

RETIREEES AND PENSION SCHEME IN NIGERIA: SOME SOCIO-ETHICAL IMPLICATIONS

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Abstract

Life after retirement is to some people the most dreaded period of their life because of the uncertainty that surrounds it. Even with proper planning by way of contributory pension scheme during one's active period in service, the uncertainty of both the political and economic policies in the country makes the future of pensioners and the aged very bleak and unpredictable. The delay in payment and the administrative bottle neck creates an atmosphere of fear and insecurity physically, psychologically, economically, socially and emotionally among most employees in Nigeria. Their fear is justified by the incessant corruption scam that has bedeviled the pension scheme in Nigeria over the years. The paper investigated Some Socio-Ethical Implications of Corruption on Retirees, using the management of the Pension Scheme in Nigeria as a case study. The study discovered the multiple negative effect of corruption on retirees to include frustration, depression and poverty that has led to untimely death of many pensioners who gave their all to the nation and were neglected and abandoned after retirement. Many died because their gratuities were not paid; even their monthly pensions that they depended so much on were scarcely paid on time. Some of their adult children who would have taken care of them are unemployed, some are married and taking care of their own families and their responsibility does not allow them take care of their parents as it was in the African traditional setting. The study recommended that the appointment of pension manager should be apolitical and that persons of credible, impeccable and uncompromising track record of honesty and sincerity be appointed as pension manager to reduce the plight of the aged in Nigeria.

Keywords: Pension scheme, Retirees, Contributory Pension, Retirement, Corruption.

1.1 Introduction

The concept of retirement gave birth to the history of pension scheme. Retirement emerged during the twentieth century industrial revolution as a mechanism to trim down older workers from the labour force. The underlying idea was to move the older workers out of the labour force while creating vacancies for the younger ones who were more active and productive. But in order to do this, a systematic method of disengagement was designed to encourage older workers retire without undue financial stressed on them. This eventually led to the introduction of pension scheme globally.

By definition, pension is a mutual future plan or arrangement between employers and employees to cater for the welfare of workers after active service. The New English Dictionary defines pension as a periodic payment to a person beyond retirement age in consideration of past services. In other words, it is a fixed sum of money payable to a person after retirement from active service. It is a periodic income or annuity payment made at or after retirement to employees who has become eligible for benefits through age, earnings or service. Pension is a contract for a fixed sum to be paid regularly to a pensioner typically after retirement from service.

The original purpose of pension scheme was and still is to act as a reserved income for old age. It is a reserved sum of money saved during ones' active and productive service years meant to help individuals after retirement when their earning potential is minimal. The idea of the scheme was for every employee from the first day of employment to contribute to their pension during their active service years so that it could serve them as a supplementary retirement income at old age. The concept was not only to act as a reward for faithful service but also as an encouragement for workers who had worked for a specific period of time to enjoy themselves after retirement. W. A. Mbotto observes that part of the objective of the scheme was to help retired people have a monthly pay to boost their purchasing power and afford medical care for themselves even though they have retired.

As the retirement process grew complex, different methods of pension scheme began to emerge with different variation depending on the nation. For instance, in Europe, prior to industrial revolution, the concept of pension was unheard of by majority of older people but as countries became more industrialized, private retirement parting gifts began to take a formal shape, though initially not designed as pension scheme but as a way of ensuring that retired workers did not jeopardize their relations with the employers just because of old age. Public pensions offered at a defined age and as a citizen's right, were introduced in Britain in 1908, in Canada in 1927 and in USA with the passage of the social security act in 1935.

Today, two types of pension schemes seem to be accepted globally for the purpose of portability and accessibility. One defines the benefit plan at the point of employment and promises a specific or defined amount of pension income that will be given to the employer for the remaining part of life after retirement. In this case, the employee is responsible for setting aside funds to cover the benefits promised. The second is the contributory pension scheme in which both the employer and employee contribute to the fund. In this contributory pension scheme, both the employers and

the employees contribute to the fund but the amount of pension income depends on how much is contributed to the fund over the years and also on how successful it is invested. This contributory pension scheme was introduced to enable retirees access their pension benefits easily on retirement. They were kept abreast with their monthly update to avoid docile and clumsy excuses after retirement.

2.1 Brief History of Pension Scheme in Nigeria:

It is difficult to establish when pension scheme really started in Nigeria. But it is obvious that the mustard seed that started very small has today become a very big tree that has covered virtually every sector of Nigerian work force. However, even though the origin of pension scheme is difficult to establish in Nigeria, the first legislative act on pension was established in 1951. This was followed by the establishment of the National Provident Fund (NPF) in 1961, whose aim was to cater for pension issues in private sector. By 1979, the Pension Act No. 102 was instituted alongside with the Armed Forces Pension Act No. 103. By 1987, the Police and other government agencies pension scheme were established under the Pension Act No. 75 of 1987. In the same year, the Local Government Staff Pension Board was established to take care of pension matters among the local government employees. The shortcomings, bureaucratic bottlenecks and the inconsistent budgetary allocation to the scheme grounded the schemes as soon as they were established.

In attempt to revamp and correct the previous mistakes, the National Social Insurance Trust Fund (NSITF) was established in 1993. The objective of this Trust Fund was to address pension and retirement issues and make recommendations to the government. It was identified that pension scheme over the years have always come from budgetary allocation which was not enough to meet with the increasing number of retirees and pensioners. The reason was because pensions were fully funded by the Government with no contribution from the retiree. This created a great burden to the government, resulting in series of death after retirement due to delay or lack of payment after retirement. These whole issues led to the 2004 Pension Reform Act known as the contributory Pension scheme.

The 2004 Pension Reform Act as the name implies came with some reforms that was totally different from the previous pension schemes. The Commission was to

1. Act as the sole regulator and supervisor of all pension matters in the country.
2. They were mandated to receive and investigate any complain of impropriety leveled against any pension fund administrator (PFA) and Pension Fund custodian (PFC) or employer or any of their staff.
3. The Commission was to stand as a watchdog, with the overriding objective of ensuring that all pension matters are administered with minimum exposure to fraud and risk.

4. The commission that was set up to act as a watchdog, with the overriding objective of ensuring that all pension matters are administered with minimum exposure to fraud and risk has now become a “den of robbers” as a result of corruption. Corruption is identified as the bane of Nigeria’s underdevelopment socially, economically, technologically and even politically. The economic growth and high poverty in Nigeria is as a result of wide spread corruption in virtually every sector of the country’s economy. The high level of corruption in governance and management of pension funds is partly responsible for the suffering of pensioners or retirees after so many years of service to their mother land.

This paper is an attempt to look at some socio-ethical implications of pension scheme in Nigeria and its effect on retirees.

3.1 Theoretical Framework

This study is anchored on general system theory (GST) as propounded by Karl Ludwig von Bertalanffy. Karl Ludwig von Bertalanffy was an Austrian biologist and one of the founding fathers of general system theory, “the conceptual part” which was first introduced by Alexander Bogdanov. System theory provides a common method for the study of societal and organizational patterns. It offers a well-defined vocabulary to maximize communication across disciplines. Rather than being an end in itself, systems theory is a way of looking at things holistically from the parts to the whole and from the whole to the parts. It is internally consistent with the method of scholarly inquiry that can be applied in our study of pension scheme in Nigeria: especially as it affects the aged.

According to general system theory, every system is delineated by its spatial and temporary boundaries, surrounded and influenced by its environment, described by its structure and purpose and expressed in its functioning. In this system, Karl Ludwig emphasizes the fact that changing one part of the system will affect other parts and the whole system, with predictable patterns of behavior. The output of a system is a direct or indirect result from the input. What comes out need to have gotten in first and the output is quite different from the input: the system is not just a passive tube but an active processor. The theory is likened to the food, drink and oxygen we take in, the body receives them and it goes through the system, leaving the body as urine, excrements and carbon dioxide. It is this continuous transformation of input into output that creates an active system that enables the functionality of the body, society or organization. Failure on one part of the system affects the whole system. If a stable system is encouraged and prompt payment of retirement benefits given to retirees and frivolous deals by pension administrators stopped, corruption will be minimized in the Commission.

From the above explanation, the system theory is applicable to the subject matter because the entire pension scheme is part of the larger economic system. The system constantly communicates and interacts with all component parts that make up the whole and for the system to survive; every constituting unit that makes up the whole must play a requisite and definite role

to keep it functional. Where one component part is constrained due to challenges, the entire system itself will be affected. It is this inability of government or pension administrators to keep the system functional that has led to the corruption that has bedeviled the pension scheme management in Nigeria.

4.1 What is Corruption?

Corruption is a concept that describes all dishonest, fraudulent, deceitful, and devious behavior or action that is geared towards compromising or perverting justice. It is any act that obstructs, distorts or causes a barrier on the natural or normal way of doing things. It is a dishonest way of obtaining favor in order to obstruct justice. It is taking bribe from someone to pervert justice. Corruption is any act that directly or indirectly, latently or advertently distorts, obstructs, manipulates the cause of justice. It should be noted that corruption is not limited or restricted to bribery but includes all forms of injustices geared towards falsifying the truth. It permeates the political, educational, religious and every social institution of the society.

The World Bank defines corruption as public office abuse for private gain. It is when a public official accepts, solicits or extorts bribe. It is also when private agents actively offer bribe to circumvent public policies and processes for the advantage and profit. Technically corruption is any organized, interdependent system in which part of the system is either not performing duties originally intended or performing them in an improper way, to the detriment of the system's original purpose (Eme 41).

5.1 The Plight of Pensioners and Corruption in Nigeria:

Corruption is a social problem in Nigeria that has technically affected negatively the social, economic, political, educational, judicial and religious life of Nigerian society. It is a cankerworm that has eaten deep into the fabric of our national institutions. As a social problem, it enriches some few and impoverishes the rest. Quoting Obafemi Awolowo, Kalu Eme stated that "since independence in Nigeria, our governments have been a matter of few holding the cow for the strongest and most cunning to milk" (41). The result is the acute poverty that has bedevilled Nigeria for decades.

It is ironic to note the level of poverty in Nigeria when one considers the abundant resources in the country. The Daily Sun Newspaper report of Thursday, September 19, 2008, by Robert Obioha gives a very worrisome statistics on poverty rate in Nigeria. Quoting Nigeria's poverty figure index released by the National Poverty Eradication Programme (NAPEP) and the United Nations Development Programme (UNDP), he asserts that one out of every two Nigerians live in poverty. According to him, the figure translates to mean that 70 million Nigerians live below sixty-five Naira per day and summarizes his report as follows:

It is interesting to note that poverty in Nigeria transcends sex, tribe and religion and affects all the six geo-political zones of the country, though in varying proportions and intensity. This

nullifies all claims of high performance by the various governments in the country and reveals that all is not well with the way we are running the affairs of our country. With this picture, we can no longer pretend that all is well with our country when more than half of their populations go to bed hungry despite the abundant human and material resources available to squarely address the problem (9).

The poor are those who barely have enough to survive. They struggle to obtain the necessities of life. Some people may not be so poor that they go hungry or thirsty and yet they are relatively poor when compared to others. However, poverty is not restricted to those who fall below certain level of subsistence but also include those who suffer from diverse circumstances like the aged, the sick, the physically handicapped, the orphans and the widows. Poverty in its entire ramification is demeaning, isolates people from their family and friends; puts people at the mercy of others, encourages insult, abuse and disrespect. Poverty reduces human beings to the level of animal. This is the condition of some of the aged people in our society today.

Many scholars agree that poverty is a serious challenge among older people especially in developing countries. Oluwabamide in his book, *The Aged in African Society*, confirms the above assertion when he rightly observed that:

Majority of the aged in contemporary African society are poor. Generally, in developing countries, there is the problem of unemployment. In Sub-Saharan Africa, majority of the aged are unemployed, even, when they are young. Thus, they were poor before they became old and at old age they became poorer. Among the aged in rural communities only very few ever worked and retired. Even after retirement they find it very hard to obtain their entitlements. They therefore suffer as much as the majority who never worked and have no expectation of any retirement benefits (70-71).

He further opines that the aged especially those in rural areas live in penury since they can no longer do farm work that has sustained and assisted them financially while they were younger. Mudiare, quoting Bailey and Turner, noted that African social security systems are ineffective both in the percentage of the work force covered and in the level of protection they provide even for the small minority of workers they cover (7). Their condition according to Oluwabamide:

is complicated by the fact that there are no youths around to work on their farms or provide income for them. Most of the youths are located far away from their aged parents. In the past this was not the case. Usually the aged stayed at home while the youths work either as pastoralists or farmers, as the case might be, to sustain the entire family, including the aged (71).

The main reasons behind this is that as people get older they become prone to vulnerability in income changes, social exclusion as well as become less participatory in economic activities factors which contribute significantly to self-reliance, exacerbate dependence and influences their level of activity (Ogg 25). A study conducted by Godfield found that wealth is associated with

population structure with more wealthy areas characterized by high proportion of young and middle-aged persons compared with poor societies which are high in children and aged persons (205). Bond averred that:

Society tends to reward present work: it does not reward past work and therefore it does reward old age. Elderly people are discriminated against by economic and social policies, which benefit the young employed, and the well off. Thus, poverty in old age and the dependent status of elderly people are related to low resources and restricted access to resources through the life cycle (48).

Thus, the elderly are discriminated against when they try to get jobs. The changing privilege for the aged thus keeps them in situation of woe as they go through life's hurdle in penury, malnutrition, illness, problem of transportation, housing, loneliness and anxiety to be dead.

In Nigeria, a large percentage of employees both at the public and private sectors are involved in the contributory pension scheme. It is quite sad that some people who participated in the contributory pension scheme during their active service years with the hope of a better retirement life are regrettably unhappy with the scheme. This is because of the endemic nature of corruption associated with the scheme in Nigeria. For some, if they had known, they wouldn't have been involved with the scheme. For others, their plans to use their stipend pension to maintain themselves without being a burden to their children or relatives have been shattered.

6.1 Some Reports of Corruption and Pension Scam in Nigeria:

Talking about Pension scam in Nigeria, Premium Times of Tuesday, May 10, 2016 had as its caption, Pension Scam: How the Senate betrayed Nigerians. The paper reports that, the President David Mark lambasted curses on some of his colleagues in the Upper Chamber who stole pensioner's money for their personal use. At the commencement of a probe into Pension fund administration by the Senate President, Mr. David Mark declared that "the pension fund administrators who are pilfering the funds meant to pay pensioners are accumulating blood money" upon their head. He lamented that many people had gotten rich on blood money while pensioners were left to suffer and die. He reiterated that "for any living human being to have stolen the money of those who have labored for this country and think they will go scot-free, it is only God that will decide their fate". According to him, that blood money is a cursed money, not only on them but on their children's children. It is a curse on them no matter what they think.

The curses from the Senate President, David Mark were necessitated by the alleged pension scam leveled against the Former Director of Pension in the Office of the Head of Service of the Federation Alhaji Sani Shuaibu Teidi. The Director along with 31 others were accused of stealing N3billion belonging to the Pension Board. He alleged that he paid Mr. Aloysius Etok in foreign currency and that the bribe was meant to prevent their prosecution. He further alleged that he equally bribed the Former Chairman of EFCC, Farida Waziri to cover the fraud

Abdulrasheed Maina, Chairman of Pension Reform Task Team(PRTT) alleged that the same Mr. Etok demanded from him a bribe of \$100,000 dollars each for the 18 members of the Committee. Though Mr. Etok denied the allegations, these statements point to the level of corruption that is engulfing the pension institutions in Nigeria. To cover the Pension Scam, the chairman is said to have fled the country to escape arrest by police and other security agents on his trial.

The National Judicial Council (NJC) has suspended Justice Abubakar Talba of High Court Federal Capital Territory, Abuja from office for a period of one year without pay over the judgment he delivered in the case of the Police Pension Fund Scam. John Yakubu Yusuf who was alleged to have stolen the sum of N23.1 billion belonging to Police Pension Fund was sentenced to only two years imprisonment and given an option of N250,000 on each of the three count charge. He paid the sum of N750,000 on the three charge count which he pleaded guilty and walked away free.

The Judgment prompted a lot of reactions from Nigerians who felt that the judgment was not harsh enough for a man that pleaded guilty to stealing the sum of N23.1 billion. The National Judicial Council under the Chairmanship of the Chief Justice of Nigeria, Hon. Justice Aloma Mariam Mukhtar, stepped in and suspended Justice Abubakar Talba for delivering such judgment.

7.1 The Effect of Corruption on National Development:

Generally, corruption could be likened to a virus in a computer, once it infects a computer; it corrupts the system and destroys the files, documents and other valuable material in the computer. Corruption, once found, encouraged or abetted in a nation or an organization, it destroys the very root of national development and impoverishes the citizenry. Corruption blinds, obstructs and impoverishes the people.

History is not about the past alone. It is about change with past and present in a mutual perspective. It clarifies the temporary context within which all of us must live and helps us to understand the conditions of our existence. In discussing the socio-ethical implication of corruption on the aged as a case study of the pension scheme in Nigeria. It is valuable to look back into the history of pension scheme in Nigeria and evaluate its services in relation to the plight of pensions in the country.

The importance of financial security in old age cannot be overemphasized. Most people have worked a good portion of their lives to establish a retirement fund from which to draw from when they finally retired from active service. In Nigeria for instance, where the retirement age is pegged at 60 years for civil and public servants and 70 years for university professors, some have worked more than half of their active life span in Federal, State or public service. As stipulated by the constitution, you are to put up to 35 years of service or 60 years of your chronological age, whichever ever that comes first. By implication if retirement age in Nigeria is 60 years and one has worked for 35 years, it means that the most active years of one's life and service was devoted and committed to the State. In this case, issues of pension should therefore not be glossed upon in view

of the fact that the remaining part of one's life should be drawn from the financial security one has put up for 35 years as the case may be.

Pension therefore remains the major source of income for retired people; because retired people depend heavily more on their pension than any other source of income. However, as Hooyman and Kiyat puts it, social security was never intended to provide an adequate retirement income but rather a floor of protection or a first tier of support. It was assumed that pensions and individual savings would also help support people in their later years (371-372).

8.1 Socio- Ethical Implications of Corruption on Retirees:

The idea of retirement is a good concept but the dilemma it presents contradicts its establishment. Retirement is supposedly a period of rest, self-fulfillment and leisure after an active life service but employers of labour, pension managers and government have not accorded this sector the importance it deserves. A man who had spent 35 years or more in the labour force, devoting almost half of his life to his job retires probably with the hope of relying on his pension but his hope is dashed for lack of organized method of pension disbursement. Rather than help them rest, many who contributed to the scheme have died while waiting for the money they worked for all their life.

In most cases the socio- ethical implication of corruption are multifaceted. Retirement rarely affects only a single person. According to Cavanaugh, no matter how personal the joys and sorrows of retirement are, interpersonal relationships shape retirees reactions. Social ties help people deal with the stresses of retirement, as they do in other life transitions. Retirees who have close and strong social ties have an advantage in adjusting to the life changes retirement brings. This support takes many forms: letting people know that they are loved, offering help if needed, providing advice, taking care of others' need and just being there to listen.

Pension scam has had a powerful effect and implication on the life and living conditions of many aged persons in Nigeria. Some of these effects tell on their health, living condition, community activities, social and religious relationships and even political participation. On retirement, income and environment, particularly housing becomes the two major areas of concern to the elderly. Although economic resources in themselves do not guarantee satisfaction for them, nevertheless the availability of a house and a regular stipend from their pension enhances hope and gives meaning for their living. But unfortunately, corruption has affected the very foundation of the social institution that was meant to build and enhance hope and happiness for them. The result is leaving the elderly people with health challenges, pains, suffering, and other unnecessary hardship that has led to their untimely death. Indeed, corruption on pension scheme has devastated the hope of many pensioners who would have had a better condition of living on retirement.

9.1 Communal Welfarism in the African Tradition Society:

In the pre-colonial times the family was a key institution that shaped the individuals and the society. The stress on community ties in Africa meant everything to them. A person was defined in terms of the group to which he or she belongs and not necessarily because of his personal achievement. Among many African societies, the family was not simply made up of father, mother and children. It comprises of the head of the family with his wife or wives, his children, and grandchildren, and also his brothers and sisters with their wives and children, his nephews and nieces, in a word, all the persons who descend from a common ancestor. In most Africa society, there are no separate words for cousins or nephews or nieces; every person is either a brother or a sister. The young people are treated with love and kindness; the elders are respected and consulted for their wisdom and experience and also as the custodians of traditional norms and values.

Those who are married into the family and the children born into it help to swell the number. The dead relatives or the “living dead” remain permanent members. It was this bond that sustained the people in virtually everything they did and believed. Welfare services were designed and provided to meet the need of everyone in the family including the aged, the widows and the orphans. This communal lifestyle is captured by John Mbiti’s statement which notes that:

In traditional Africa, the individual does not and cannot exist alone except corporately. He owes existence to other people, including those of past generations and his contemporaries. Whatever happens to the individual is believed to happen to the whole group, and whatever happens to the whole group happens to the individual... The individual can only say: ‘I am because we are, and since we are, therefore I am’. This is a cardinal point of understanding of the African view of man (106).

Today, family setting represents a major drift from the traditional community and communal setting. The western individualistic setting has weakened the community and communal family structure, the primary or kinship relationship is taken over by the secondary economic relationships and this has affected the structure of the family. The effect is the rejection of the normative values for the aged which places moral obligation on every member of the family to care for one another. The desperate search for money and material things has weakened the human sympathy and empathy that Africans are known for. According to Kaunda, “The tribal society was a mutual society. It was organized to satisfy the human needs of all its members and, therefore, individualism was discouraged”....the tribal community was an accepting community. It did not take account of failure in an absolute sense. The slow, the inept [aged] and incapable were accepted as valid element in community life,...(137). The kinship system was based on respect for elders and reverence for ancestors.

These traditional views of living and sharing together in an extended family system and regarding the aged as noble, full of wisdom, custodians of traditional knowledge, norms and values of the people are gradually declining in the 21st century. Despite being a society that is socially cohesive, the disintegration of extended family system has remarkably affected the revered status

of the aged. In addition, the emphasis on youths and the transition from extended to nuclear family system has put the aged at a disadvantage position. The younger ones are now more independent and are taking decisions for themselves without reference to the elders. The effect is that elders are being marginalized putting them more in a position of dependency both economically and socially. Also, the rural-urban drift has led to the departure of young ones who were hitherto left at home to assist their parents and grandparents. This condition in most cases forces them to live alone with no one to assist or attend to their social, economic and psychological needs, resulting into untold hardship to the aged, untimely death as a result of lack of money to cater for their basic needs of health and food. Depending on someone financially hundred percent at old age has been frustrating to some of the aged persons in our contemporary setting.

10.1 Recommendations:

1. The fight against corruption should be total, uncompromising and definite. Anyone found guilty of corrupt practices especially relating to pension fund and gratuity should be jailed without option of fine, no matter who is involved. The fight will require the cooperation, understanding and support of all. All hands must be on deck if this fight must succeed.
2. The 2004 Pension Reform Act should be implemented and persons of credible and impeccable character be appointed to over-see the commission. But before anyone is nominated to over-see the pension commission, such a person must pass through Senate screening just as it is applicable in the appointment of a Federal Minister. This will help the general public and the government to avoid persons of questionable character being appointed to oversee such a sensitive commission.
3. A special court or tribunal be set up under law to look into cases of misappropriation, embezzlement and corrupt practices involving pension fund. Such special court or tribunal should be empowered by law to act as the sole judge on all pension matters and complaints. This special court or tribunal should be mandated to receive and investigate any complain of impropriety leveled against any pension fund administrator (PFA) and Pension Fund custodian (PFC) or employer or any of their staff.
4. Employees both at public and private sectors should encourage their employers to build houses while they are in active service by providing soft loans for their employers. This will enable most public and private workers retire with joy and happiness. Waiting for gratuity money to build a house after retirement is the beginning of “Death Match in Saul”.
5. Living a non-active retirement life is not encouraging for health, government should provide recreational centers in all Local Government Areas of the country where retirees can go and relax, read newspapers and interact with one another to ease boredom at home especially those that have nothing else to do. Newspapers, games and other recreational facilities should be provided for their comfort and joy.

11.1 Conclusion:

Looking at the problem of retirees and pension scheme in Nigeria, this paper concludes that in spite of the evolution of the new contributory scheme, the administrators lack the moral and ethical transparency and honesty to run the scheme. For this reason, the scheme may not necessarily translate into economic security for retirees. Corruption is perhaps the greatest social problem in Nigeria that has ravaged and paralyzed most government public institutions. It has affected every aspect of our economic, social, political, judicial, educational and religious life of the country. It is found everywhere, in the market place, the school, the motor park, the legislature, executive, the judiciary, educational institutions, the organized private and public sectors and even in religious institutions. The major problem of pension scheme in Nigeria could be summarized as corruption and system failure on the part of pension administrators.

The true test of progress is not how much we add to the abundance of those who already have but how well we are able to make better the lives of those who have little or nothing. Like some malignant disease, corruption saps the vitality of a nation's economic growth and development, affects the health of majority and cast a cloud of darkness over the prospects of economic growth and sustainable development. Corruption is behind the reason why millions of people remain impoverished and uneducated, where basic needs become luxury, and basic human rights are denied. Corruption has impoverished and brought untold hardship and untimely death to millions of pensioners, the retirees and the aged. Social services such as water, health care, sanitation, education, transportation and pension institutions have been adversely affected because of corrupt practices. Economic development is retarded, public infrastructure deteriorated and social security jeopardized as a result of corruption.

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