

Socio-Economic Implication of Retirement on Retired Civil Servants in Cross River State, Nigeria

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Submitted: 30-07-2021

Revised: 06-08-2021

Accepted: 08-08-2021

ABSTRACT

Workers in many developing economies are often subjected to dehumanizing treatment when they are in active service and after their retirement. Management of pensions in Nigeria has severally been characterized by multiple and diverse problems despite attempt at modifications through various legislations by the Federal Government. This study examined the impact of State government's pensions management on the healthcare of pensioners in Cross River State, Nigeria. The methodology of the study involved the use of both primary and secondary sources of data. The primary data was obtained through the administration of 432 structured questionnaires to retired Civil Servants in Cross River State. Analysis of data was done with the use of descriptive statistics which allowed the use of simple percentages for answering research questions. Social Responsibility theory was very relevant to the study. The results obtained revealed that Retired Civil Servants in Cross River State are downgraded due to the inability of government to implement programmes that will impact positively on their socio-economic well-being. The researcher recommended that the Cross River State government should design workable policies that will help to empower her in the prompt payment of pensions and other retirement benefits to help the retirees in the improvement of their socio-economic standing in the society to avoid the frustrations and tribulations currently being faced by retirees in the attainment of basic needs and other social responsibilities.

Keywords: Pensions, Management, Socio-economic Status, Retired Civil Servants, Healthcare.

I. INTRODUCTION

For many decades, retirement, pension and other social benefit matters have received significant attention in many Countries. The challenges associated with the existing pensions in these countries led emphatically to changes in the

ways pension assets and benefits were managed and distributed to the target groups, especially retirees. In Nigeria, it is a fact that the statutory retirement age for Civil Servants is 60 years or 35 years of unbroken active service, whichever comes first. Judges of high courts and Professors in tertiary institutions in the Country are not exactly on the same policy. The retirement age for Professors and Judges is 70 years. In this case, age has been identified to be associated with expertise and wealth of experience in these sectors, hence, the extended working years for these employees (Garba&Mamman, 2013). This is closely related to what is obtainable in some other African Countries like Ghana, Namibia, Cameroon, Botswana etc ("A Brief History", 2013).

However, the concept of retirement may mean different things to different people. While some persons view it positively and await it with happiness, others have negative perceptions about it, as they associate that stage of life with boredom, economic suffering, ill-health and death. Unlike workers in western nations who eagerly anticipate their retirement from paid employment, the average Nigerian Civil Servant looks forward to retirement with fear and a sense of uncertainty (Ali, 2014). While workers in Western nations including Chile, United States of America, United Kingdom etc have access to three sources of income after quitting active service (Moody & Sasser, 2012), retired Civil Servants in Nigeria have to struggle and suffer significantly before they can receive their meager benefits. Corruption and the depth of embezzlement of pensioners' gratuities and monthly pension benefits in the past decades are outrageous. These corrupt practices is further heightened by the improper management of pension funds by the pension Boards through poor record keeping; lack of proper supervision of the pension managers and misappropriation of pension funds by successive governments (Fapohunda, 2013). As a consequence of these improper conducts, most of the States in Nigeria finds it difficult to pay the benefits to retired civil servants

years after retirement. Pensions are not paid as at when due, at times for several months. The scenario leaves many retired Civil servants in abject poverty, frustration, depression and ill-health that sometimes lead to death of some of these people as they await their entitlements (Olatunde&Onyinye, 2013).

Adequate planning and pre-retirement counseling have been identified as the panacea to idleness at retirement (Ali, 2014; Garba&Mamman, 2014). Scholars have argued that employees who plan for retirement from the beginning of their service years are more likely to live happy and fulfilled lives in their post-retirement years compared to those who lack adequate planning for the inevitable (Adewuyi, 2008; Akpanmkpuk, 2011).

It is to this end that this study investigated how pensions management by the Cross River State government has affected the socio-economic status of pensioners with particular reference to pensions payment and healthcare as the determining variables.

1.1 Objectives of the Study

Generally, the objective of the study was to examine the impact of Cross River State Pensions Management and Socio-economic status of pensioners. Specially, the study sought to:

- i. Examine the impact of regularity of the payment of pensions to retired civil Servants in Cross River State and
- ii Assess the impact of proper management and pensions payment on healthcare of Retired Civil Servants in Cross River State

1.2 Research Questions

The following research questions were raised to guide the present investigation:

- i. Do retirees from Cross River State Civil service receive their pensions regularly to support their post-retirement life?
- ii. How does the payment of pensions in Cross River State affect pensioners' Healthcare?

II. LITERATURE REVIEW

2.1 The Concept of Retirement

The Concept of retirement is applicable to this study and according to Schuster and Ashburn (1980), retirement has different meanings and interpretations. First, it could be seen as an event that occurs at the end of a specified work period. Secondly, those individuals (usually over age 60) who have experienced difficulty in obtaining employment may after a period of time consider

themselves to be retired. The above assumptions implied that the choice of meaning and the interpretation of retirement vary, but all imply the concept of separation from regular/full time employment.

Abdulazeez (2015) is of the view that retirement is a process that separates an individual from a job role or as termination of a pattern of life and a transition. Old age, poor health, social pressure or introduction of a new policy by government could be some of the causes of the separation. Retirement is the point where people leave paid employment completely.

In the views of Kemps and Buttle (1979) cited in Ubangha and Akinyemi (2004), retirement is a transfer from one way of life to another. They noted that many people suffer from retirement shock such as a sense of deprivation during the early period of their retirement. In the opinion of Olusakin (2016), retirement involves a lot of changes in value, monetary involvements and social aspects of life. Olusakin further noted that for some retirees, it leads to termination of a pattern of life and a transition to a new one. However, Billings (2014) described retirement as the transition from first adulthood to second adulthood which is often a jarring and unsettling experience. It is very clear that many people choose to retire when they are eligible for private or public pension benefits, although physical conditions like accident which incapacitates them may not allow the person to work anymore. In modern times, many Countries of the world have developed systems that provide pensions to workers on retirement which are usually sponsored by the employer or the State. Today, retirement with pension is considered a right of the worker in many societies.

The Standard retirement age varies from Country to Country, but it is generally between 55 and 70 years. Nwajagu (2007) as cited in Abdulazeez (2015) identified three ways in which a civil/public servant may retire. These are voluntary retirement; statutory retirement and compulsory retirement.

- (i) Voluntary or Self-retirement occurs when an individual decides to quit active service for personal reasons irrespective of age, experience, length of service or retirement policies. This type of retirement depends more on the employee than the employer.
- (ii) Compulsory or forced retirement is a situation in which an individual is compelled to retire against the individual's expectation and when he is not prepared for it. It is usually viewed negatively in that, it is unplanned and reasons

might include inefficiency, old age, ill health, indiscipline, need for reduction of the workforce and other government policies.

- (iii) Mandatory retirement is the normal (expected form) in the sense that the person involved has reached the statutory age of retirement as specified in the condition of service of the establishment or has served the maximum number of years in service as stated in the Public Service Rules (PSRs).

2.2 RETIREMENT RE-CONCEPTUALIZED

There is an emerging discussion on the manner retirement should assume in this 21st century. The abrupt exit of employees from work is being criticized in favour of a flexible departure (Adewuyi, 2003; Akpanmkpuk 2011; Moody & Sasser, 2012). Many scholars refer to this as phased retirement. Retirement in this way has the advantage of helping the intending retirees to gradually quit service by taking a longer vacation or reducing the hours or number of days spent working. It has the credit of helping retirees to adjust better to the retired status than the all or nothing approach inherent in the typical retirement proceedings presently in use in many African Nations (Adewuyi 2008, Moody & Sasser, 2012; Oniye, 2015). It has been served that an intending civil service retiree in Nigeria is fully a worker today and completely a retiree tomorrow. Studies within Nigeria have also shown that this form of retirement is a negative factor in retirees' transitional efforts (Adewuyi 2008; Oniye 2015).

Another positive result of a phased retirement is the opportunity that employees have to systematically make necessary changes before the employee finally stops working (Moody & Sasser 2012, Quadagno, 2005). The employer could also hire the intending retiree as a consultant. In this way, the skills and experience of the employee would still be tapped by the organization. At the same time, elderly people who still desire to work can do so without being in a full time employment. Munnel (2015) is of the opinion that policy makers could reform the retirement system in use in such a manner that both employees and employers benefit better than they do under the present arrangement. She suggests that employees should, under the reforms be encouraged to work for a longer period since life expectancy has risen and make efforts to save more money.

2.3 The Concept of Pension

There are numerous definitions of the concept of pension. Some definitions are examined as follows:

According to Robelo (2002), pension is the method whereby a person pays into pension scheme a portion of his/her earnings during his working life. The contributions provide an income (or pension) on retirement that is treated as earned income. This is taxed at the investor's marginal rate of income tax. On the other hand, gratuity is a lump sum of money payable to a retiring officer who has served for a minimum period of time. A greater importance has been given to pension and gratuity by employers because of the belief that if employees' future needs are guaranteed, their fears ameliorated and properly taken care of, they will be more motivated to contribute positively to organization's output. Similarly, various government organizations as well as labour unions have emphasized the need for sound, good and workable pension scheme.

Adams (2015) asserted that pension is the amount paid by government or company to an employee working for some specific period of time, considered too old or ill to work or have reached the statutory age of retirement. It is equally seen as the monthly sum paid to a retired officer until death because the officer has worked with the organization paying the sum. According to Ozor (2006), pension consists of lump sum payment paid to an employee upon his disengagement from active service. According to him, payment is usually in monthly instalments. He further stated that pension plans may be contributory or non-contributory; fixed or variable benefits; group or individual; insured or trustee; private or public and single or multi-employer.

Fapohunda (2013) is of the view that pension is simply the amount set aside either by an employer or an employee or both to ensure that at retirement, there is something for employees to fall back on as income. This guarantees that workers will not be stranded financially at old age. It is aimed at providing workers with security by building up plans that are capable of providing guaranteed income to them when they retire or to their dependants when death occurs. A pension is usually a regular payment made by the government or by private companies or organizations to their retirees as a form of social security against old age risks and uncertainties.

Adebayo (2006) and Ugwu (2006) identified four main classifications of pensions in Nigeria. These are:

- (i) **Retiring Pension:** This type of pension is usually granted to a worker who is permitted to retire after completing a fixed period of quality service usually 30 to 35 years or on attaining the age of 60 to 65 years for the public service

in Nigeria and 70 years of age for professors and judges.

- (ii) **Compensatory Pension:** This type of pension is granted to a worker whose permanent post is abolished and government is unable to provide him with suitable alternative employment.
- (iii) **Superannuating Pension:** This type of pension plan is given to a worker who retires at the prescribed age limit as stated in the condition of service.
- (iv) **Compassionate Allowance:** This happens when a pension scheme is not admissible or allowed on account of a public servants, removal of service for misconduct, insolvency or incompetence or inefficiency (Amujiri, 2009).

In the words of Sule and Ezugwu (2009), a good pension guarantees employee's comfort and commitment to the organization during his/her active years. Similarly, a pension is a contract for a fixed sum to be paid regularly to a pensioner, typically following retirement from service. It is different from severance pay because the former is paid in regular instalments while the latter is paid in one lump sum. A pension plan created by an employer for the benefit of employee is commonly referred to as an occupational or employer pension.

Labour Unions, the government and other organizations also fund pensions. Occupational pensions are a form of deferred compensation, usually advantageous to employee and employer for tax reasons. Many pension plan also contain an additional insurance aspect, since they often will pay benefits to survivors or disabled beneficiaries. The common use of the term pension is to describe the payments a person receives upon retirement, usually under pre-determined legal and/or contractual terms (Ayegba, James and Odo, 2013).

Armstrong (2010) affirms that pension helps employees to readjust themselves properly into the society after leaving employment. It constitutes an important tool in the hands of management for boosting employee morale which may lead to efficiency and increased productivity of employees in particular and the organization as a whole. Besides, pension is a device which employers use to meet their social responsibilities and thereby attract goodwill. Pension now plays an increasingly significant role in the economy of any country because the money earmarked for pension could be used for the establishment of small enterprises. It can also relieve pressure on the Company for individual assistance by instilling in employees a sense of confidence at challenging responsibilities for their future.

2.4 THEORETICAL FRAMEWORK

Various scholars of diverse disciplines have tried to explore the concept of retirement and how issues concerning pensioners are addressed for the good of the pensioners, government and the society at large. Sociologists have particularly taken it as a challenge to explain the socio-economic status of pensioners and how it can be made better for the good of the pensioners and their families. The social Responsibility theory is among the most important theories that can be used for the explanation of pension policy administration in Nigeria.

The social responsibility theory was originally a theory of press freedom. It was first introduced in the United States of America in 1947 when the commission on freedom of the press headed by Robert Hetchins recommended that:

- i. The press has a responsibility to society; and
- ii. Because the libertarian press of the United States was not meeting the responsibility, there was need for a press theory.

In this context, social responsibility presupposes that social protection of a population has always been one of the most important function of the State. Since ancient times, the powers-to-be have been helping destitute and disabled in event of emergency. In the middle ages, churches and monasteries supported these activities craft and merchant guilds as well as municipalities of big cities, also supported and aided members of their communities. Social protection of population was not always systematic and permanent. Assistance was rendered through various channels and included such forms as free medical treatment and material support to widows and orphans and allocation of money, clothes and food to people who were homeless. The goal of these assistance was determined not only by the Christian goodwill traditions, but also by pure economic necessity. The situation when European countries were depleted by epidemics and wars made each governor to take care of his population as its preservation and accrual was the source of tax and revenue. Social responsibility theory was an outgrowth of the libertarian theory whose basic tenets centred on man's rationality and lethargy. The demand for social responsibility underscores the fact that there is inequality in society and the need to set up the institutional means to fulfilling the acclaimed responsibilities. This theory presupposes that different entities have different responsibilities. While the social responsibility of the State was to ensure the civil rights of their

citizens, corporations to respect and encourage the human rights of their employees, that of the citizens has been to abide by the laws of the land. This brings to the fore the element of reciprocity in social responsibility. Today, the dynamic role of the state and its institutions has broadened the concept of social responsibility. Social responsibility assumes that it is better to be proactive towards a problem than reactive to a problem. It therefore calls for the elimination of corrupt, irresponsible or unethical behavior that might bring about harm to the work place, its workers or retirees or the entire environment. It underscores the point that ethical behavior is at the root of social responsibility. The problem affecting the management of pensions is as a result of the unethical behavior (Corruption and mismanagement of Pensions Funds) engaged in by the traditional pension fund managers. Most often, pension funds are not released on time and when released it is often diverted for selfish reasons. The areas of unpaid pension funds are a fall out of the unethical behavior indulged in by pension fund administrators under the traditional scheme. To this end, for pension funds to be successfully managed, ethical principles must be maintained by the stakeholders. While social responsibility has a moral value, it also has economic value as well. The economic value is the total amount of money that an individual employee is mandated to contribute or invest in socially responsible goods or services. In addition to the contributory pension scheme, it has to do with the amount of money individual employee is willing to contribute to his retirement savings account. The proactive stance of both employees and employers to fulfilling this social responsibility will determine the success of the contributory pension scheme. One can therefore contest that the major weaknesses of the defined benefit scheme was government inability to finance the scheme. Negative social responsibility is in vogue, hence the need to reform the system in line with global demands.

In another admission, social responsibility means being responsible to people, for the actions of people and for actions that affect people. This is the challenge for State government ministries as it is responsible for managing the pension funds and the record of her pensioners.

III. METHODOLOGY

The study utilized both primary and secondary data. Primary data was generated through the administration of questionnaires to selected retirees. The secondary data on the other hand was obtained from the review of related literature from workshop papers/journals, magazines, and the internet. Data gathered was analyzed using descriptive statistics which made provision for the use of simple percentages

Research Technique

Questionnaire administered captured retired Civil Servants in Cross River State. The exercise was made easier largely due to the fact that it took place during pensioners' verification (pensioners auditing) exercise. During the exercise, a total number of 920 pensioners were present. Following Denga and Ali (1989) proposition that 15 – 30 percent of total population was enough sample size and where the population is not too large, half of the population could be used. Out of the 450 questionnaires randomly distributed, 432 questionnaires were duly completed and returned (Males, 303 and 129 Females). Data analysis was carried out using frequency count and simple percentages.

IV. DATA ANALYSIS AND FINDINGS

The research questions raised in the study were analyzed using simple percentages

Research Question 1: Do retirees from Cross River Civil Service receive their pensions regularly to support their post-retirement life?

Table 1: Pension Payment and Cross River Retirees

| REGULARITY IN PENSION PAYMENT | | SA | A | SD | D | % A | % D |
|-------------------------------|--|-----|-----|-----|-----|-----|-----|
| A | My retirement benefits are paid regularly. | 30 | 25 | 190 | 187 | 13 | 87 |
| B | My retirement benefits are always paid in arrears. | 124 | 138 | 90 | 80 | 61 | 39 |
| C | I waited up to five years before receiving my first pension | 108 | 280 | 20 | 23 | 90 | 10 |
| D | I was subjected to numerous verification exercises before I started receiving pension benefits . | 169 | 150 | 90 | 23 | 74 | 36 |

| | | | | | | | |
|---|---|-----|-----|-----|-----|----|----|
| E | If my organization had a choice, it will decide not to pay pensioners | 206 | 210 | 10 | 16 | 96 | 4 |
| F | State pensioners are worse off than federal pensioners | 132 | 220 | 20 | 20 | 58 | 42 |
| G | There is an understandable gap between state and federal pensions. | 100 | 53 | 168 | 110 | 38 | 62 |
| H | Federal retirees deserve to be paid more than state retirees. | 162 | 148 | 84 | 38 | 28 | 72 |
| I | There is difference in the regularity of payment of state and federal pensioners | 200 | 168 | 34 | 30 | 72 | 28 |
| J | Reasons given for delays in payment of pensions are acceptable | 30 | 30 | 212 | 160 | 18 | 82 |
| K | There is no difference in the regularity of payment of state and federal pensioners | 22 | 40 | 188 | 182 | 6 | 94 |

Source: Field Survey, 2021

The table above reveals a lot of data relating to the regularity of payment of pensions and how these affect the livelihood of Cross River State pensioners. The retirees strongly disagreed that their retirement benefits are paid regularly, 87% of respondents agreed to encountering irregularity in the payment of their benefits. 61% said their entitlement are always paid in arrears, 90% of the retirees agreed that they waited for over 5 years before receiving their first pension. 74% of the retirees were subjected to numerous verification exercises before they were cleared for pension payment. This accounts for the feeling of 416 of the sample representing 96% that given the choice, the Cross River State Civil Service where

they retired from will prefer to deny them pension benefits. 58% of them strongly believed that they were worse off than Federal retirees. While 62% said the gap in payment between federal and state pensioners are not understandable. This was confirmed when 72% of Cross River State retirees disagreed with the statement that Federal retirees deserve to be paid more than State retirees. There was overwhelming evidence from State pensioners supporting the statement that there was a huge difference in the regularity of pensions to Federal and State pensioners as stated by 72% of the sample, 82% of the sample disagreed that the reasons offered for delays in payment of pension entitlement were unacceptable.

Table 2: PENSION PAYMENT AND HEALTHCARE OF RETIREES

| PENSION AND HEALTHCARE | | SA | A | SD | D | % A | % D |
|------------------------|--|-----|-----|-----|-----|-----|-----|
| A | My organization made provisions for comprehensive health care for me and my family while in service. | 50 | 42 | 160 | 180 | 21 | 79 |
| B | We were given medication free of charge | 40 | 42 | 300 | 50 | 19 | 81 |
| C | We received medication at a subsidized rate. | 20 | 26 | 216 | 170 | 11 | 89 |
| D | My medical expenditure was moderate and bearable. | 100 | 119 | 115 | 98 | 51 | 49 |
| E | Since retirement, we no longer have access to subsidized Medicare. | 211 | 160 | 30 | 31 | 86 | 14 |
| F | Since retirement, we seek healthcare in prayer houses. | 45 | 50 | 170 | 167 | 22 | 78 |
| G | My family and I rely on Trado – Medicare since retirement. | 110 | 160 | 82 | 80 | 63 | 37 |
| H | Chemist provide adequate medicare for us currently. | 118 | 170 | 100 | 44 | 67 | 33 |
| I | Seeking healthcare was easier when in active service | 111 | 100 | 100 | 121 | 49 | 51 |

| | | | | | | | |
|----------|---|-----|-----|-----|-----|----|----|
| J | We have continued to go to the same clinic since retirement. | 70 | 70 | 152 | 140 | 32 | 68 |
| K | I have found it almost impossible to provide Medicare for my family. | 156 | 120 | 100 | 56 | 64 | 36 |
| L | Our situation could have been better if I retired from Federal service. | 220 | 140 | 30 | 42 | 83 | 17 |

Source: Field Survey, 2021

The data collected on the theme above revealed that State retirees particularly retirees from Cross River State did not experience comprehensive health care for themselves and their families, neither were they offered medication free of charge. There was also no subsidization for costs of their health challenges as indicated by 79%, 81% and 89% respectively. The medical expenditures of these retirees were considered unbearable while they were in active working service. This was alluded to by 51% of the respondents. 86% of those retirees who have been excluded from any form of subsidized medical care mostly seek their medical care from prayer houses; 78% patronize Tradomedicare, 63% patronize chemists, 67% has discontinued obtaining Medicare from the health clinics they used to while in service. Most of the state retirees finds it impossible to afford quality Medicare for their families. 83% opined that their situations in relation to health status would have been better if they had retired from federal service.

V. DISCUSSION OF FINDINGS

Retirement from full-time paid employment is a defining moment that marks the beginning of a life transition. All over the world, retirement is regarded as an important stage in human development. Changes in life required adjustments in identity, thinking, feeling and action. People who plan their retirement will advance and adjust well to retirement and they are likely to go through it as a honey moon. With the above perception, this study examines how the pensions of retirees from Cross River State Civil Service are managed by the government to improve their socio-economic status, and how this directly or indirectly affects their medicare.

From the findings, it was observed that majority of the retired civil servants left service as a result of length of service or age limit and that they prepared for their retirement through monthly contribution of 7.5% of their basic salary towards retirement, maintaining personal savings account with the bank, investing in skills acquisition and training, investing in shares and stocks as well as investing in insurance policy to cover (sickness, accident and loss of property). The implication for not preparing for retirement is that after retirement,

the retirees remains unhappy, dejected, exposure to feeling of inferiority complex, low self-esteem in the community, inability to contribute meaningfully to the society and feeling of being unsuccessful as a retiree. Furthermore, payment of pensions has become a difficult task. These study showed that the Cross River State government tends not be committed to the payment of pensions and for that reason, the retirees encounter irregularity in the payment of their pensions which directly infringes on the socio-economic status of the pensioners in terms of not having the ability to plan their expenditure particularly in the area of healthcare which has resulted in retirees patronizing quacks in the course of handling their medicare. This directly contradicts the provisions in the Sustainable Development Goals (SDGs) number 3 which lays strong emphasis on good health and well-being of the citizenry. This finding is consistent with studies conducted by Adedekun, 2010 and Ogbemor, 2011 as well as Quadagno, 2005 and Fapohunda, 2015.

VI. CONCLUSION

The individual going into retirement is indeed entering a new phase of life, which like every other phase of life will have its own peculiar tribulations. The underlying principle of this study was to investigate how the government of Cross River State, Nigeria manages pension issues and how the impact of this management has been on the regularity of pensions payment and healthcare of retirees in that State. The study showed that Government of Cross River State. The study showed that despite the verification and re-verification exercises that the retirees are often subjected to, payment of pensions remain irregular and the retirees are finds it difficult to take care of their health situations.

VII. RECOMMENDATIONS

The following recommendations are made based on the findings of the Study:

- i. The government of Cross River State should make a law that when implemented will guarantee effective regulation of pension

matters to enhance regularity in the payment of pensions to retirees in the State.

- ii. The Cross River State government should evolve a policy that makes provision for the healthcare of retirees and their families compulsory.

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