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## Exploring the socio-economic challenges and wellbeing in the post-retirement life of older people in southeast zone of Nigeria

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### ABSTRACT

The study examined the socio-economic challenges and wellbeing in the post-retirement life of senior citizens in the southeast zone of Nigeria. The study was purely qualitative and utilized the Focus Group Discussion (FGD) in collection of data from 64 participants (60 years and above) who were purposively chosen from four council areas of Ebonyi and Enugu state, southeast, Nigeria. The ecological system theory formed the theoretical linkage. Participants' view revealed that life after retirement in Nigeria has become shrouded with suffering, financial hardship and poverty as none of the participants do not have arrears of unpaid pension entitlement to claim. It was revealed that as a result of the meager nature of pension and delays in payment, retirees find it difficult to cope with their socio-economic obligations which ultimately affect their wellbeing. Participants attributed the situation to government's insensitivity on wellbeing of older persons and the increasing rate of corruption among the ruling class. The study therefore recommended among others, the need for a policy reform in Nigerian pension industry that will enable social workers and other human service professionals/ stakeholders in both public and private sectors to ensure that life after retirement blossoms out instead of being seen as a death trench.

**KEY TERMS:** challenges, Nigeria, post retirement, retirement, senior citizen, socio-economic, wellbeing.

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## INTRODUCTION

Recently, in many parts of Sub-Saharan Africa including Nigeria, life after retirement seems to have become shrouded with dreadful stories of poverty and economic hardship among the senior citizens resulting from non-payment of pension, gratuity and other entitlements by their various governments. Olabiyi (2021) noted that many retirees in Nigeria and some other African countries no longer live up to 10-20 years after their exit from service which is attributable to their inability to access their pension entitlements to sustain their livelihood and other social demands. In other words, a great number of older people who had rendered their services meritoriously to their states/ nations and having exhausted their intellectual values/ strengths seem to end up despairing due to the precarious socio-economic conditions upon their retirement. This formed the purpose of this study geared towards exploring the socio-economic challenges and wellbeing in the post-retirement life of older persons in southeast zone of Nigeria. The background provides a critique of literature both from within and outside Nigeria, followed by the theoretical framework, methodology and results of the study/conclusion.

## BACKGROUND

Retiring from active service is a real-life changing phase or transition where the individual is now left to be on his/her own enjoying the dividends of services rendered to his or her state or nation with enough funds through regular pension payment and gratuity. Pension as an aspect of social security program of most states is designed to provide means of sustainability for the retirees. Its primary objective is to provide an income after retirement to enable the retiree to retain the standard of life enjoyed while in employment (Atom, 2006).

Prior to the European colonialism in Africa, the extended family system (relatives, friends and off springs) had been socially supportive to the wellbeing of older people, and which was responsible for the large family size during the period (Kennedy, 2016). It was believed that the more children one has, the more secured he or she tend to be in old age (Yakubu, 2019). However, in the late 19<sup>th</sup> century, Otton Von Bismark; the former German Chancellor initiated a pension plan for workers in the formal sector globally and which did not immediately favour the African states and other developing countries where many people rely more on informal arrangements and their resources (Thovoethin & Ewalefoh, 2018). Many countries in Africa were however strongly influenced by the nature of colonial heritage and which accounted for differences in the pension system introduced in Anglophone Africa and that of Francophone Africa (Yakubu, 2019). The African Union (AU) on 'Human and People's Rights' also approved the need for pension as one of the policies to ensure that older persons who retire from their employment are provided with adequate income and which also formed part of the social protection mechanism (AU, 2016). In other words, pension payment was instituted to ensure that no retiree remain below the poverty line. In Nigeria, the development of pension system could be traced back to the British colonial Administration with the pension ordinance of 1951 with retroactive effect from 1946 and which later became the 1979 Pension Decree 102 and 103 and amended under the pension Act of 1990 and 1991 respectively (Balogun, 2006, Ahmadu, 2021).

However, the situation of older persons in most parts of the world in the contemporary period seems to be very dire and which makes one to see it as a conspiracy on the part of people piloting the affairs of government at both state and national levels targeted at punishing retirees by withholding their entitlements. Erber (2005) noted that between 1992 and 1999, the poverty rate among the American senior citizens was slightly more than double the poverty rate of the other segment of the population. Since poverty remains a major challenge in most societies across the globe, majority of the older persons who have retired from the economic productive phase could not be socially or economically secured (Oladeji, 2011). Animasahun and Chaoman (2017) also noted that most older persons after their retirement from formal employment become vulnerable to economic hardship following their dwindling financial resources and geometric rise in medical expenses. It is therefore likely that during the working lives of these retirees, they had too little income to save, thus they find themselves liable to poverty during retirement. According to Singh (2006), retirees who earns high income are more likely to maintain a good standard of living during retirement, because these resources help for better quality food and create opportunities to attend to other demands. In a study carried out in the United States to examine the role of income in tackling socio-economic challenges and wellbeing during retirement, Panis (2004) reported that income from pension increases retirement wellbeing and reduce the number of depressive symptoms.

In Nigeria, the situation is not different from what is obtainable in other countries. According to Afolabi (2022), many retirees in Nigeria are experiencing abject poverty, receiving only N4,000- N10,000 (\$5-\$13) monthly that are unpaid or partly paid thereby making it difficult for senior citizens to sustain their livelihood. The author noted that in most cases, the children who are expected to take care of the retirees are unemployed and on the contrary still rely on the ageing parents who are no longer working for their upkeep. Essy (2002) posited that older people and retirees are particularly disadvantaged due to lack of income for their everyday social and economic needs. This implies that the cessation of work resulting from retirement may lead to financial insecurity and low standard of living. Many retirees in Nigeria have died out of shock, heart attack and stress on regular calls for audit/physical verification of pensioners and other socio-economic hardship subjected to retirees just to be

eligible to access their pension (Nwoji, 2023). Odaman and Ibiezugbe (2014) in one of their studies conducted in Edo Central, South-south, Nigeria revealed that the abrupt decline in the income of retirees has made it difficult for many of them to utilize the health care services in their vicinity as they were unable to afford the increasing cost. Thus, retirees with higher income or at least adequate finances are likely to report being more satisfied with life in retirement (Taylor & Doverspike, 2003, Animasahun & Chaoman, 2017, Thovoethin & Ewalefoh, 2018).

Obi (2005) revealed in a study of 500 respondents from five selected states in Nigeria that a greater percentage of pensioners claimed that their pension entitlements were small and insufficient to purchase basic needs and maintain good standards of living. In other words, for the living standards or wellbeing of retirees to be enhanced, pension payment must forestall consequent loss of purchasing power in an inflationary economy like Nigeria (Okoye, 2003). Eboiyehi (2006) in another study conducted in Ibadan with 32 retirees drawn from three local government councils in the metropolis reported that pensioners in Nigeria experience socio-economic challenges due to irregular payment of their pension and gratuities. Kamorudeen (2009) also reported that as at December 2005 in Nigeria, the National Pension Commission, recorded the pension debts of the federal government at N2.5 trillion with the retirees of federal ministries and parastatals recording N2.00 trillion and accumulated pension for military, police and paramilitary recording N56 billion. The result of the investigation showed that the inability to pay these retirees had resulted to the death of over 10,000 pensioners within the period.

In aligning with the foregoing views, Maestas (2022) states that in most African countries, more than 50% of retirees who retired at a very early age have chosen to reverse their retirement decisions and pick a fresh job since pension payment is no longer reliable. There is a clear insensitivity of the ruling class on the plight of the senior citizens even under the closed economic space. For instance, Afolabi (2022) reported that as of 2022, Delta state and Imo states in Nigeria still owe their retirees about 99 and 72 months respectively, Abia state had 38 months of unpaid pension and 20 years of gratuity that were still unpaid while workers who retired with Kogi state government in the year 2000 are still collecting N10,000 as pension as at 2022. In 2004, the federal government introduced the contributory pension scheme for better efficiency because of lapses in the Defined Benefit Scheme (DBS), yet no desired results have been recorded. Many states are yet to key in while those who retired with federal establishments still complain of amputation and delays in payment of their entitlements.

During this hopelessness that had enveloped the wellbeing of majority of Nigerian senior citizens, many of the serving governors including those that cannot pay the pensioners still doled out N50- N100 million for purchase of party's senatorial and governorship tickets for the 2023 general election (Afolabi, 2022). This study attempts to explore the socio-economic challenges and wellbeing of Nigerian senior citizens using Ebonyi and Enugu state as point of reference. Prior studies dwelt more on the pension models and other wellbeing indices with none situated in the study area. (Essy, 2004, Balogun, 2006, Eboiyehi, 2006.). Results of the study will help in filling this epistemological gap.

## **THEORETICAL FRAMEWORK**

The study adopted the Nyanguru theory of ageing which was derived from the African Ubuntu perspective as its theoretical framework. The theory was considered suitable for exploring the socio-economic challenges and wellbeing of older people (retirees) resident in Enugu and Ebonyi State, south-east, Nigeria. The theory which was propounded by A.C Nyanguru of the University of Lesotho in early 90s suggests that addressing the socio-economic challenges of older people should be the ultimate responsibilities of the family and the community. According to Nyanguru (2005), access to meaningful social welfare interventions for older people in Africa has made life meaningless because of the institutional care system borrowed from European countries. In other words, the theorist was of the view that welfare legislations for older adults should align with the Africa social environment and the family structures being the basis of national planning. In addition, the theory suggests that the issue of retirement period or age in employment should be abrogated to allow older adult to stay in their job as long as they could, to help them take care of their basic needs from the earnings. The philosophy of this theory is in line with the position of the African Union (AU) to promote universal human rights and basic economic opportunities for older adults (AU, 2014).

## **METHODOLOGY**

The study which was conducted between the months of March and July 2022 was qualitative with primary data collected through explorative Focus Group Discussion (FGD). In other words, FGDs were held in four local government councils purposively chosen from the two states (Ebonyi and Enugu) in the southeast zone of Nigeria (i.e. two local government councils per state). These local government councils were Udenu and Enugu south (for Enugu state) and, Abakaliki and Ishielu (for Ebonyi state). Eight (8) FGDs were held with sixty-four (64) participants (males and females) of 60 years and above who retired from both state, federal and private establishments and resident in the urban, semi-urban and rural areas of the states. Each group which consisted of 7- 9 participants were selected based on their willingness to participate with gender similarity taken into

consideration. The research team developed a discussion guide which started with the broad central issues of Nigerian pension system and post-retirement life, and further transformed into several questions related to the nature of socio-economic challenges experienced since retirement. The discussion was led and moderated by the first author assisted by the second author and a note taker who was a postgraduate student of social sciences. The third author was also present during the discussion to supervise and ensure that the process was conducted seamlessly.

The socio-demographic profile of participants such as age, gender, marital status, educational qualification, religious affiliation, year/period retired from service, pension scheme affiliated to, pension entitlement per months and others were collected at the beginning of the discussion. The discussion was conducted in English and Igbo language and held in each of the local government's office of the Sub-Treasury with each session lasting for ninety minutes. Participants' consent was also obtained using the consent form which was made available to participants before participating in the study. Equally, the time slated for each session was jointly agreed by the participants and the research team. All information was tape recorded and transcribed verbatim in English. Data collected were analyzed using thematic content analysis. The essence of using the FGD was to elicit a vivid picture of participants' experiences on the topic of the study.

One of the common challenges in the study of older adults in Nigeria especially in the South-east zone, although not experienced in the present study is the display of apathy to participate when requested to do so. In a study conducted by the researcher to examine the participation of older adults in community development programs and projects in Enugu state, it was revealed that many Nigerian older persons see themselves as a 'threatened race' because of their diminishing physical functioning and financial resources (Abonyi et al, 2019). Under the circumstances, many of these older adults see the request to participate in some studies as an opportunity to be rescued from their deteriorating financial situation and enhance their overall wellbeing. The researcher considered this as a limitation and in all his previous works tried to prioritize the need to inform participants on the significance and purpose of the study which is purely academic prior to administration of instrument to wade off the expectation of any form of financial gratification. The researcher also in both his previous and present studies tried to avoid leading participants to yield to any form of preconceived notion or coerce them to provide responses.

## RESULTS

### Socio-demographic characteristics of participants

Participants for the study were retirees (male and female) of both state, federal and private establishments who have attained the ages of 60 years and above, and resident in the four council areas of Enugu and Ebonyi state at the period of the study. These council areas are Enugu south and Udenu for Enugu state, Abakaliki and Ishielu for Ebonyi state. Out of the 64 participants 38 were males while 26 were females. The major reason for this disparity could be traced to the fact that many women in Africa including Nigeria are more concerned about caring for their families and do not strive for employment in both public and private sectors. More than half (35) of the total sample were within the ages of 60-65 years while only 6 participants were within the ages of 72 years and above. This may be linked to the increasing mortality of retirees which may have resulted from economic hardship or poverty as various governments do not show any concern on the plight of these seniors. Similarly, 49 participants were married leaving 15 who were widowed with none indicated to be single. On the educational level of participants, 28 out of the total sample were holders of first degree or its equivalent, 19 had secondary education certificate while 7 possess the primary school leaving certificate, none indicated as illiterate or not having any formal education. This implies that all participants were literate, and this may have given them the opportunity for the employment. The entire participants belong to the Christian religious faith. This was not strange since Christianity is the most popular religion in the entire southeast, Nigeria. Participants' pension income/entitlements per month also reveals that more of the participants (31) earns between N61,000- N80,000 while 18 and 11 participants respectively earn between N41,000- N60,000 and N21,000- N40,000 leaving the remaining 5 participants with the monthly pension income of N81,000 and above. On the nature of pension system affiliated to, a greater number of participants (46) were of the Defined Benefit Scheme while the remaining participants (18) were of the Contributory Pension System. The results show that many states in the South-east, Nigeria are yet to introduce the Contributory Pension system (Nigeria's new pension scheme) to their workers. Similarly, on the institution or organization where the participant retired from, more than two-third (41) of the total sample retired from state services, 14 retired from federal institutions while 9 retired from private organizations. Finally, a greater proportion of participants (33) were found to have retired in the last 6-10 years followed by those that retired within the last 1-5 years.

### Participants' view on the nature of the pension system affiliated to:

Participants' opinion was sought on the nature of pension system affiliated to or enrolled in during the period of their service. It appears that the level of socio-economic challenges and wellbeing of the seniors were never the same among those who retired and are still receiving pension under the Defined Benefit scheme and those of the contributory pension system In Nkalagu, Ishielu council area, (P.3), a retiree under the Defined Benefit scheme had this to say:

*My pension is very meager and does not come when I need it; if I had relied on it, I would have died long ago; I just regard it as a mere allowance and that is why I am struggling.*

Similarly, another male participant (P.7) in Obollo-Afor, Udenu council area stated, "my pension is very low, I was not paid my initial pension for seven years; my situation is miserable".

On the contrary, P.4, a female participant of the Contributory Scheme in Abakaliki expressed thus:

*I thank God for making me to be one of the senior citizens in Nigeria today; I am happy because I reached the highest echelon in the civil service before retirement, I also thank the federal government for bringing the contributory pension system. However, it has not been easy. To assess your pension after retirement, you need prayers because the pension fund administrators will change their language. Even before you are paid, you may have contracted more debts, increasing our level of poverty. This is quite unfortunate'.*

In Awknanaw, Enugu south council area, P.2, commented on the meagre nature and irregularities that characterizes Nigerian pension system especially as it affects those of them affiliated to the Defined Pension scheme in this way:

*My situation is not something to write home about. As at the time I was retiring from service, I was being owed seven months arrears of pension. In fact, Nigerian pension system need a total overhaul to save the lives of the senior citizens.*

There were repeated indications on the poor management of the pension system which seems to have affected the wellbeing of retirees. A male participant (P.4) in Ntezi, Ishielu council revealed thus:

*My pension is not good enough because I don't earn it as at when due; I suggest that pension system should be seriously reviewed. The rate of inflation in Nigeria is very high to the extent that what many of us collect as pension does not take you to anywhere. The government should do something as a matter of urgency to change the narrative. The truth is that the system is not working.*

These responses attest to the low priority placed on pension entitlements of the senior citizens by the government and other stakeholders in pension industry. A female participant (P.9) in Ezillo, Ishielu council area who upheld similar opinion stated thus:

*My pension is very meager and does not come when I need it; if I had relied on it, I would have died long ago; I just regard it as a mere allowance and that is why I am struggling'. I was not paid my initial pension for seven years and this really made my situation miserable and poverty everywhere in my life. This is unfair.*

Corruption appears to have become one of the major issues that has dealt with and currently dealing with Nigerian pension system since the onset of democratic government in 1999 according to participants' view. One of the participants (P.3) in Obollo-Eke, Udenu council area shared his experiences, and this is what he had to say:

*It is catastrophic and no longer attract celebration as one is retiring from service in Nigeria now. There is high level of corruption and insensitivity among staff working in pension unit of our public service. You must drop money as gratification for the officers to attend to you and process your entitlements otherwise there will be no movement of your files not minding that the whole world is now into ICT. This is sad and a deviation from the founding fathers of pension system in this country. I knew what I went through when I was processing my entitlements which I cannot disclose here. We need to change our ways. One issue that is most annoying is that the entitlement is never reviewed or increased. If you are receiving N1000, you keep on receiving the same amount until you die, forgetting the changes in the economy.*

In a related development, a male participant (P.1) who retired under the contributory pension scheme in Kpirikpiri, Abakaliki council area commented thus:

*Once the initial lumpsum is paid, whatever remains is distributed over many years through the rest of your life, no matter the changes in the economy. There are many deductions which you may not be allowed to ask questions. You just accept and go with whatever you see in your Bank alert. This does not auger well for us. I have rather chosen to rely on God because what I collect as pension has already been swallowed by the economic downturn.*

A participant (P.5) in Umuezeokeoha, Ishielu council area also stated thus:

*My pension is very meager. I have no apology to tell you that I am regretting wasting my years in the civil service. The Nigeria government has become a scam. May God help us. I pray that none of my children will make such a mistake. I just wasted my youthful years for nothing.*

The implications of the participants' view reveals that the nature of the Nigerian pension system has made the post-retirement life of older people to become excruciating and unpleasant.

### **Participants view on the socio-economic challenges after retiring from service.**

In pursuance of the major objective of the study, participants' view was sought to know how difficult it has been for them to meet up with their daily/ monthly financial expenses especially as it relates to their family responsibilities, housing/suitable accommodation, social activities/community projects and other social obligations. All the participants agreed that their financial entitlements from pension was grossly insufficient.

### **Family responsibilities and housing**

Traditionally, the older adults play a central role in the family structure especially in the upkeep and providing financial assistance to the children and other family members. However, the growing inflationary trend, corruption and mismanagement of pension system in Nigeria has resulted to pensioners collecting meagre sum as pension entitlements coupled with irregularities and delay in payment. In some cases, retirees are owed many months arrears of their pension making it extremely difficult to cope with discharging their family responsibilities and pay for their apartments or have their own building. This situation was not limited to retirees of old pension system (Defined Benefit scheme) but also extend to those that retired under the new pension scheme or Contributory pension system. A participant (P.8) in Timber shade, Abakaliki council area said:

*My pension is grossly inadequate, it is not enough. It is far from what we expected and as you know, pension supposed to be high to contain our problems. If I tell you how much I earn as a pensioner, you will laugh and that is where I am expected to pay my house rent, fuel and maintain my car, take care of my family and others. The pension does not meet up to my demands at all. I plead that the government should make pension entitlement 100% of what the individual was paid last as salary before retirement.*

Another participant (P.5) in Imilike-Enu, Udenu council area also expressed his view this way:

*Now, I cannot meet up with my immediate family needs. When I was in service, I was doing my best, but since I got retired, I cannot cope any longer. I don't need to tell you that I am not happy, but God is doing His best. I have not received my pension since the last four months.*

Similarly, a female participant (P.2) in Okpoto, Ishielu council area said:

*My financial entitlements now are insufficient; it was better during my working years. This is because during my working years, I lived in staff quarters but after retirement, we were evicted. Since then, I have been faced with the challenges of paying my house rent, paying for water bill, electricity and fend for my family.*

A male participant (P.8) in Zik Avenue, Enugu South council area also reacted this way:

*What I collect as pension is not enough to keep me floating for a week even without house rent and children's school fees. All I am doing is 'wait and see'. I pity anybody who solely relies on pension, it simply implies death.*

### Social activities/Community projects

The dimension of older people's wellbeing after retirement and their participation in social activities and community projects was also taken into consideration. Older people during their period of retirement are expected to offer reciprocal support to members of the extended family, friends, the orphanage, and other members of the public requiring assistance as well as participate in community development projects or church activities. One of the participants (P.2) in Awknawnaw, Enugu south said:

*There is nothing (more) painful than seeing some of your friends and extended relations suffering when they all look unto you as one who should assist them. Because I am unable to meet up with my financial expectations since retirement, most of my friends and relations do not care to visit me again I am just like an outcast.*

Similarly, a male participant (P.5) in Ugwuachara, Abakaliki council area expressed his view on the subject this way:

*What I collect as pension now is just a fraction of what my salary used to be when I was in service. I cannot pay my children's school fees or fuel my car. I am equally owing my landlord several months of house rent. Most of the invitations for wedding, funeral/burial ceremonies, graduation ceremony, age grade and others cannot be honoured because of my financial predicament. Even in the church and donations for community projects, I become ashamed of myself. Sometimes, I continue to wonder why I am going through this kind of challenges. I however try to console myself because one cannot understand God's thoughts and ways.*

Another participant (P.7) in Ezillo, Ishielu council area shared a related view, and this is what he had to say:

*In most cases, I would want to call and talk with my old friends and relations, but I wouldn't have enough money to recharge my phone. This has strained my relationships with most of my childhood friends, classmates and extended relations. You know that in our place, once you don't have money any longer, you will be forgotten even in the church.*

Finally, in Orba, udenu council area, a female participant (P.1) also said:

*Because we don't have sufficient money to buy the things our body may need, we are disposed to disease attack. I am having an ulcer for a long time, and I don't have money to go for a good private hospital because the money that is involved is high. I cannot afford it, because my pension is insignificant.*

Participants' view here have shown how pathetic and how Nigerian senior citizens have descended from grace to grass resulting from their inability to cope with their socio-economic obligations.

### DISCUSSION

The study investigated the socio-economic challenges/wellbeing in the post-retirement life of senior citizens in the southeast zone of Nigerian. The study relied purely on the qualitative methods of data gathering (Focus Group Discussion (FGD)). Socio-economic challenges as used in the study is related to the inability of a retiree to afford certain goods and services because of his/her income limitation. This may likely play a critical role in individual's wellbeing as higher income provide access to goods and services including quality health care (Anderson & Schmitt, 2022).

The study revealed that in Nigeria, pension is the only known national social security scheme designed to help people who have retired from active work life live with adequate funds and hence with positive ripple effects. However, majority of the participants during the FGD sessions expressed worries on the nature of the Nigerian pension system which makes the picture short of what one could imagine. All the participants expressed their high level of poverty and financial hardship they have been subjected to since retirement. According to the participants' view, many of Nigerian senior citizens after retirement are plunged into anxiety, depression and poverty instead of enjoying the fruits of their labour to the nation. This finding also confirms the views of Akhiojemi et al, (2018) and Mogisola (2019) that majority of Nigerian older persons who used their productive years to serve the nation in various capacities are caved in poverty and misery to the extent that other members of

the society have chosen to label them as “dead woods”. The authors remarked that even with the introduction of the Contributory pension system in 2004, the situation continued to dampen the hope of these senior citizens. The implication is that pension policy which has prevailed in Nigeria since 1960s has very largely neglected the socio-economic challenges and wellbeing of the senior citizens in Nigeria because of increasing level of corruption and embezzlement of funds meant for pension payment by those assigned to run the scheme and appointed political office holders (Ofodu, 2021).

This development appears to be one of the major assumptions of ‘ecological system theory’ that formed the theoretical framework of the study. According to the proponents of the theory, issues related to post retirement life and socio-economic challenges, or wellbeing are all interdependent on the behavioral and environmental forces in a particular society (Kim & Moen, 2001). In other words, the concept of post-retirement life of the seniors should be seen in the context of the developmental process of the nation. Afolabi (2022) reported that as at the last quarter of 2022, pensioners who retired as far back as 2015 in many states in Nigeria had never received anything as their retirement benefits while the political office holders were busy purchasing party nomination forms that cost millions of naira. In 2019, it was also reported that retirees of federal establishments in Nigeria were being owed about N400 billion (Premium Times, 2019). It therefore appears that the Nigeria environment had been a veritable area where pensioners are punished, and their pension recklessly diverted to the pockets of individuals without anybody confronting the perpetrators. Ofodu (2021) also remarked that many of these pensioners die without getting a dime from the money they worked tirelessly for while the humongous amounts allocated to past presidents, governors and senators do not witness any delay in payments.

Moreover, the study indicated that many older persons after their retirement cannot meet up with the family responsibilities, housing and other social demand such as contributing to community projects and reciprocating to financial demands of friends and other people in need of assistance in one way or the other. According to Onoyas (2013) and Amune et al (2015), the sudden loss of income breeds anxiety about comfortable retirement accommodation and make the retirees to feel dejected, unhappy, low self-esteem/inferiority complex and continuous lamentation for having worked in Nigerian public service. Yaya (2008) also noted that Nigeria’s ruling class has over the years, refused to pay pensioners as at when due because of what the government link to paucity of funds while the country has been counting in millions of dollars from the sales of crude oil alone. Going further, some participants during the FGD sessions argued that the socio-economic challenges confronting the seniors could be attributed to the disparities in salaries between Nigeria federal workers and that of state/local government and private establishments. Akhiojemi et al (2018) did not subscribe to this view and emphasized that even with the onset of the new pension scheme in 2004 and subsequent modification in 2014, retirees had continued to suffer untold hardship due to delay in processing and meagre nature of pension received as the national minimum wage remain at N30,000. Okoye (2003), Essien and Akuma (2014) however posited that for the seniors to surmount all forms of socio-economic challenges after retirement and then maintain a high wellbeing, there is the need for desirable changes such that the pension income and other entitlements due for retirees must be increased to a substantial level to forestall consequent loss of purchasing power/inflation in the economy.

## **IMPLICATIONS OF THE STUDY TO SOCIAL WORK**

The findings of this study revealed that the Nigerian pension system right from its inception is yet to resolve the socio-economic challenges confronting the seniors irrespective of the modification from the defined benefit system to the present contributory pension system. In other words, financial hardship or inadequate income and poverty dominated participants’ opinion during the study. This strongly supports the submissions of Kolawole and Mallum (2004) that the typical retirees in Nigeria is confronted with the challenges of insufficient income and inability to meet up with some social/economic obligations. This may have been occasioned by the sharp practices of embezzlement and corruption among pension managers, and government’s unwillingness to check the excesses of the pension management.

The findings of this study therefore have significant implications to social work practice in Nigeria especially in social gerontology. Social work is seen essentially as a capacity building profession that enables all people to develop their full potentials, enrich their lives and prevent dysfunction. Obikeze (2004) stated that it is the role of social workers to identify and come to terms with persons, groups or communities experiencing any form of social/economic and other challenges to regain their capacity for social functioning. In addition, they should liaise with stakeholders in the pension industry to organize pre-retirement workshops and counseling for pensioners and to sensitize them on the process of benefit administration. The workshops would be intended to discover areas of possible changes or modifications in pension administration in Nigeria.



## **CONCLUSION**

In conclusion, the study has attempted to explore the socio-economic challenges and wellbeing in the post-retirement life of senior citizens in the southeast zone of Nigeria. The study dwelling on the tenets of the ecological system theory argued that the Nigerian environment since the onset of democratic government in 1999 had been patterned in a way that senior citizens are continuously maltreated as each government that come on board only pay lip service to issues bordering on prompt payment of pension and gratuity to retirees. In other words, many of the stake holders in the pension industry and political office holders tend to paint a bleak picture of the situation even though many of the retirees die without collecting a dime from their pension contributions because of insensitivity of those at the corridor of power. The findings of the study therefore revealed an increased risk of poverty, suffering, anxiety and death resulting from delay and denial of pension entitlements to the senior citizens after serving the nation meritoriously. In other words, many of the seniors no longer live up to the expectations of their family responsibilities or contribute financially to the community development projects of their respective communities because of insufficiency of their pension.

The study therefore recommends that there is the need for a policy reform in Nigeria pension industry which will provide ample opportunity for social workers to work in synergy with stakeholders and experts from other human service profession and ensure that people currently in employment do not lose hope or develop heart attack as they gradually approach the retirement phase. The improvements in peoples' wellbeing is expected to be the cornerstone in the development policy of any progressive society. In addition, the jumbo payment arrogated as pension to the past presidents, governors and members of the National Assembly should be reviewed as many of them had stolen enough from the national coffer with some of them also placed on double pension.

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