
Ministry of Justice	6	21
Ministry of Works and Transportation	5	19
Ministry of Health	4	14
Ministry of Lands, Planning and Urban Development	7	25
Total	28	100
Local government	9	32
Ede South Local Government	8	29
Ejibo Government	11	39
Osogbo Government	28	100
Total		

6.1. Perception of pension and retirement conundrum

The majority of respondents interviewed explicitly narrate their conditions of life since retirement from active service. The general perception describes the management of pension as the

extension of hardship on those who have lived and worked for the government with a substantial number of their life. For instance, several live after retirement challenges, especially in the areas of welfare and wellbeing were uncovered including pensioner's inability to guarantee basic needs such as the provision of food for themselves and their immediate families, medical care leading to the untimely death of many. The experiences also extend to the need for several hours on queue during verification exercise, the chunk of which never exudes any productive outcome. Crucially, the experience reported by majority of the respondents explains the inhumane treatment and the neglect of government social contract responsibility of ensuring the social security of retirees. In addition, it was also confirmed that the recent contributory pension scheme legislated by the Federal government has engendered more plight for pensioners, where for instance the bond certificate required for entitlement claim are not readily available. These conditions summarize the experiences of pensioners after retirement. A 65 years' pensioner from Ede South Local Government recounts his ordeal as follows:

The money that was supposed to be released to us, they have refused to release, and a lot of pensioners have died because of the inability to afford their medical bills. Others have been held down by sickness such that they could not visit the hospital for proper care. And some too, they could not afford the money to take care of their families. Some people are living on drugs just like when you take food, and the inability to buy drugs for survival have resulted in so many people losing their lives. In a nutshell, many have passed away due to the non-remittance and instability of pension in this State.

A 67-year-old from the Ministry of education specifically explains how his inability to receive pension has affected not just himself but other dependents, especially his unemployed graduates' children and other dependents who depend on him for survival:

Since 2014, I am yet to receive a dime. I have children who are not old enough to cater for themselves. I also have graduates who could not find employment. Other pensioners like me have aged parents who depend on us. In some case, we have pensioners whose wives are also pensioners. With all of these things, you can now understand the difficult times pensioners are in Osun State as a result of government refusal to pay us our entitlement.

Another respondent, a 64 years' pensioner from the Ministry of Health in Osogbo Local Government adds to available evidences of the inability of pensioners to maintain a good personal welfare and general well-being leading some to suicide as a result of government infidelity to see to the needs of retirees who have served the State in their various capacity:

I depend solely on my wife and children, not even a dime has been paid since I got retired in 2015. The situation has been like reducing me to nothing. Imagine a person that sustains a family and now having to fall back on those he is supposed to carter for. Can you see that the situation is pathetic? The failure of government to pay our pension is obviously affecting all these obligations and we are not in a better place in terms of our survival and other needs. In fact, some of us have committed suicide due to the inability to take care of themselves and families.

Pension management in Nigeria is characterized with stringent measures, especially in the area of verification exercise. The majority of the respondents express the level of stress that accompanied pension verification exercise. Although, it was agreed that there are many "ghost pensioners" in the system that the verification exercise could identify, yet the entire verification procedure has engendered many conundrums for pensioners. For instance, majority of the respondents talked about the unending verification exercise with grave health consequences on pensioners such as stroke, high-blood pressure and many having to lose their lives. However, the argument that ensues from this analysis is how will Nigeria embrace the global trend of verification without having to subject pensioners to strenuous exercise? The answer to this question cannot be distanced from the many irregularities, corruption and incompetency that

characterize the pension structure in Nigeria. One of the pensioners, a 69 years old male retiree from the ministry of Works and Transportation recounted his experience:

For someone like me, I have collapsed severally on the queue, and I have also seen people collapsed while queuing for verification. Many were rushed to the hospital and they never live to tell their experiences. Many because of their old age have developed strokes and other ailment as a result of this. Many things are completely wrong with asking people in their 60's and 70's to come and queue up for verification. I am thinking this act is deliberate so people can give up thereby giving room for pilfering as it is known with them.

The majority of the respondents also shared their perception on the haphazard payment system. In an instance when pensions are being paid at all, they argued that there are no justifications for anyone to be paid half pension by the government, especially with this on-going economic recession that has plunged the country into economic hardship with increasing cost of commodities. The argument, therefore, is founded on the possible sustenance of a retiree who initially finds it difficult to survival on the legislated pension benefit not to talk of having this shared into two by the State. According to respondents, the practice of half payment is done once in a blue moon after a protest or press briefing, then a return to the status-quo of no payment and hardship. These narratives clearly puncture the arguments raised by many commentaries that the Nigerian pension system is driven and managed by corrupt politicians whose level of embezzlement has brought indescribable hardship on those who have worked for the country in diverse facet. A 66-year-old woman shared her thoughts:

My view is that we are being treated inhumanely. Never in the history of Osun State has any pensioner got half pension. This is highly embarrassing and very discouraging. So how does one even survival on half pension in this era? For instance, by the time you retire, your salary becomes half of your previous salary and now this half is now also reduced to 50%. This is a difficult thing to bear for people with responsibilities I must tell you. It is nothing more than the doings of our greedy politicians. They just want everything to themselves and even willing to steal the investment of others.

The submission revealed by majority of the respondents reflects a disturbing situation with respect to the management and administration of pension in Osun State. For instance, evidences show many conundrums of life after retirement for many pensioners. The survival means for many of these elderly citizens have been truncated by government inability to leave up to its expectations of pension remittance. While it is acknowledged that pension is arranged to mitigate the effects that comes with retirement, the case of Osun State explicates that there are several problems that comes with retirement. On the one hand, the array of difficulty that comes with unpaid and inconsistent pension ranging from sickness, poverty and in some instances death cannot be overemphasized and the condition of authentication these elderly citizens are made to go through calls for worry on the other hand.

6.2. Understanding the roles of government in pension management

The responsibility of government in the management of pension is well noticed globally. In the Global North for instance, pension systems are managed in such a way that the welfare of the elderly are religiously prioritized. Drawing from the global South, Nigeria in specific, it is not still clear why the Nigerian state has failed perpetually in her responsibility of effective management of pension scheme, even with evidence of imitation from the Chilean Pension system that gave birth to the contributory pension scheme in Nigeria. Majority of the respondents' express concerns on how the responsibility of the Osun Sate government in seeing to the welfare of pensioners has been engrossed with propaganda to score political points. Other opinions were centered on the diversion of pensioners' entitlement for political campaigns and electioneering in the State. In addition, it was stated by some of the respondents that pension management and administration was more effective in military government than in this epoch of democracy,

especially the huge expenses that comes with democracy has given room for political exploitation and embezzlement such that pension fund are now being used for this purpose. A 69-year-old retired teacher from Ejigbo Local Government explains:

I have to be honest with you, the government is doing nothing. They have not been any sincere and practical steps towards addressing the plight of pensioners by the State government. The situation is rather becoming worst for us here in Osun State. They have only been employing propaganda as a tactics to distract people without putting concrete measures in place. For instance, where the government is supposed to release say 4billion Naira, they end up releasing 300 million Naira and support this with propaganda. How does one then identify with this kind of responsibility from the government?

Another respondent, a 68-year-old pensioner from Ede South Local Government lend his voice to the insincerity and propaganda of government with respect to the welfare of pensioners in the State:

I do think I can say anything positive about the role of the Osun State government. If at all, since the ends justify the means, then I will say nothing practical has been done. All I am aware is the heights of the propaganda in pretense as if they are working tirelessly to ensure people are paid their entitlement, but the intended beneficiary of this benefits are not feeling it. So we are not feeling whatever efforts the government is making. All is to score political point and divert pension fund for electioneering, while they leave pensioners to go through untold experience.

For many of the respondents, the snag of corruption that characterizes public institutions in Nigeria is one of the major factors hindering effective social security responsibility on the part of government. Taking a leap from this evidence, it was reported that the case of Osun State, amongst other States is not new to the media space as several bailout funds have been diverted by government functionaries for electioneering in the state. This evidence was shared by a retired Headmistress from Osogbo Local Government:

Globally, government is responsible for the welfare of her retirees, but our government would rather put our entitlement in their pockets. There have been two instances of bailout funds in this state by the last and present administration to offset pension arrears, but as I speak to you, only 4 months' arrears were paid, and the rest were used for their personal biddings. So what kind of government is this? You now see clearly that this democracy we are practicing is too expensive. I mean expensive at the expense of the Nigerian citizens.

6.3. Measures for pension administration effectiveness

Pension administration in Nigeria has undergone several changes with the intention of aligning its provisions with international best practices. However, despite these measures, Nigerian pensioners still experience a number of disappointments with regard to the procedures, delay and non-remittance of pension. Anchored on the need to proffer measures that could improve pension administration going-forward in Osun State, majority of the respondents' express concerns with the need for states government to periodically set aside funds from the Federal allocation and other internal generated revenue (IGR) for the payment of pension. Others explain the necessity to earmark separate budget for pension management. As noted, the allocation of separate budget has become a global conventional practice for effective pension administration. Thus, the position of this study is the need for the Nigerian State to take a clue from this measure for effectiveness. Consequently, respondents explain that the lack of transparency in the activities of the Pension Fund Administrator (PFA)⁸ for not reporting the

⁸ The PFA is one of the pension regulatory agencies in Nigeria saddled with the investment and management of pension fund and assets, and payment of retirement benefits as deem fit.

failure of the Osun State government to deposit its counterpart fund of the contributory pension to the Pension Commission (PENCOM)⁹ is an important setback for pension administration effectiveness. A 68-year-old gave her views on ways for improving pension management in Osun State:

In my opinion, I think the government should start setting aside some percentage from the internal generated revenue and federal allocation. It is important for them to always set aside some fund for salaries and pensions. This will go a long way to reduce our sufferings by ensuring pensions are paid as at when due. This is the only way I understand a government should be run.

In addition to the submission on separate budget for the funding of pension in the state, another respondent, a 68-old retiree from the Ministry of Justice gave a contradictory remark on the failure of government to release pension fund from an already existing pension budgets:

There has been a separate budget for pension all along but the government in their usual way has refused to release this fund. We have only been seeing it on paper without doing the needful. So if the government is sincere about taking care of pensioners, the right thing to do is to release those funds budgeted for pensioners, either on monthly or quarterly basis so as to meet up with their own obligations.

Other measure explained by respondents includes the need for the abolishment of the half pension being remitted to pensioners in the State. Respondents averred that one of the measures to improve the pension administration in Osun State, and the country at large, is the need for full pension remittance. It was reported that the tradition of half remission has not yielded any succor to pensioners, especially those with children in higher institution of learning. Therefore, this study argues that the sincerity of the Osun State government towards the well-being of pensioners can only be averred with the consistent and complete pension remittance. A 66-year-old man from Ede South narrates this important measure below:

The first measure should be that the monthly payment should be regular. Second, the half pension being remitted to us should stop. The tuition fee of most of our children is incredibly high and how do we pay these fees with half pension even when the full pension is not enough for feeding? So we are pleading as a measure that the government should look into reducing these fees so we pensioners can train our wards in higher institutions of learning.

7. Discussions and conclusions

The focus of this study has been to re-imagine life after retirement and struggle for pension in Osun State. The study seeks to dissect the discourse of pension and retirement beyond the popular themes of policies and reforms in Nigeria to a more pragmatic understanding of the challenges that comes with retirement, specifically with the case of Osun State. As this paper demonstrated, a number of life after retirement challenges were uncovered with regard to the non-payment of pension including pensioners' inability to afford medical bills resulting into deaths, difficulty in providing for the families and strenuous verification exercise. Others important findings exude a disconnect between government responsibilities in the management and administration of pensions and pensioners well-being in the state. It was demonstrated that these responsibilities have been greatly engrossed with propaganda aimed towards the realization of political scores at the detriment of pensioners' savings and well-being. This argument supports the mismanagement of several bailout funds by the Federal Government of Nigeria committed for the payment of salaries and pensions arrears in the State. On the question of advancing pension management effectiveness, findings reveal the need for government commitment for a separate pension budget such that would promote consistent pension remission and other puzzles identified with pension management in the State.

⁹The PFA regulates and supervise all pension related matters in Nigeria.

With the instance of Osun State, it can be concluded that other states with pension payment conundrums in Nigeria can take a leap from this case to improve and realign their pension management scheme going forward. Expanding this empirical realm therefore, could allow for a richer discourse of pension management in Nigeria. Importantly, the discourse of pension management in Nigeria must therefore integrate and reflect more deeply on workable approaches to addressing pension challenges. The insinuation is the call for a sophisticated pension management approach in line with international best practices in such a way that will take cognizance of the plight and yearnings of pensioners. Overall, the study recommends the constitution of a separate pension budget different from other government budget as a means to effective pension scheme in Osun State. The Osun State government must exude some level of compassion towards the well-being of pensioners by separating politicking from the well-being of people who have been sacrificial to the state through their many years of engagement as workers. Lastly, the study recommends a more responsive effort on the part of the Pension Fund Administrators (PFA) to constantly publish pension errs for a more committed pension management scheme in the State. The policy implication will be a hassle-free pension management in the state, where entitlement and gratuity will not only be remitted as at when due for ameliorating the challenges of pensioners, but a marker of an effective pension management in tandem with international best practices and the International Labor Organization recommendation of effective social security measures for members ratified of its conventions.

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