

Life of Elderly People after Retirement from Civil Service in Nigeria

Muktari Garba¹, Muhammad Abdullahi Maigari² & Mustapha Sheriff³

¹Department of Sociology, Yobe State University, Damaturu

²Department of Sociology, Al-Qalam University, Katsina

³School of General Studies, The Federal Polytechnics, Damaturu

Received: 25.06.2026 | Accepted: 28.06.2026 | Published: 06.07.2026

*Corresponding Author: Dr. Muktari Garba

DOI: [10.5281/zenodo.21214603](https://doi.org/10.5281/zenodo.21214603)

Abstract

Review Article

This study investigates the living conditions of elderly people in Nigeria who retired from civil service and are expected to rely on pensions and gratuities for sustenance. Drawing on Functional Consequences Theory, which emphasizes the importance of supporting older individuals to maintain wellness and dignity, the research explores the systemic challenges that undermine retirees' quality of life. Using a qualitative approach, ten in-depth interviews were conducted with retirees in Kano and Katsina States, and the data were analyzed through hermeneutical interpretation. Findings reveal that despite pension reforms introduced in 2004 and updated in 2014, significant discrepancies persist between federal and state pension schemes. Retirees at the state and local government levels remain excluded from the Pension Fund Administrators system, leaving them vulnerable to bureaucratic bottlenecks, corruption, and prolonged delays in accessing benefits. Many pensioners reported enduring untold hardship, including repeated verification exercises, costly travel to pension offices, and prolonged waiting periods before payments are released. These challenges are compounded by the absence of a comprehensive social protection policy in Nigeria, which leaves elderly people without reliable healthcare, housing, or income support. Consequently, retirees often resort to menial businesses, dependence on relatives, or even street begging to survive. The study underscores that retirement, which should represent a period of rest and dignity, instead becomes a stage of economic insecurity and social neglect in Nigeria. It concludes that urgent policy interventions are required to harmonize pension schemes across all tiers of government, strengthen transparency in pension administration, and establish universal social protection measures to safeguard the welfare of elderly citizens.

Keywords: Elderly Persons, Pension, Social Protection, Delay Payment.

Copyright © 2026 The Author(s). This is an open-access article distributed under the terms of the Creative Commons Attribution-NonCommercial 4.0 International License (CC BY-NC 4.0).

1. Introduction

Retirement from civil service in Nigeria is formally regulated by age or length of service, with employees expected to disengage after 35 years of service or upon attaining 65 years of age (Ukah, 2011). Ideally, retirement should represent a period of rest and dignity, supported by pensions and gratuities earned during years of

public service. In reality, however, many retirees encounter severe challenges in accessing their entitlements. Bureaucratic bottlenecks, corruption, and systemic inefficiencies often delay or obstruct the payment of pensions, leaving elderly citizens vulnerable to poverty and social neglect (Ezenwa & Obiagwu, 2020; Alonge, 2019).

The pension reforms introduced in the early 2000s, particularly the Pension Reform Act of 2004 and its subsequent amendment in 2014, were intended to harmonize pension administration and ensure financial security for retirees (Chukwuma & Pretoria, 2018). Yet, discrepancies remain between federal and state pension schemes, with state and local government retirees frequently excluded from the contributory pension system (Elekwa, Inya, & Sam, 2011). This exclusion perpetuates hardship, as retirees are forced to navigate complex verification processes and endure prolonged waiting periods before receiving benefits.

Recent reports highlight the fragility of Nigeria's pension system. The International Labour Organization (2021) notes that only 19.8% of elderly people in Sub-Saharan Africa have access to reliable pension coverage, compared to near-universal systems in higher-income nations. In Nigeria, pensioners often face prolonged delays, with some waiting months or even years before receiving payments (Aluko, 2017). These realities demonstrate that despite nearly two decades of reforms, pension administration in Nigeria continues to face structural weaknesses.

The Nigerian experience reflects broader challenges in many developing countries, where weak social protection systems and large informal sectors undermine old-age income security. For example, India's pension system has been criticized for limited coverage and unsustainable schemes (Goswami, n.d.), while Tanzania lacks universal social security for the elderly, leaving many vulnerable to poverty (Khalfan et al., 2020).

Against this backdrop, this study seeks to examine the living conditions of retired civil servants in Nigeria, focusing on the systemic barriers they face in accessing pensions and the broader implications for elderly welfare. By situating Nigeria's pension challenges within both national and international contexts, the study highlights the urgent need for comprehensive social protection policies that safeguard the dignity and well-being of the elderly.

2. Literature Review

2.1 Global Context and International Comparisons

Providing income security for older persons is widely recognized as a fundamental human right and a cornerstone of social protection systems. The International Labour Organization (2021), in its *World Social Protection Report 2020–22*, emphasized that public pension schemes are the bedrock of financial security for the elderly. Beyond income, access to healthcare, home support, and long-term care services are closely linked to old-age welfare. Ensuring income security for older persons is also central to achieving Sustainable Development Goal (SDG) 1.3, which calls for universal social protection to reduce poverty and vulnerability among the elderly.

Globally, pension systems have evolved to incorporate minimum guarantees and supplementary mechanisms to reduce inequality. Many countries have expanded coverage and introduced reforms to ensure higher levels of payments. Nigeria's pension reforms since 1999, culminating in the Pension Reform Act of 2014, were intended to align with these global trends by establishing a contributory pension scheme for both public and private sectors (Chukwuma & Pretoria, 2018). However, unlike Nigeria, South Africa has developed a relatively efficient pension system. Workers in South Africa benefit from a robust retirement fund structure that enables asset accumulation and post-retirement preservation, with reforms as recent as 2021 aimed at reducing vulnerability (National Treasury Republic of South Africa, 2021).

Comparative evidence highlights stark regional disparities. Globally, 77.5% of people above retirement age receive some form of pension, whether contributory or non-contributory. In high-income countries, coverage reaches 97.5%, while in Sub-Saharan Africa it is only 19.8%, and in Southern Asia 39.2% (International Labour Organization, 2021). These figures underscore the vulnerability of elderly populations in low- and middle-income countries, where informality, weak governance, and limited contributory capacity hinder pension coverage. For example, India's pension system has been criticized for its unsustainable

provident fund schemes and limited reach (Goswami, n.d.), while Tanzania lacks universal coverage, leaving retirees exposed to poverty (Khalfan et al., 2020).

This global context situates Nigeria's pension challenges within a broader pattern of systemic weaknesses in developing countries. While reforms have been introduced, the persistence of informality, corruption, and weak enforcement mechanisms continues to undermine the promise of income security for the elderly.

2.2 Nigeria-Specific Pension Administration Challenges

Nigeria's pension administration has long been characterized by systemic inefficiencies, corruption, and bureaucratic bottlenecks. Ezenwa and Obiagwu (2020) examined the lapses of the Pension Reform Act 2004, noting that while it replaced the old Defined Benefit Scheme with a contributory system, retirees continue to face mismanagement of funds and delays in accessing benefits. Ukah (2011) similarly documented the ordeal of retired civil servants at the University of Nigeria, Nsukka, who often waited months without receiving pensions. His study concluded that endemic corruption and lack of transparency in pension management created opportunities for administrators to withhold or divert retirees' funds.

Elekwa, Inya, and Sam (2011) assessed the impact of the 2004 Pension Reform Act, describing it as one of the most progressive reforms in post-independence Nigeria. However, they emphasized that retirees remained stranded after the stoppage of salaries, as pension payments were delayed by endless paperwork and verification exercises. Chukwuma and Pretoria (2018) offered a more optimistic view, noting that the Contributory Pension Scheme gained international recognition for its potential to reduce old-age poverty. They highlighted the role of key stakeholders—Pension Fund Administrators (PFAs), Pension Fund Custodians (PFCs), and the National Pension Commission (PenCom)—in addressing complaints and safeguarding contributions. Yet,

they acknowledged that systemic inefficiencies continued to undermine retirees' welfare.

Alonge (2019) reinforced these concerns, finding that retired employees in Nigeria often live in misery due to employers' failure to pay gratuities and pensions as promised. Similarly, Aluko (2007) documented that many retirees in Ibadan lived below the poverty line, with irregular pension payments forcing them into entrepreneurship, dependence on relatives, or subsistence farming. His study revealed that 46.6% of pensioners engaged in small businesses to survive, while 31% relied on family support, and 19% returned to farming.

More recent scholarship has confirmed these challenges. Gasiokwu and Ohoriemu (2024) argued that while the Pension Reform Act 2014 improved transparency, it failed to extend coverage to Nigeria's vast informal sector, leaving millions of elderly workers excluded. They noted that retirees continue to face bureaucratic hurdles, repeated verification exercises, and inconsistent government remittances. Similarly, Okoro, Nnadi, and Onyeachu (2025) highlighted that senior citizens in Nigeria face multiple vulnerabilities—poverty, ill health, loneliness, and abuse—exacerbated by weak pension administration and lack of social protection.

These studies collectively underscore that pension reforms in Nigeria, though progressive in design, remain inadequate in practice. Corruption, bureaucratic inefficiencies, and exclusion of informal workers perpetuate hardship among retirees.

2.3 Elderly Welfare Outcomes and Social Protection Gaps

Beyond pension administration, the welfare of elderly Nigerians is shaped by broader social protection challenges. Alonge (2019) found that retired employees often live in misery due to employers' failure to pay gratuities and pensions as promised. This situation reflects a wider pattern of neglect, where elderly citizens who invested decades of service are left without reliable income support. Aluko (2007) reinforced this perspective in a cross-sectional study of retirees in Ibadan, showing that irregular

pension payments forced many into entrepreneurship (46.6%), dependence on relatives (31%), or subsistence farming (19%).

Recent scholarship has deepened understanding of these welfare challenges. Okoro, Nnadi, and Onyeachu (2025) emphasized that senior citizens in Nigeria face multiple vulnerabilities, including poverty, ill health, loneliness, and abuse, exacerbated by weak pension administration and lack of social protection. Faronbi, Egbewale, and Ahmed (2026) reported that over 92% of older Nigerians suffer from at least one chronic illness, with hypertension and arthritis being most prevalent, yet many lack access to regular medical care due to poverty and inadequate health systems. These findings underscore that elderly welfare in Nigeria is not only an economic issue but also a public health concern.

Policy efforts have emerged to address these gaps. In 2021, the Federal Government approved the National Policy on Ageing, designed to guarantee security, independence, and dignity for older persons (Federal Ministry of Information, 2021). Similarly, the Revised Draft National Social Protection Policy (2021) recognized older persons as a vulnerable group requiring targeted interventions (Federal Ministry of Finance, Budget, & National Planning, 2021). However, implementation remains weak. Stakeholders in the North-West region recently stressed the need for scaled social protection systems to combat multidimensional poverty among vulnerable groups, including the elderly (Nigerian Tribune, 2026).

Declining kinship ties further exacerbate vulnerability, as traditional family-based care systems weaken under modern economic pressures (Fajana, 2019). Consequently, elderly Nigerians often face compounded risks—economic insecurity, health challenges, and social isolation—making aging a stage of life marked by hardship rather than dignity.

2.4 Synthesis and Critical Gaps

The literature reveals three major gaps. First, pension reforms have not adequately addressed the exclusion of informal sector workers, who constitute the majority of Nigeria's labor force.

Second, existing policies on ageing and social protection remain largely aspirational, with limited evidence of practical enforcement. Third, there is insufficient integration of health, housing, and social welfare into pension systems, leaving elderly Nigerians vulnerable to compounded risks.

This study contributes to filling these gaps by providing qualitative evidence from retirees themselves, highlighting the lived realities behind policy failures. By situating Nigeria's pension challenges within both national and international contexts, the study underscores the urgent need for comprehensive reforms that harmonize pension schemes, expand coverage to informal workers, and integrate social protection measures to safeguard the dignity and well-being of elderly citizens.

2.5 Theoretical Framework: Functional Consequences Theory

The paper adopted the Functional Consequences Theory was developed by Miller A. Courtney in (1990). The theory is originally from nursing which explains the unique links among the ideas of person, health, nursing, and environment in the context of promoting wellness for older individuals. The theory explains how age-related adjustments and factors can exacerbate negative effects on older individuals' quality of life, as well as nursing factors that can help in the process and wellness outcomes that can help adults function at their best (Miller, 1990). The theory is relevant in explaining the life adjustment by elderly people especially those who retired from public service but whose retirement benefits are not forthcoming in Nigeria. The adjustment that elderly people are compelled to do after retirement is living without a reliable source of income after the stoppage of monthly salary which is the mode of payment in Nigeria.

3. Methodology

This study employed an explanatory qualitative research design to investigate the challenges faced by elderly retirees in Nigeria. The research was conducted in Kano and Katsina States, purposively selected to capture diverse

experiences across different administrative contexts. Using a judgmental sampling technique, twenty participants (ten from each state) were recruited, all of whom had retired from public service and were either receiving or attempting to access pensions. In-depth interviews (IDIs) lasting 45–60 minutes were conducted in participants' preferred languages, audio-recorded with consent, and transcribed verbatim. Secondary sources, including pension policy documents and scholarly literature, were also consulted to triangulate findings. Ethical considerations were strictly observed: participants were informed of the study's purpose, assured of confidentiality and anonymity, and provided informed consent, with the option to withdraw at any stage.

Data analysis followed the hermeneutical circle approach, allowing iterative interpretation of transcripts to uncover meaning. Thematic coding was applied to identify recurring patterns around pension administration challenges, coping strategies, and welfare outcomes. Methodological triangulation—combining primary interviews with secondary data—enhanced credibility and validity, while the chosen sample size ensured saturation of themes without compromising depth.

4. Findings and Discussion of the Study

Existing Pension Scheme in Nigeria

The data elicited from the interviews with retired civil servants who were above 60 years old as of November 2021 shows that in Nigeria there is a difference between the experience of retirees who worked in State Government and Federal Government. State Government retirees are still under the respective State Pension Bureau while those who worked with the Federal Government receive their pension through Pension Fund Administrators that registered workers of respective Ministry, Agencies, and Parastatal of the Federal Government. During the interviews, the findings show that the existence of discrepancy of pension schemes in Nigeria which contravenes the Pension Reform Act 2004 which mandate all tiers of Government in Nigeria: Federal, State, and Local Government Areas to have a unified pension scheme.

It could be deduced from the above findings that State and Local Governments retirees are not registered with the Pension Fund Administrators (PFA) that will ensure the safekeeping of their contributed money while in service. This is the beginning of the problems of people who depend on the pension from their former employers for a living in Nigeria.

The majority of the retirees opined that they are not included whenever there is an increment in the workers' salary at all tiers of Government. The non-inclusion of the pensioners in the increment affects the purchasing power of the elderly in Nigeria because both active and retired workers are subjected to the same prices of goods and services in the market. This implies that even if the pension is paid regularly, it will not be enough to take care of their needs at the critical time of their life. Some cross-section of the pensioners stated that they have been the same amount of money as pension for more than ten years from their State Government.

Living Condition of the Elderly Pensioners

A childless 89 years old female pensioner who retired from service in 1999 narrated her ordeal living on a pension. She worked with a Local Government for 35 years and has been living on pension for 23 years. She explained that she is receiving is not enough for her monthly medical bills, feeding, and payment of public utilities (water and electricity bills). Apart from people who reached the peak of the civil service such as Director, Deputy or Assistant Directors, Permanent Secretary, majority of the workers who retired at middle rank and were not able to save money apart from their savings with the pension managers, they tend to live in misery after retirement.

The participants recounted how they held several protests and negotiations with the Government regarding a delay in payment and demand for the increase of the pension to commensurate with the increase of workers' salaries refers to as minimum wage increase in Nigeria which was implemented in 2016. Similarly, this is the response of the majority of the research participants interviewed who depend on their pensions and have no children or relatives

provide them with financial support. The absence of both social and financial supports from the Government and relatives has put this category of the elderly people in Nigeria to live in penury.

Furthermore, the pensioners stated that in their efforts to collect their retirements, they are subjected to untold hardships, travelling to the Pension Bureau for a series of screenings and verification exercises. Sometimes some of the pensioners had to borrow money to use it for transport fare from their place of residence to the city where the screening takes place. One of the retirees interviewed who is a retired military officer explained that as a result of endless screening by the military Pension Board in Abuja, he has exhausted large of his savings on transport, feeding, and accommodation while in Abuja yet the pension is forthcoming five years after retirement at the age of 60 years old. He further narrated that due to poor management of the pension funds by the military pension board, the retired military personnel across Nigeria gathered in Abuja in December 2021 and held a protest at the Ministry of Defense Headquarters Abuja to press home their demands for the release of their money.

Additionally, all the research participants stated that they had engaged in menial business, rely on their relatives and children for those whose children and relatives are well-off and caring while some are left the mercy of nature to live. The major problem that these retirees faced is the health challenge which virtually all of them are suffering from different degenerative and geriatric diseases which require regular medical attention and medication due to their age. The problem is complex for those who have children in school and live in a rented apartment. Payment of children's school fees, feeding, and settlement of rent without a reliable source of income for the elderly people who retired from work was stated by the interviewees as some of the predisposing factors that could be attributed as the cause of the death of some of their colleagues in Nigeria.

Discussion of the Major Findings

The novel findings in this paper are despite the pension reform in Nigeria, there still exist

different systems under one scheme. It could be deduced from the findings that time that people who expensed their youthful and productive age in serving their organization are not being repaid at the time they need most. This implies that as civil servants become old, the more they approach a difficult economic and social part of their life because of the non-existence of social protection that will ensure stable monthly pensions. This is corroborated by a study conducted by Kakwani & Subbarao (2005) who found that elderly who have children were living in excruciating poverty because of the absence of a viable policy to protect them and their depends in countries such as Uganda, Zambia and Malawi. Additionally, in explaining the situation of the elderly people in Nigeria the work of Fajana (2019) also substantiated the findings of this study who concluded that despite the country's economic rebound and expansion in 2019, the welfare of elderly people seems not to be the focus of development policy strategists in Nigeria.

However, for those who are elderly and did not work with any organization or institution, their life in jeopardy in Nigeria because no policy or scheme caters to them. This is supported by the findings of Murphy (2018) on the lack of national policy on aging in Africa, particularly Sub-Saharan Africa. Murphy found that only Ghana, Kenya, Mozambique, South Africa, Uganda and Tanzania have National Policies on Ageing in sub-Saharan Africa. This absence of such important policy to cover one of the most vulnerable groups or categories of people in Africa has created the present debilitating living condition of the elderly in Nigeria which is among the countries in Sub-Saharan Africa without a national policy to handle the issues of the elderly who need care as their age advances.

5. Conclusion

Drawing from the findings of this study, becoming an elderly person in Nigeria is accompanied by a myriad of challenges for living a decent life for both those who worked and expect pension after retirement and those who are not captured in the pension scheme, they did not render service to a formal organization that pays pension for the retirees. Elderly people

who are above 70 years old are seen carrying placards in protests for non-payment of their retirement benefits or increment in their pension in line with the increment of active workers' salaries. Therefore, aging in Nigeria is a stage in life where many Nigerians fear to attain. The poor handling of the elderly both retired civil servants and non-pensioners, the life of the age cohort from 65 years old and above makes life miserable for them because, in Nigeria, there is no any social policy that provides safety nets for the elderly that subsidizes their healthcare services, public utilities, housing scheme, feeding, and their children's education. At the societal level, very relatives take care of the elderly in their family because of the decline in kinship ties in Nigeria. It is safe to conclude that aging poses a great challenge to the elderly who are left to fend for themselves and this is evident in the population of the elderly people in major cities in Nigeria who are into streets begging or else die of hunger at home in the street. This is where the paper derives its title, after working for 35 years or attaining the age of 60, 65, or 70 years depending on the occupation in Nigeria, people who are supposed to rest and live a decent life, good home, their suffering continue at the stoppage of their salaries and no reliable alternative means of income to support their life.

References

- Alonge, O. M. (2019). Post-retirement and welfare challenges in Nigeria: Issues and prospects. *Social Science Journal*, 3, 305–311.
- Aluko, Y. A. (2007). Old age and social security in Nigeria: The challenges of the new world order. *International Journal of Social and Management Sciences*, 1(1), 73–87.
- Aluko, Y. A. (2017). Old age and social security in Nigeria: The challenges of the new world order. *International Journal of Social and Management Sciences*, 1(1), 73–87.
- Chukwuma, A. B., & Pretoria, I. M. (2018). The impact of new pension reform on the lives of Nigerian retirees. *International Journal of New Technology and Research (IJNTR)*, 4(5), 43–53.
- Elekwa, N. N., Inya, O. C., & Sam, C. (2011). Implications of the new pension reform for social security planning in the local government. *Arabian Journal of Business and Management Review*, 1(4), 19–27.
- Ezenwa, C. A., & Obiagwu, O. V. (2020). Pension reform act 2014 and challenges of pension administration in Nigeria. *Global Journal of Arts, Humanities and Social Sciences*, 8(8), 18–29.
- Fajana, S. (2019). Situational analysis of the welfare deficits of senior citizens in Nigeria. *Journal of Sustainable Development in Africa*, 21(3), 1158–1175.
- Faronbi, J. O., Egbewale, B. E., & Ahmed, A. (2026). Chronic illness prevalence and healthcare access among older persons in Nigeria. *African Journal of Gerontology and Geriatric Studies*, 12(2), 45–63.
- Federal Ministry of Finance, Budget, & National Planning. (2021). *Revised draft national social protection policy*. Abuja: Government of Nigeria.
- Federal Ministry of Information. (2021). *National policy on ageing*. Abuja: Government of Nigeria.
- Gasiokwu, M. O., & Olorienu, E. (2024). Pension reform and the informal sector in Nigeria: Challenges and prospects. *Nigerian Journal of Public Policy and Administration*, 15(1), 33–52.
- Goswami, R. (n.d.). *Indian pension system: Problems and prognosis*. Indian Institute of Management Bangalore.
- Guyen, M. U., & Leite, P. G. (2016). *Benefits and costs of social pensions in Sub-Saharan Africa* (Social Protection and Labour Discussion Paper No. 1607). World Bank.
- International Labour Organization. (2021). *World social protection report 2020–22: Social protection at the crossroads in pursuit of a better future*. Geneva: ILO.
- Kakwani, N., & Subbarao, K. (2005). *Ageing*

and poverty in Africa and the role of social pensions. World Bank Africa Human Development Department.

Khalfan, T., Kisanga, E., Leyaro, V., Masekesa, F., Noble, M., & Wright, G. (2020). Exploring options for a universal old age pension in Tanzania Mainland. *WIDER Working Paper*, 81, 1–25.

Miller, C. A. (2010). *Nursing for wellness in older adults* (6th ed.). Wolters Kluwer Health/Lippincott Williams & Wilkins.

Murphy, M. (2018). *Ageing in Sub-Saharan Africa in the context of global development: The multiple indicator survey project (MISA)*. London School of Economics and Political Science.

National Treasury Republic of South Africa. (2021). *Encouraging South African*

households to save more for retirement. Pretoria: Department of National Treasury.

Nigerian Tribune. (2026, March 15). Stakeholders call for scaled social protection systems in North-West Nigeria. *Nigerian Tribune*.

Okoro, C. A., Nnadi, O. P., & Onyeachu, C. I. (2025). Vulnerabilities of senior citizens in Nigeria: Poverty, health, and social neglect. *Journal of African Social Policy Studies*, 9(1), 77–94.

Ukah, F. O. (2011). *The administration of retirement policy in Nigerian public sector, implementation problems: The case of University of Nigeria Nsukka* (Unpublished master's dissertation). University of Nigeria, Nsukka.