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A Comparative Assessment of the Social and Emotional Wellbeing of Nigerian Retirees under the Defined Benefits and Contributory Pension System

*Sunday Evaristus Abonyi, and *Uzoma O. Okoye*

Department of Social Work, University of Ilorin, Nigeria

&

*Department of Social Work, University of Nigeria, Nsukka

ABSTRACT

Retirees' well-being is increasingly becoming an important concern because of the multi-faceted problems associated with the pension systems of many nations. This study examined the emotional and social well-being of retirees under the Defined Benefits and Contributory Pension Systems in Nigeria. The multistage sampling techniques were adopted and 1,116 respondents (aged 60 years and above) were selected using a questionnaire instrument. Qualitative data were generated by focus group discussion (FGD) with 46 participants (aged 60 years and above) not issued with the questionnaire. The quantitative data were analysed using a statistical package for social sciences (SPSS) and the results were presented in frequency distribution tables, percentages, and cross-tabulation. The qualitative data were analysed

in themes and verbatim quotes used to complement the results of the quantitative data. The findings revealed that 52.4 per cent of those in the new scheme have higher emotional well-being than 47.6 per cent of respondents in the old scheme ($\chi^2 = 19.23$, $df = 1$, $p < .005$). The results further showed that 52.8 per cent of respondents in the new pension system have higher social well-being as against 47.2 per cent of those in the old scheme ($\chi^2 = 10.55$, $df = 1$, $p < .005$). The study, therefore, recommended among others, the strengthening of the new pension system, review of the verification system of the senior citizens, and making the pension entitlement 100 per cent of what the individual was collecting during the working years.

Keywords: Assessment, Comparative, Wellbeing, Pension, Retirement

Retirement seems to be a period in which the individual is physically, cognitively, and mentally challenged (Nimrod, 2007). It is one of the key life changes that are capable of transforming one's social relationships and emotional status coupled with the concomitant shift in income and physical health conditions. According to Kin and Moen (2001), existing evidence is mixed, with some studies reporting retirement as positively related to wellbeing (Maule, *et al.*, 1996; Sharpley and Layton, 1998; Gall, *et al.*, 2000) and others reporting a negative relationship or none at all (Bosse, *et al.*, 1991).

According to Ahmad (2006), one of the purposes of the pension system established by most societies is to provide a base level of financial security for its retired older members. In Nigeria, the pension scheme dates back to the colonial era with the pension ordinance of 1951 and then to the 1979 pension Decree 102 and 103 which later became the pension Act of 1990 and were amended by the pension regulations of 1991 (Balogun, 2006). The scheme was of defined – benefit plan, financed from the government general revenue and provided on a pay-as-you-go basis. Akani and Obviagele (2010)

observed that as a result of the long process which included identification of pensioners, determination of entitlements, reconciliation of amounts paid, and arrears, many retirees tend to collapse while waiting in long queues to collect their benefits. This may have resulted in the introduction of a new pension scheme, the defined – contributory plan in 2004 which was borrowed from Chile. (Ahmad, 2006). This new scheme made it mandatory for each employee in public and private organizations in Nigeria to contribute 7.5 per cent of his/her monthly emoluments and for the employer to contribute an equivalent amount making it 15 per cent, 2.5 per cent for the military personnel with the government contributing 12.5 per cent to make it 15 per cent (Ahmad, 2006). However, recent modification of contributions to the scheme shows a minimum of 10 per cent by the employer and 8 per cent by the employee under the 2014 Pension Reform Act (Oyedele, 2014).

The major difference(s) between the operations of the new scheme and the previous one is that it is the employee who provides the bulk of funding through payroll deductions while the employer typically provides the money paid as a pension for years of service under the old scheme (Landy & Conte, 2010). Dostal (2010) however observes that both schemes fail to consider the aged outside the formal sector of employment.

However, retiring from one's occupation could be associated with a high level of stress, high blood pressure, and other symptoms of depression such as sleep disturbance, suicidal thought, low self-esteem, difficulty in concentration, and loss of energy among our senior citizens (Pearline, *et al.*, 1981; Kessler, *et al.*, 1985; Steffens, *et al.*, 2000; Szinovacz, 2003). Ugwu and Agbo (2010) noted that the lack of viable pension schemes may affect retirees' well-being especially when the retirees' social relationship or network increases. This implies that the individual's relationship and support from someone of close tie would be seen as requiring reciprocity which is likely to worsen the feelings of well-being when the pension packet is low (Ginika, 2010). Antonucci (1985) observed that the predominance of interactions in old age or among retirees appears to be with family and friends.

According to the author low frequency of social relationships with family members and friends was associated with greater loneliness which affects negatively both health-related quality of life and overall wellbeing of retirees. Consequently, most retirees tend to have an extensive relationships which may on the other hand have positive implications for their wellbeing

However, none of the prior studies have focused directly on comparing the emotional and social well-being of retirees on Defined Benefits and Contributory pension schemes in Nigeria and situating it to Enugu State rather, emphasis was laid on the examination of retirees' subjective well-being, the influence of social supports and adjustment to new roles. In other words, questions of using the emotional state of retirees and social relationships to compare their well-being under different pension systems have always been taken for granted. To fill this knowledge gap, the study examined the emotional and social well-being of retirees under the Defined Benefits and Contributory pension scheme who are currently residing in Enugu state, Southeast, Nigeria. In other words, it tried to ascertain the differences that exist in the emotional and social well-being of retirees under the two pension systems in Enugu State.

Literature Review

Development of the Nigerian pension system

According to Odia and Okoye (2012), the pension system was introduced into Nigeria by the colonial administration. Pension provision in Nigeria as in other countries of sub-Saharan Africa is limited to the formal sector of employment such as civil service at each of the three levels of the Nigerian federation (federal, state, and local), the military, and employees of public enterprises or parastatals (Dostal, 2010).

However, the first legislative document on pension in Nigeria was the 1951 pension ordinance which according to Balogun (2006) took effect on 1st January 1946. The ordinance provided public servants with both pensions and gratuity (Ahmad, 2006). The National Provident Fund (NPF) scheme established in 1961 was the first legislation to address pension matters of private organizations in Nigeria.

This was the first social protection scheme for the non-pensionable private sector employees in Nigeria. It was mainly a saving scheme where both employee and employer contributed the sum of ₦4 each on monthly basis with only a one-off lump sum benefit (Ibid).

The NPF was followed by Armed Forces Pension Decrees 102 & 103 of 1976 and 1979 with retroactive effect from 1st April 1974. These pension Acts encompassed the recommendations of the Udoji commission which included all consolidated enactments and circulars on pension as well as repealing the existing 113 pension laws hitherto in force (Odia & Okoye, 2012). Other pension Acts included the pension rights of judges Acts No. 5 of 1985, the police and other government agencies pension Act of 1987, local government pension edict which culminated in the setting up of the local government staff pension board of 1987.

In 1993, the Nigeria Social Insurance Trust Fund (NSITF) was established by Decree No. 73 of 1993 to replace the defunct NPF scheme to cater to employees in the private sector of the economy (Balogun, 2006). In 1997, parastatals were allowed to have individual pension arrangements for their staff and appointment of Board of Trustees (BOT) to administer their pension plan as specified in the standard Trust Deed and Rules prepared by the office of Heads of Service of the Federation (Odia&OKoye, 2012). All these pension schemes were of defined benefit and non-contributory, except in the private sector, that is, the amount of benefits a retiree would earn is fixed.

In 2004, General Olusegun Obasanjo's regime enacted a law to decentralize and privatize the pension system in Nigeria through the pension reform Act 2004. The pension reform Act 2004 according to Atom (2006) was patterned after the Chilean model. The model requires the employer and the employee to jointly contribute towards the pension of the employee a specified percentage (7½%) each of the employees' wage/ salary and the employer. This amount is invested and the proceeds are credited into the individual account of the employee. Abdul (2006) noted that one of the major objectives of

this Act is to ensure that every person who worked in either the public service of the federation or the private sector receives his/her retirement benefits as and when due.

Emotional wellbeing

Many people see retirement as a life course that opens the window for a deterioration in the psychological or emotional state of the individual. It is a transition that can be accompanied by psychological distress and depression (Dahi, *et al.*, 2003). According to Chappell, *et al.*, (2003), symptoms of depression may include loss of pleasure (anhedonia), depressed mood (dysphonia), sleep disturbance, appetite disturbance, loss of energy, difficulty in concentration, low self-esteem, psychomotor retardation or agitation, and suicide thought. The authors noted that depression among retirees may likely increase the risk of mortality from physical illness. Similarly, Steffens, *et al.*, (2000) revealed in one of the studies that 15 per cent of retired males and 33 per cent of retired females in Britain reported dysphonia with two weeks duration, whereas 8 per cent of retiree males and 16 per cent of female retirees experienced anhedonia for a similar duration. Coursolle, *et al.*, (2006) in another study conducted in California revealed that retirement may create emotional distress for spouses who share highly compatible life views while one or both are still in labour market.

In Nigeria, Salami (2010) conducted a study on the impact of emotional or psychological factors as predictors of wellbeing among 284 retired married men and women (aged 52 – 75 years) from Kwara state. Findings from the research revealed that emotional wellbeing among retirees was influenced by physical health, financial entitlement, retirement status, gender, marital quality, optimism, and frequency of social contact. These findings corroborate the work of earlier researchers (Gall, *et al.*, 2000; Van-Solinge & Henkens, 2005; Taylor, *et al.*, 2008) who found that retirees' emotional wellbeing is embedded in some prior contextual issues that bring changes in retirement life. Kim and Moen (2002) specifically argued that retirees who enjoy greater physical health and have

more financial resources are more likely to have better emotional well-being in retirement while those whose health declines during retirement are more likely to experience a decrease in their emotional well-being.

Social relationships (Social wellbeing)

Social relationships appear to be an important part of all our lives and can have critical implications for retirees' well-being. According to Settersten and Angel (2011), older retirees often rely on getting both social and emotional support from family members and friends. The hierarchical compensatory model also proposed that older people have a rank-ordered preference for receiving support from others (Cantor, 1979). Most of them will turn first to family members and turn to others only when kins are unavailable. Cantor (1979) further specified that people prefer to receive support from their spouse followed by children, other relatives, friends, professional colleagues, or formal organizations. This implies that positive social relationship with spouse, family or friends is a significant factor in the overall well-being of retirees (Antonucci & Jackson, 1987, Felton & Berry, 1992, Lang & Carstensen, 1994).

In a qualitative interview conducted among retirees in the United States, Reichstadt, *et al.*, (2010) revealed that those who found a meaningful way to stay active in society by interacting socially expressed a greater sense of happiness. Some of them also expressed feelings of having been forgotten by their community and were identified to have higher systolic blood pressure readings and cardiovascular issues.

Takashi, *et al.*, (1997) also revealed in the study of patterns of social relationships among 148 Japanese, over the age of 65, that those who lacked supportive functions of the family/friends had lower scores in their wellbeing. In other words, those who were not able to maintain effective relationship patterns with significant others suffered from lower self-esteem and equally lack life satisfaction. In another study conducted in New York, Chen and Feeley (2013) revealed that social support from one's spouse, children, and friends alleviates

loneliness, with spousal support and children exhibiting a much stronger effect than friends' support.

In Nigeria, Aigbodion, *et al.*, (2010) in their study of the influence of social relationships on the well-being of pensioners using 150 retirees in Edo state revealed that social relationships will help increase retirees' feelings of wellbeing and prevent them from going into alcoholism or drug abuses. Underwood (2000) also argued that social relationships help to moderate the emotional and social well-being of individuals because, it involves the receipt, effect, affirmation, and aid from others.

Theoretical Framework

The study was anchored on the Social Comparison Theory which was propounded by Festinger in 1954. This theory is based on the principle of equity and fairness, the notion of equality being derived from the comparison that we make with each other. According to Festinger (1954), humans possess a drive for self-evaluation with relevant others especially when objective means are not available. It, therefore, implies that the ability of the retirees to perceive and establish that their emotional and social relationships are fair or unfair in comparison with others who share relevant attributes such as gender, age, marital status, and educational level enables them to ascertain their level of wellbeing by drawing a comparison of those on the different pension system. This will help in providing the framework for analysis and counselling for clients with specific reference to the pension system and ageing

Methodology

The study adopted multi-stage sampling and purposive sampling in the process of selection of the respondents with the questionnaire and Focus Group Discussion (FGD) as the major instruments for data collection. Firstly, the seventeen local government councils that make up the state were drawn into three clusters; Enugu East, Enugu West, and Enugu North which also represents the three senatorial zones of the state. Thereafter, one local government council (Nsukka, Enugu North, and Orji River) from each of the clusters was purposively

chosen for housing at least one federal establishment or office of Pension Fund Administrators (PFAs) and a state sub-treasury office in its area. Finally, systematic random sampling was used to select 513 respondents (257 for each pension scheme) from the register or list of retirees during their monthly meetings (for those in the new scheme) and pension verification exercise. The selection of respondents was done with a random start to ensure that no respondents in the list or register were left out of the procedure.

In addition, a total number of six FGDs were conducted with male and female retirees (aged 60 years and above) purposively chosen in the selected Local Government Councils (Nsukka, Enugu North, and Oji River). The selection of respondents was based on pension affiliation, willingness to participate, and not being part of the questionnaire sampled. In each session, gender similarity was employed to enable the participants to feel free in the discussion.

Quantitative data collected from the questionnaire were carefully edited to ensure completeness, consistency, or accuracy and then coded and computer processed using the Statistical Packages for Social Sciences (SPSS). Thereafter, the data were analyzed using a frequency table and percentages to describe the socio-demographic characteristics of respondents. Data from the FGD were analyzed in themes. After the process of transcription, phrases with contextual or special meaning were indicated and pulled out as illustrative quotes to support the theme of discussion and also compliment the findings derived from the statistical data.

Study Setting

The study area was Enugu State which is located at a very large expanse of fairly hilly land within southeast Nigeria. The state was created on August 27, 1991, with Enugu as its capital city. Its name was derived from the capital city, Enugu which was established in 1909 as a small coal mining town, but later grew to become the capital of the former Eastern Region of Nigeria (Ministry of Information, 1992).

The state is predominantly occupied by the Igbo ethnic group with some pockets of Igala-speaking communities of Ette in Igbo-Eze

North Local Government Area, Ogurugu, and Ojor in Uzo-Uwani Local Government Area respectively. Economically, the state is predominantly rural and agrarian with a substantial proportion of its working population engaged in farming, although in the urban areas, trading is the dominant occupation followed by services while a small proportion of the population is also engaged in manufacturing activities. Every community in Enugu State has at least one primary and one secondary school, funded and run by the State Government. There are also large numbers of the private nursery, and primary and secondary schools in Enugu State. Nigeria's first indigenous university, the University of Nigeria Nsukka (UNN), is located in Enugu state.

Findings

Socio-demographic characteristics of respondents

Table 1

Distribution of respondents by gender

Sex	Defined benefit plan	Contributory pension scheme	Total
Male	387 (70%)	332(59%)	718(64.4%)
Female	166(30%)	231 (41%)	397(35.6%)
Total	553 (100%)	563 (100%)	1,116 (100%)
Age (years)			
60-64	148(26.8%)	217(38.5%)	365(32.7%)
65-69	115 (20.8%)	206 (36.6%)	321(28.8%)
70-74	126(22.8%)	97 (17.2%)	223(20%)
75-79	95(17.2%)	22(3.9%)	117(19.5%)
80 and above	69(12.5%)	21 (3.7%)	90 (8.1%)
Total	553(100%)	563 (199%)	1,116 (199%)
Marital Status			
Married	360 (65.1%)	414 (73.5%)	774 (69.4%)
Single	23 (4.2%)	35 (6.2%)	58 (5.2%)
Separated	21 (3.8%)	23 (4.1%)	44(3.9%)
Divorced	28(5.1%)	17(3.0%)	45(4%)
Widowed	121 (21.9%)	74(13.1%)	195(17.5%)
Total	553 (100%)	563 (100%)	1,116(100%)

Educational qualification			
Masters degree and above	82 (14.8%)	136 (24.2%)	218 (19.5%)
first degree/equivalent	156 (28.2%)	161 (28.6%)	317 (28.4%)
OND/NCE	45 (8.1%)	64 (11.4%)	109 (9.8%)
SSCE/GCE/NECO	69 (12.5%)	83 (14.7%)	152 (13.6%)
FSLC	190 (34.4%)	114 (20.2%)	304 (27.2%)
No formal education	11 (2%)	5 (0.9%)	16 (1.4%)
Total	553 (100%)	563 (100%)	1,116 (100%)
Religion (ATR)			
African Traditional Religion (ATR)	10 (1.8%)	10 (1.8%)	20 (1.8%)
Christianity	535 (96.7%)	550 (97.7%)	1,085 (97.2%)
Islam	6 (1.12%)	3 (0.5%)	9 (0.8%)
Others	2 (0.4%)	0 (0.0%)	2 (0.2%)
Total	553 (100%)	563 (100%)	1,116 (100%)
Current pension benefit/income per month (₦)			
Below 20,000	105 (19%)	64 (11.4%)	169 (15.1%)
21,000-40,000	187 (33.8%)	133 (23.6%)	320 (28.7%)
41,000-60,000	109 (19.7%)	178 (31.6%)	287 (25.7%)
61,000-80,000	101 (18.3%)	84 (14.9%)	185 (16.6%)
81,000-100,000	23 (4.2%)	47 (8.3%)	70 (6.3%)
Above 100,000	28 (5.1%)	57 (10.1%)	85 (7.6%)
Total	553 (100%)	563 (100%)	1,116 (100%)

Results from the table indicated that the majority of the respondents (64.4%) were males and mostly affiliated with the Defined Benefits system while 35.6 per cent were females and mostly in the Defined Contributory pension scheme. It may also not be unconnected with the fact that women are late entrants into the labour market as many of the women before the 1970s or thereabout were mainly housewives. The distribution of respondents by age shows that respondents between the ages of 60-64 years constituted the greatest proportion in both the Defined Benefit System and Contributory pension schemes with 26.8 per cent and 38.5 per cent respectively, followed by those between the ages of 65-69 which constituted 20.28 per cent, and 36.6 per cent,

respectively. Similarly, respondents within the age group of 70 – 74 years were 20% in both the Defined Benefits and Contributory pension system while others within 75 – 79 years accounted for 10.5per cent of the sample. Finally, those between the ages of 80 years and above were the least(8.1%) of the sample in both pension schemes. This implies that the study was purely reserved for respondents who have attained 60 years and above since retirement or at the time of retirement.

The distribution of respondents by marital status reveals that the majority (69.4%) of the respondents in both pension schemes were married while 5.2per cent, and 3.9per cent were single and separated respectively. Finally, 4.0per cent, and 17.5per cent of the respondents were divorced and widowed.

On the educational qualification of respondents, 1.4per cent of the respondents in both pension schemes had no formal education while 27.2per cent, had primary school leaving certificates. Respondents with secondary education certificates constituted 13.6per cent whereas 57.7per cent possessed high educational certificates (OND/NCE, First degree/equivalent, and master's degree/above). . Again, on the religious affiliation of respondents, the results indicated that an overwhelming majority of respondents (97.2%) in both old and new pension schemes were Christians, 1.8per cent belong to the African Traditional Religion (ATR), 0.8 per cent were Muslims while 0.2 per cent did not indicate any religious affiliation. Finally, respondents' distribution according to their current pension benefit/income per month shows that out of the total sample, a greater proportion (28.7%) earned ₦21,000 – ₦40,000, 25.7per cent earned between ₦41,000 – ₦60,000, 16.6 per cent earned ₦61,000 – ₦80,000 while 15.1per cent of the respondents earned below ₦20,000 per month. Finally, 6.3per cent of the respondents had their income per month between ₦81,000 – ₦100,000 while 7.6per cent earned above ₦100,000.

Emotional wellbeing

Again, to ascertain the level of the emotional well-being of respondents, the following questions were asked; (a) Since your retirement, to what degree do you feel happy? (b) Do you sometimes worry so much that you can't sleep? (c) Do you think that as a retiree, you are less useful?

Thus, the study examined relationships existing between some emotional well-being variables and retirees' pension schemes as displayed in the tables below.

Table 2
Distribution of respondents by the degree to which they express happiness

Responses	A pension scheme Affiliated to Defined Ben. scheme	Cont. pension scheme	Total
Very often	138 (41.4%)	195(58.6%)	333 (100%)
Often	169(44.5%)	211 (55.5%)	380(100%)
Not very often	18(59%)	110(41%)	268(100%)
Rarely	72(63.7%)	41(36.3%)	113(100%)
Not at all	16(72.7%)	6(27.3%)	22(100%)
Total	553 (49.6%)	563 (50.4%)	1,116 (100%)

Source: *Field survey, 2021*

Table 2 above presents respondents' distribution by the degree to which they express happiness which serves as one of the indices for assessing the emotional wellbeing of retirees. It shows that of all the respondents that indicated: 'very often' or 'often' respectively, 58.6per cent, and 55.5per cent were in the Contributory pension scheme while 41.4per cent, and 44.5per cent were in the Defined Benefits scheme. On the other hand, of all those that indicated 'not very often, 'rarely' or 'not at al', 59per cent, 63.7per cent, and 72.7per cent were in the old Defined Benefits system while 41 per cent, 36.3per cent, and 27.3per cent were in the new Contributory scheme. It does appear that the continued inability of the government to fulfill its obligation in pension matters may be the major reason why most retirees

of the Defined Benefits scheme tend to express unhappiness over their situation. An FGD participant of the Defined Benefits system in Nsukka corroborated this view thus; 'when you don't have money, you cannot be happy; I am not satisfying the needs of my family because the government has refused to pay my pension regularly. Similarly, another participant in Oji River stated thus;

I have come to understand that despite the difficulties and frustrating life challenges since my retirement, I have chosen as a matter of necessity to make myself happy due to the health benefits. This is because I have realized that being angry or quarrelsome will trigger my level of blood pressure and even cause me to die.

Furthermore, respondents were asked to indicate whether they sometimes worry so much that they cannot sleep. Figure 1 below presents the respondent's opinion on this issue.

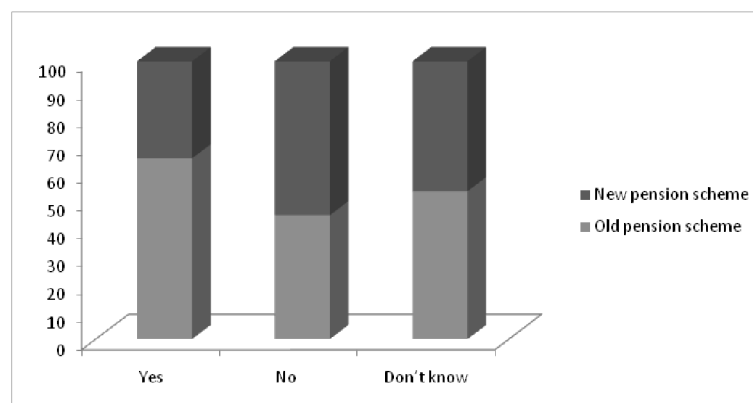


Fig. 1 : Respondents' opinion on whether they sometimes worry so much that they cannot sleep

Data from the above figure reveal that more of the respondents (65.1% and 53.2%) in the Defined Benefits system indicated being constantly worried and sometimes cannot sleep compared to others (34.9% and 46.8%) in the Contributory scheme.

Furthermore, respondents' view was sought to know whether no one cares much about what happens to them. The responses were presented in Figure 2.

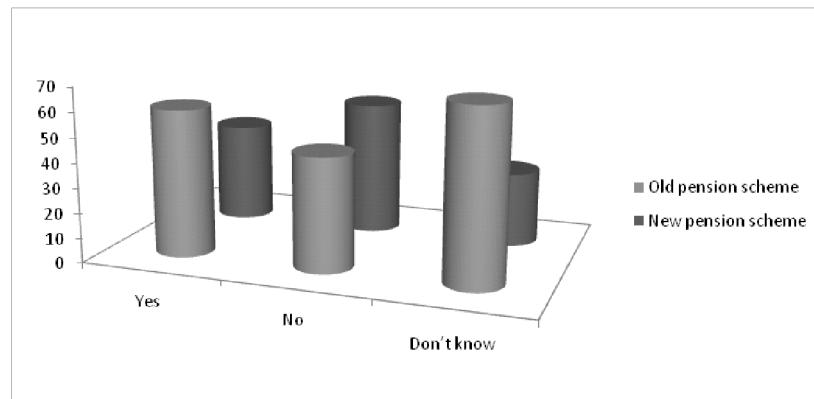


Fig. 2: Respondents' view on whether no one cares about what happens to them

Source: FieldSurvey, 2021

Information from the above figure (Fig.2) shows that 54.1 per cent of respondents in the Contributory pension scheme and 45.9 per cent of those in the Defined Benefits system disagreed with the assertion that no one cares about what happens to them. However, 59.6 per cent, and 40.4 per cent of respondents in both schemes had a contrary view while 69.9 per cent, and 30.1 per cent declined comments. This also aligned with the views of many FGD participants. A female participant in Enugu North stated: 'the cost of not meeting up with my needs has caused a kind of irritation to my life and my children have pointed it out.

Finally, the overall assessment of retirees' emotional well-being was presented in Table 3 below. Respondents whose responses were; 'very often,' 'often', 'no' etc were taken to have high emotional well-being while those whose responses were; 'not very often', 'rare', 'not at all', 'yes', 'don't know', etc were taken to have low emotional wellbeing. Thereafter, the data were cross-tabulated.

Table 3
Assessment of retirees' overall emotional wellbeing

Overall emotional wellbeing	A pension scheme Affiliated to		Total	Statistics
	Defined Ben. scheme	Cont. pension scheme		
High emotional wellbeing	433 (47.6%)	476 (52.4%)	909 (100%)	$\chi^2 = 19.23$
Low emotional wellbeing	120 (5%)	87 (42%)	207 (100%)	df = 1
Total	553 (49.6%)	563 (50.4%)	1,116 (100%)	p < .005

Source: *Field survey, 2021*

From Table 3 above, it was observed that out of all the respondents that indicated to have high emotional wellbeing, 52.4per centwere in the Contributory pension scheme while 47.6per centwere attached to the Defined Benefits system. On the other hand, 58per centof respondents in the Defined Benefits scheme indicated low emotional well-being as against 42per centin the Contributory system who made a similar indication. It does appear that this high level of emotional wellbeing recorded by respondents in the Contributory system could be attributed to the lump-sum payment that beneficiaries enjoy immediately after retirement and the social support from their respective pension fund administrator (PFA), especially in their customers' forum that comes up intermittently from one zone to the other. Conversely, the low emotional well-being of respondents in the Defined Benefits system may be drawn from their regular experiences with verification exercises conducted from time to time and how they would meet up with their financial pressure.

A female participant in the Defined Benefits system in Enugu North in agreement with the above finding unequivocally stated:

What a situation where a retiree in the hospital bed was brought to the verification centre with a palate instead of the officer going to the hospital to verify him/her? It is horrible. Many of our

colleagues have died as a result of depression/experience similar circumstances.

Similarly, another male participant in Oji River expressed his opinion this way:

I am continually depressed: A situation where you sacrificed your life to serve your country, and you are treated like an animal, what do you expect from me? When I retired, all my benefits were not paid to me for seven good years, and I have children to take care of. Moreover, verification is done daily which they use as an avenue to siphon our money.

On the contrary, a participant attached to the Contributory pension scheme in Enugu North had this to say;

I am satisfied with what I collect as a pension. I am never depressed rather I try to manage whatever I have. The whole thing depends on the state of your mind, that is, the way you look at the world. I am always positive since my retirement and that is what is sustaining me.

Furthermore, analysis shows that there is a statistically significant relationship (χ^2 19.23, $df = 1$, $p < .005$) between retirees' emotional well-being and pension scheme affiliation to.

Social relationship

To assess the level of social relationships of respondents, the following questions were asked; (a) How often do you meet or speak on phone with your children, family members, and friends? (b) How much can you rely on your children, family members, and friends if you have serious problems? (c) How much can you open up to your children, family members, and friends if you need to talk about your worries? (d) How much do your children, family members, and friends criticize you?

Thus, the study examined relationships existing between some social well-being variables and retirees' pension scheme affiliation as presented in the tables below.

Table 4

Distribution of respondents by the rate they meet or speak on phone with children, family members, and others

Responses	A pension scheme Defined Ben. scheme	Affiliated to Cont. pension scheme	Total
Very often	182 (43.2%)	239(56.8%)	421 (100%)
Often	201 (45.8%)	238(54.2%)	439(100%)
Not very often	86(65.2%)	46(34.8%)	132(100%)
Rarely	43 (57.3%)	32 (42.7%)	75(100%)
Not at all	41(83.7%)	8(16.3%)	49(100%)
Total	553 (49.6%)	563 (50.4%)	1,116 (100%)

Source: Field survey, 2021

Table 4 above shows that among the respondents that indicated meeting or speaking with their children, family members, and friends, 'very often' and 'often' respectively, 56.8per cent, and 54.2per cent were in the Contributory pension scheme while 43.2per cent, and 45.8per cent were in the Defined Benefits scheme. More of the respondents in the Defined Benefits scheme, however, indicated not meeting or speaking with the children, family members or friends frequently like those in the Contributory pension system. This may be attributed to poor income which seems to be more pronounced among retirees of the Defined Benefits scheme. A male FGD participant of the DBS in Nsukka stated thus;

Most of my children are not at home. In most cases, I would like to call or talk with them but I wouldn't have enough money to recharge my phone to be in constant touch. This situation tends to strain my relationships with my children and other family members. You also know that once you don't have money any longer, friends and relations may run away.

Again, respondents' opinion was ascertained to know the level of reliability when counting on children, family members, friends, and others. This is shown in Figure 3.

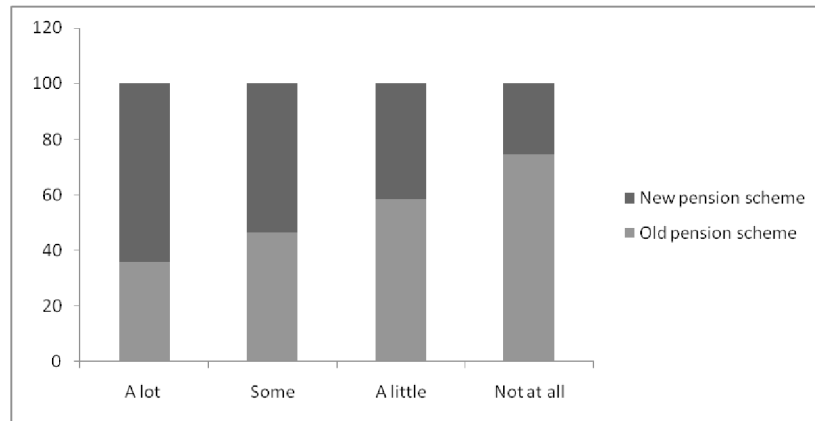


Fig 3 : Respondents' view on the degree of reliability when counting on children, family members, friends, and others

Source: Field survey, 2021

From the above figure (Fig.3) it was observed that more respondents (64.1% and 53.6%) in the Contributory pension scheme receive high social support from children, family members, and friends than their colleagues in the Defined Benefits scheme. It does appear that this group displayed high reliability on their children and significant others assuming they have a serious problem. A female FGD participant of the Contributory pension scheme in Enugu North had this to say:

I get maximum support from my independent children and some relations that I helped when I was in service. To be emphatic, I have helped many people both among my relations and others to get jobs. I thank God today, that they have not forgotten me. If I had relied on my pension alone, I would have died.

Respondents' opinion was also sought to know how much they can open up before the children, family members, and others if they want to relay their worries. The responses are presented in Table 5 below.

Table 5

Distribution of respondents by the rate at which they share their worries with children and others

Responses	A pension scheme Affiliated to		Total
	Defined Ben. scheme	Cont. pension scheme	
A lot	202 (45%)	249 (55%)	451 (100%)
Some	111(46.1%)	130 (53.9%)	241(100%)
A little	213(54.9%)	175 (45.1%)	388(100%)
Not at all	27(75%)	9(25%)	36 (100%)
Total	553 (49.6%)	563 (50.4%)	1,116 (100%)

Source : *Field Survey, 2021*

It was captured from the above table (Table 5) that a considerable percentage (55% and 45%) of respondents in both pension schemes admitted sharing their worries with children, family members, and others ‘a lot’, 53.9 per cent, and 46.1 per cent admitted sharing it ‘to some extent while 45.1 per cent, and 54.9 per cent said ‘a little’. Nevertheless, 75 per cent, and 25 per cent of respondents in both schemes stated that they do not open up at all.

Equally, during the FGDs, many participants in both pension schemes admitted that they share information with their children, family members, and others especially when they are worried. A female participant in Enugu North remarked: ‘I helped many people to secure employment when I was in service, whenever we are not paid our pension entitlements for 2 – 3 months, I do call them and they do not hesitate to assist. Similarly, another male participant in Nsukka had this to say: ‘once’, I am pressed, I make my people know, some of my brothers and relations try to see with me by helping in one way or the other, at home, they know, I’m no longer working. A female participant in Oji River who toed the same view remarked: ‘sharing one’s worries with someone instead of keeping it within oneself breeds happiness and check hypertension which is now the most stress-related ailment everywhere today.

In addition, respondents' view was sought to ascertain the degree of attack or criticism from children, family members, and others as presented in Table 6.

Table 6

Distribution of respondents by the degree of attack or criticisms received from children, family members, or others

Degree of criticism /attack	A pension scheme Affiliated to Defined Ben. scheme	Cont. pension scheme	Total
A lot	40 (54.1%)	34 (45.9%)	74 (100%)
Some	115 (73.7%)	41 (26.3%)	156 (100%)
A little	286 (48.3%)	306 (51.7%)	592 (100%)
Not at all	112 (38.1%)	182 (61.9%)	294 (100%)
Total	553 (49.6%)	563 (50.4%)	1,116 (100%)

Source: *Field survey, 2021*

Information from the above table (Table 6) reveals that many respondents in both pension schemes do receive criticisms from children, family members, or others at different points in time. 54.1 per cent, and 73.7 per cent of those in the Defined Benefits system mentioned 'a lot' and 'some' respectively as against 45.9 per cent, and 26.3 per cent of those in the Contributory system who made a similar revelation. Similarly, 51.7 per cent of respondents in the Contributory scheme and 48.3 per cent in the Defined Benefits scheme mentioned 'a little' while 61.9 per cent and 38.1 per cent in both schemes indicated 'not at all'.

In the views of many participants during the FGD sessions, the level of criticism or attack depends on the relationships existing before retirement. A male participant in Enugu North remarked,

my children and family members sympathize with me especially when I don't have money. They all knew that when the going was good, they all enjoyed it. In any case, I am still the breadwinner. They all still look unto me.

Thereafter, the researcher made effort to ascertain the overall social well-being of respondents as depicted in Table 7 below.

Respondents whose responses were 'very often', 'often', 'a lot', 'some', 'yes' etc were classified as high social well-being while others whose responses were 'not very often', 'rarely', 'not at all', 'a little', 'don't know, etc were classified as low social wellbeing. The data were then cross-tabulated.

Table 7
Assessment of retirees' overall social wellbeing

Overall social wellbeing	A pension scheme Affiliated to		Total	Statistics
	Defined Ben. scheme	Cont. pension scheme		
High social wellbeing	424 (47.2%)	475 (52.8%)	899 (100%)	$\chi^2 = 10.55$
Low social wellbeing	129 (59.4%)	88 (40.6%)	217 (100%)	df = 1
Total 553 (49.6%)	563 (50.4%)	1,116 (100%)	p < .005	

Source: Field survey, 2021

Table 7 above depicts the overall assessment of respondents' social well-being. Results from the above table reveal that more respondents (52.8%) in the Contributory pension scheme demonstrated having high social well-being as against 47.2 per cent of respondents in the Defined Benefits system. On the contrary, 59.4 per cent of respondents in the Defined Benefits scheme exhibited low social well-being as against 40.6 per cent of those in the Contributory scheme. It does appear that respondents in the Contributory pension scheme because of being in a more comfortable financial situation can maintain a high degree of social relationship just like the periods that they were still in service. On the other hand, it also appears that respondents of the Defined Benefits system were unable to maintain a reciprocal financial relationship with both their children, family members, and friends because of low pension income and in the end, tend to be abandoned by relatives and friends/others.

The majority of the FGD participants in the Defined Benefits scheme maintained that most of their friends and relatives no longer visit them because of their deteriorating financial situation. A male participant in Nsukka remarked thus; 'it is during retirement that you will know your real friends and relations; ... only very few people will come close to you when the pasture is dried'. Another female

participant in Enugu North had this to say: 'I cannot maintain a good social relationship with my children, relations, and friends because I cannot fulfill my financial obligation; my children have pointed it out and I am ashamed of myself.

Discussion

The study investigated the emotional and social well-being of retirees in the Defined Benefits and Contributory Pension schemes in Nigeria. The quantitative and qualitative methods of data gathering were employed in the collection of data from respondents. The study findings revealed that even though, a pension serves as a powerful source of income for retirees, many of the respondents have had ugly experiences and emotional trauma for irregularity in payments or inability to access their money after retirement. The experience was revealed among respondents of both pension systems although more pronounced among retirees of the Defined Benefits scheme. The finding is in tandem with the submission of Yaya (2008) in the literature that Nigeria's ruling class has over the years, refused to pay pensioners as when due under the guise of a paucity of funds while the country has been raking in millions of dollars from the sales of crude oil alone.

As for the emotional well-being of retirees specifically, the study found that the degree of happiness or rate at which individuals get worried or become sad occasioned by problems in pension provision increases the vulnerability of the retiree to adverse consequences of low emotional wellbeing. This notwithstanding, a considerable percentage of respondents (51.4%) for those in the Defined Benefits plan and 48.6 per cent (for those in the Contributory pension scheme) still expressed optimism about their prospects. Many of the respondents were also of the view that other people including their children, family members, and friends still care for them or share their worries. In other words, the overall assessment of respondents' emotional well-being shows that 52.4 per cent of respondents in the contributory pension scheme expressed higher emotional well-being than their counterparts in the Defined Benefit system which constitutes 47.4 per cent. Chapell, *et al.*, (2003) observed in the literature that

symptoms of such emotional trauma may include loss of pleasure, sleep disturbance, appetite disappearance, loss of energy, difficulty in concentration, low self-esteem, and suicide thoughts amongst others.

One explanation for the heightened effect of such depression on the part of our seniors according to the findings of the study is the high level of humiliation and suffering experienced by retirees in Nigeria, especially during the verification exercise and assessment of entitlement with pension fund administrators (PFAs). Similarly, data from FGD in both pension schemes supported the above finding. Some of the participants argued that the system of verification of pensioners in Nigeria has accounted for the death of many senior citizens because of some unnecessary requirements imposed upon them during the exercise; coupled with the fact that the verification centres are mostly cited at the federal or state capital.

On the social well-being of retirees, the study discovered such factors bordering on the rate in which the retirees meet or speak on phone with children, family members, and friends, level of reliability, criticisms or assistance received from children and others as the most germane social factors for their social wellbeing. These factors as Bowling, *et al.*, (2007) noted reflect the needs of the retirees for social network, support, and engagement. A greater proportion (55% and 45%) of respondents in both pension schemes indicated relating with their children, family members, and others to share their worries irrespective of the level of criticism or attack on them. Thus, the overall assessment of respondents' social well-being shows that respondents of the Defined Benefits system have low social well-being (59.4%) as against 40.6 per cent of others.

One explanation for this may be the inability of respondents in the Defined Benefits system to maintain or sustain a reciprocal relationship with relatives, family members, friends, and others because of the low income received as pension entitlement. This finding is also consistent with the submission of Ginika (2010) in the literature that an individual's relationship and support from someone of close tie would be seen as requiring reciprocity which is likely to worsen the feelings of well-being when the pension income is low. Taylor and

Doverspike (2003) in the literature also noted that integration with family members and friends after retirement could facilitate high social well-being. This is particularly important because social networks developed while in the workforce have been suddenly removed.

The majority of the FGD participants also maintained that most of their friends and relatives no longer visit them while others stated that the current economic pressure has resulted to many of their young ones and family members migrating to the cities.

Conclusion

The study has explored the emotional and social well-being of retirees in the Defined Benefits and Contributory pension schemes in Enugu State. The results indicated that the increased risk or problems related to the social and emotional state of retirees differ according to the pension scheme the individual is affiliated with. The analysis of the study findings revealed that retirees in the Contributory pension system in Enugu State displayed a higher level of emotional and social wellbeing compared with their colleagues in the Defined Benefits scheme. It is however necessary that government agencies, private organizations, social work practitioners, and the general public should quickly rise to the challenges of Nigerian retirees in their separate responsibilities and make retirement not be seen as a death warrant for the seniors. In other words, there is the need to integrate the retirees in the subsequent development and modification of the pension systems in Nigeria to attain equity in the socio-economic provisions, health services utilization, and other indices of wellbeing provisions as obtained in developed countries. This will undoubtedly stem from the inherent anger vented out on government and employers of labour by the senior citizens due to their frustrations and suffering.

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