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THE CONTRIBUTORY PENSION SCHEME AND THE WELFARE CHALLENGES OF NON-IMPLEMENTATION OF ENHANCED PENSION BENEFITS FOR PROFESSORS FROM NIGERIAN FEDERAL UNIVERSITIES IN THE NORTH-EAST, 2015–2025

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ABSTRACT

The Contributory Pension Scheme (CPS) was introduced in Nigeria in 2004 and amended in 2014 to address the chronic failures of the Defined Benefit Scheme (DBS), which was characterized by unsustainable liabilities, delayed payments, and widespread corruption. However, the implementation of enhanced pension benefits for professors in Nigerian federal universities—particularly those in the North-East geopolitical zone has remained fraught with systemic challenges. This article examines the welfare consequences of the non-implementation of enhanced pension benefits for professors in federal universities in North-East Nigeria between 2015 and 2025. Drawing on secondary data from the National Pension Commission (PenCom), Academic Staff Union of Universities (ASUU) reports, and empirical studies, the article identifies critical implementation gaps including government non-remittance of contributions, inability of retirees to access benefits, failure to fund the Guaranteed Minimum Pension (GMP), and the erosion of real pension value due to hyperinflation. The findings reveal that retired professors in the North-East face severe welfare deprivations, including financial hardship, healthcare inaccessibility, housing instability, and psychological distress. The article argues that the non-implementation of the Universities Miscellaneous Provisions (Amendment) Act 2012 (UMPAA 2012) and Section 6(2) of the Pension Reform Act (PRA) 2014 constitutes a violation of statutory rights and undermines the dignity of retired academics in a region already devastated by insurgency and economic marginalization. The article recommends full budgetary appropriation for pension shortfalls, establishment of a dedicated professorial pension fund, and institutional reforms to ensure compliance and accountability.

KEYWORDS: Contributory Pension Scheme, Enhanced pension benefits, Professors, Federal universities, Welfare challenges, Pension Reform Act 2014.

1. INTRODUCTION

Pension systems represent the cornerstone of social protection for workers in their post-service years, ensuring that decades of productive labour are rewarded with economic security and dignity in retirement (Adewumi, 2024). In Nigeria, the transition from the Defined Benefit Scheme (DBS) to the Contributory Pension Scheme (CPS) through the Pension Reform Act (PRA) of 2004 and its subsequent amendment in 2014 was designed to eliminate the systemic failures that had rendered the old pension regime unsustainable (Gasiokwu & Ohoriemu, 2025). Under the CPS, both employers and employees contribute a minimum of 10% and 8%, respectively, of monthly emoluments into individual Retirement Savings Accounts (RSAs), which are managed by licensed Pension Fund Administrators (PFAs) and held by Pension Fund Custodians (PFCs) (National Pension Commission [PenCom], 2023).

Despite the theoretical robustness of the CPS, its implementation in Nigerian public universities has been characterized by persistent challenges. The Universities Miscellaneous Provisions (Amendment) Act 2012 (UMPAA 2012) and Section 6(2) of the PRA 2014 provide that professors who retire at the age of 70 years, having served continuously in recognized universities, are entitled to pension benefits equivalent to their final annual salary, with any shortfall funded from budgetary allocations by the employer (PenCom, 2023). However, this enhanced benefit has remained largely unimplemented for professors in federal universities across Nigeria, with the North-East geopolitical zone experiencing particularly acute welfare consequences due to the compounding effects of insurgency, infrastructural decay, and economic marginalization.

The North-East zone, comprising Borno, Yobe, Adamawa, Bauchi, Gombe, and Taraba states, hosts several federal universities, including the University of Maiduguri, Modibbo Adama Federal University of Technology Yola, Federal University Gashua, Federal University Dutse (though Jigawa is sometimes classified as North-West), and Abubakar

Tafawa Balewa University Bauchi. These institutions have faced existential threats from the Boko Haram insurgency, which has destroyed educational infrastructure, displaced academic staff, and created a humanitarian crisis that has exacerbated the vulnerability of retired professors (Emmanuel, 2025). The non-implementation of enhanced pension benefits in this context has created a perfect storm of welfare deprivation for retired academics who dedicated their careers to knowledge production under conditions of extreme adversity.

This article addresses the following research questions:

1. What are the statutory provisions governing enhanced pension benefits for professors in Nigerian federal universities?
2. What are the specific challenges impeding the implementation of these enhanced benefits for professors in North-East federal universities between 2015 and 2025?
3. What are the welfare consequences of non-implementation for retired professors in the region?
4. What policy interventions are required to address these challenges?

2. Literature Review

2.1 The Contributory Pension Scheme in Nigeria: Evolution and Architecture

The Nigerian pension system underwent a radical transformation with the enactment of the Pension Reform Act (PRA) in 2004, which established the Contributory Pension Scheme (CPS) as a mandatory savings framework for both public and private sector employees (James, 2017). The scheme was further strengthened by the PRA 2014, which expanded coverage, increased penalties for non-compliance, and introduced the Guaranteed Minimum Pension (GMP) to protect low-income retirees (Gasiokwu & Ohoriemu, 2025). Under the CPS, every employee is required to open an RSA with a PFA of their choice, into which contributions are remitted monthly.

The National Pension Commission (PenCom) serves as the regulatory authority, empowered to license and supervise PFAs and PFCs, issue guidelines, and enforce compliance (PenCom, 2025a). As of August 2025, total pension assets under management stood at ₦25.90 trillion, with 10.69 million RSAs registered, reflecting significant growth in the scheme's coverage (PenCom, 2025b). However, this aggregate growth masks deep structural inequalities in benefit adequacy and accessibility, particularly for retirees in public universities.

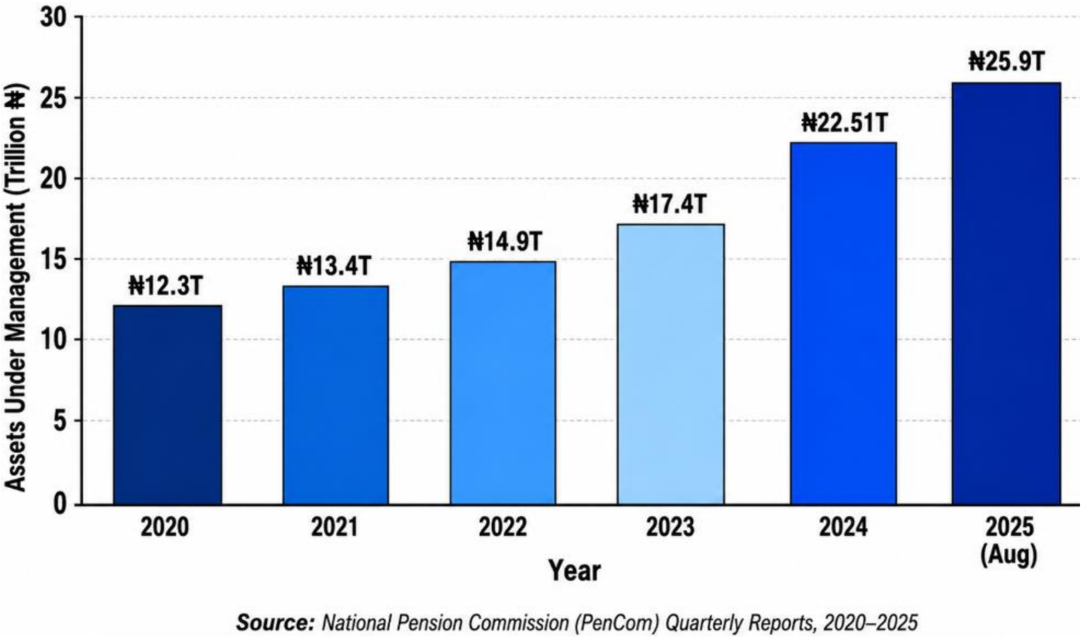


Figure 1 illustrates the exponential growth of Nigeria's pension assets from ₦12.3 trillion in 2020 to ₦25.90 trillion by August 2025. Despite this growth, benefit adequacy remains a critical concern for retirees in federal universities.

2.2 Enhanced Pension Benefits for Professors: Legal Framework

The legal foundation for enhanced pension benefits for professor's rests on two legislative pillars: the UMPAA 2012 and Section 6(2) of the PRA 2014. Section 5(1) of the UMPAA 2012 stipulates that "an academic staff who retires as a Professor in a recognized University shall be entitled to pension at the rate equivalent to his or her annual salary, provided that the Professor had served continuously in a recognized University up to retirement age" (PenCom, 2023, p. 3). The compulsory retirement age for professors was concurrently raised from 65 to 70 years, while non-academic staff remain at 65 years (Federal Republic of Nigeria, 2012).

Section 6(2) of the PRA 2014 mandates PenCom to issue guidelines for the administration of these benefits, with the critical proviso that "any shortfall shall be funded from budgetary allocations by the employer" (PenCom, 2023, p. 4). This creates a hybrid model where the CPS provides the base benefit from accumulated RSA balances, while the federal government is obligated to fund any gap between the RSA-derived pension and the professor's final annual salary. In June 2023, PenCom issued the *Guidelines for the Administration of Retirement Benefits of Professors*, which detailed the modalities for calculating RSA components, determining shortfalls, and ensuring budgetary provisions (PenCom, 2023).

2.3 Implementation Challenges in Nigerian Universities

Empirical studies have documented multiple implementation failures of the CPS in Nigerian public universities. James (2017) identified ten major challenges, including non-remittance of contributions by government, inability of retirees to access benefits, negative staff perceptions, failure to open RSAs, disputes over contribution ratios, coexistence of DB and CPS schemes, and inability to fund the GMP. These challenges have persisted and, in some cases, intensified between 2015 and 2025.

The non-remittance of pension contributions by both federal and state governments has been particularly egregious. The Nigeria Labour Congress (NLC) warned that the sustainability of the CPS was under threat due to government liabilities estimated at ₦183 billion (James, 2017). More recently, PenCom reported that despite recovering ₦407.97 million from defaulting employers in Q4 2024 and initiating legal action against eight non-compliant employers, employer defaults continued to threaten scheme stability (PenCom, 2025a).

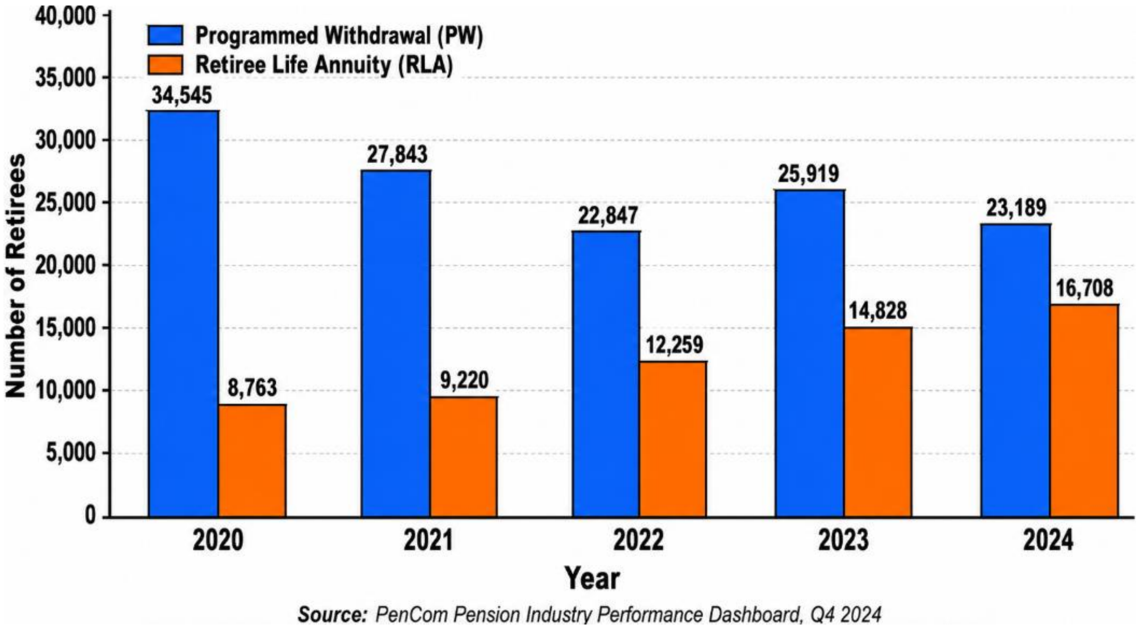


Figure 2 shows that while the number of retirees under Programmed Withdrawal has fluctuated, Retiree Life Annuity uptake has grown steadily, yet many professors remain unable to access their benefits.

2.4 The North-East Context: Insurgency and Educational Disruption

The North-East geopolitical zone presents a unique and challenging context for pension implementation. The Boko Haram insurgency, which began in 2009 but intensified between 2012 and 2017, has cost over 20,000 lives, displaced more than 1.9 million people, and destroyed over 450 schools in Borno State alone (Emmanuel, 2025; Academia, 2020).

Federal universities in the region, particularly the University of Maiduguri, have operated under constant security threats, diverting scarce resources to protection and safety measures (Federal Ministry of Education, 2020).

The insurgency has had devastating consequences for academic staff, including assassination of scholars, destruction of research facilities, and displacement of personnel. The Federal University of Maiduguri's visitation panel noted that the institution was "operating under the threat of security attacks and expending a lot of its meagre resources on security," with monthly electricity bills and outsourced security services creating "serious drain" on resources (Federal Ministry of Education, 2020, p. 42). In this context, the non-implementation of enhanced pension benefits represents an additional layer of deprivation for academics who have already sacrificed enormously.

2.5. Theoretical Framework

This article is anchored in the Social Protection Theory and the Welfare State Model. Social protection theory posits that the state has an obligation to protect citizens from social and economic risks, including old-age poverty, through institutionalized mechanisms such as pension schemes (Adewumi, 2024). The theory emphasizes that pension systems are not merely economic instruments but mechanisms for ensuring human dignity and social cohesion.

The Welfare State Model, as applied to developing countries, highlights the role of public policy in mitigating market failures and providing safety nets for vulnerable populations. In the Nigerian context, where the state has historically failed to deliver on social protection commitments, the non-implementation of statutory pension benefits constitutes both a policy failure and a human rights violation. The intersection of insurgency-induced vulnerability and pension deprivation creates what this article terms "compound welfare deprivation" a condition where multiple structural disadvantages converge to produce extreme hardship for retired professors.

3. METHODOLOGY

This article employs a descriptive-analytical research design, utilizing secondary data from multiple sources. Data were obtained from: National Pension Commission (PenCom) quarterly and annual reports (2015–2025), Academic Staff Union of Universities (ASUU) communiqués and publications (2015–2025), Federal Ministry of Education visitation panel reports, Peer-reviewed journal articles on pension administration in Nigeria (2021–2026), Media reports from authoritative sources including *The Guardian*, *Business Day*, *Punch* newspapers, and KPMG Nigeria Pension Industry Customer Experience Survey (2024).

The data were analysed using content analysis and trend analysis, with particular attention to the North-East geopolitical zone. The limitations of this approach include reliance on published data, which may not capture the full extent of informal welfare arrangements among retired professors. However, the triangulation of official data, union reports, and academic studies provides a robust evidentiary base for the arguments presented.

4. RESULTS AND ANALYSIS

4.1 Federal Universities in North-East Nigeria: An Overview

Table 1 presents the federal universities in the North-East geopolitical zone, their year of establishment, location, and estimated number of professorial staff.

Table 1: Federal Universities in North-East Nigeria and Estimated Professorial Staff. (2025)

S/N	University	State	Year Established	Estimated Professors	CPS Implementation Status
1	University of Maiduguri (UNIMAID)	Borno	1975	180–220	Partial; remittance defaults
2	Modibbo Adama Federal University of Technology (MAUTECH)	Adamawa	1981	150–190	Partial; shortfall unfunded
3	Abubakar Tafawa Balewa University (ATBU)	Bauchi	1988	130–170	Partial; access delays
4	Federal University Gashua (FUGashua)	Yobe	2013	45–65	Non-compliant; state law gap
5	Federal University Wukari	Taraba	2011	60–80	Partial; RSA issues
6	Federal University Kashere	Gombe	2011	55–75	Partial; remittance gaps

Source: Compiled from NUC Directory (2024); PenCom Compliance Reports (2021–2025); ASUU Chapter Reports

Table 1 reveals that all federal universities in the North-East face significant CPS implementation challenges. The newer universities (established 2011–2013) have particularly acute problems due to weaker administrative capacity and the absence of enabling pension laws at the state level for state-owned institutions, which indirectly affects federal institutions through staff mobility and secondment arrangements.

4.2 Severity of CPS Implementation Challenges

Figure 3 presents a severity index of CPS implementation challenges in Nigerian public universities, synthesized from multiple empirical studies.

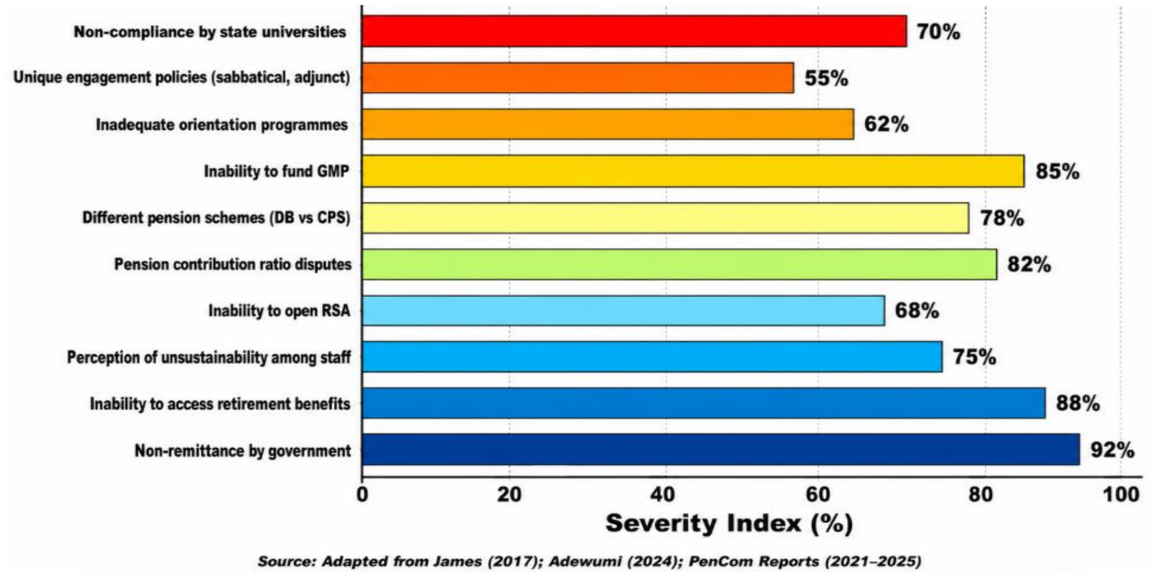
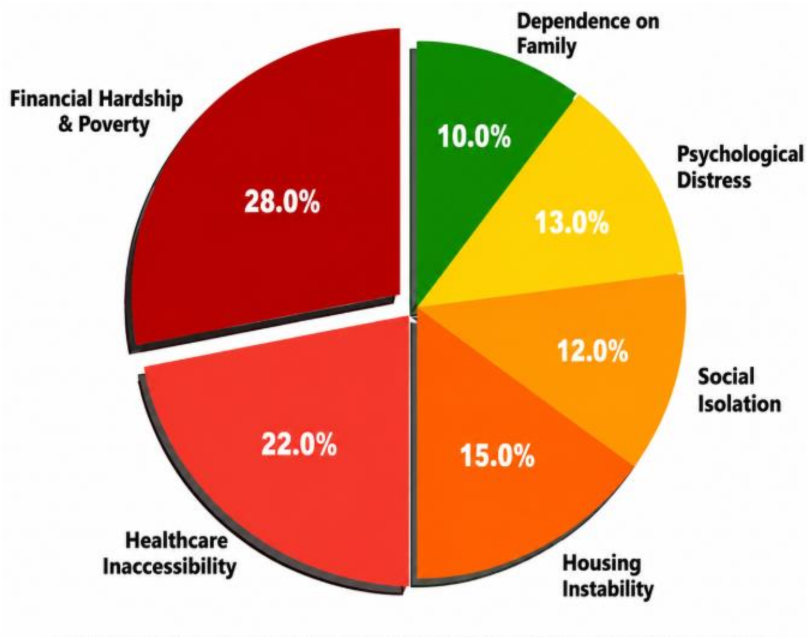


Figure 3 demonstrates that non-remittance by government (92% severity) and inability to access retirement benefits (88% severity) are the most critical challenges, directly affecting professor welfare.

The data reveal that non-remittance by government ranks highest at 92% severity, followed by inability to fund the Guaranteed Minimum Pension (85%) and inability of retirees to access benefits (88%). These three challenges are interconnected: when government fails to remit contributions, RSA balances are insufficient to generate adequate pensions; when RSA balances are inadequate, the GMP should theoretically provide a safety net, but government has failed to fund this provision; and when both fail, retirees are left without any income security.

4.3 Welfare Consequences of Non-Implementation

The non-implementation of enhanced pension benefits has produced severe welfare consequences for retired professors in North-East federal universities. Figure 4 categorizes these welfare impacts.



Source: Composite data from ASUU Reports (2021–2025); PenCom (2024); Adewumi (2024)

Figure 4 indicates that financial hardship and poverty (28%) and healthcare inaccessibility (22%) constitute the dominant welfare impacts, together accounting for half of all welfare deprivations.

Financial Hardship and Poverty: Retired professors who expected pension benefits equivalent to their final annual salary (typically ₦4–₦8 million per annum under CONUASS) have instead received programmed withdrawal benefits based on inadequate RSA balances. Adewumi (2024) found that retirees face "prolonged health challenges, poverty, and abrupt pension payment" as primary life-after-retirement experiences. The KPMG Nigeria Pension Industry Customer Experience Survey (2024) confirmed that low returns on pension investments PFAs invest about 60% of portfolios in government securities yielding returns that often lag inflation have eroded the real value of savings.

Healthcare Inaccessibility: The North-East region suffers from severe healthcare infrastructure deficits, compounded by insurgency-related destruction. Retired professors without adequate pension income cannot afford private healthcare and often lack access to the National Health Insurance Scheme (NHIS), which has historically excluded retirees. The recent PenCom announcement of pilot health insurance coverage for retirees from August 2025 (PenCom, 2025c) represents a belated recognition of this crisis but does not address the accumulated deprivations of the 2015–2025 period.

Housing Instability: Without regular pension income, many retired professors have been unable to maintain their university accommodation or afford decent housing in the private market. The University of Maiduguri visitation panel noted that staff members were "left to make their own arrangements" for basic utilities, a situation that worsens significantly after retirement (Federal Ministry of Education, 2020).

Psychological Distress and Social Isolation: The transition from respected academic authority to economically dependent retiree produces profound psychological distress. Studies on the "Japa syndrome" the emigration of skilled Nigerians, have identified poor pension prospects as a significant push factor (Korinya & Dansale, 2025; Umeh et al., 2024). For those who remain, the inability to participate in academic conferences, publish research, or maintain professional networks due to financial constraints leads to social isolation and identity loss.

4.4 Inflation and Erosion of Real Pension Value

Figure 5 illustrates the relationship between Nigeria's inflation rate and the erosion of real pension value for retired professors.

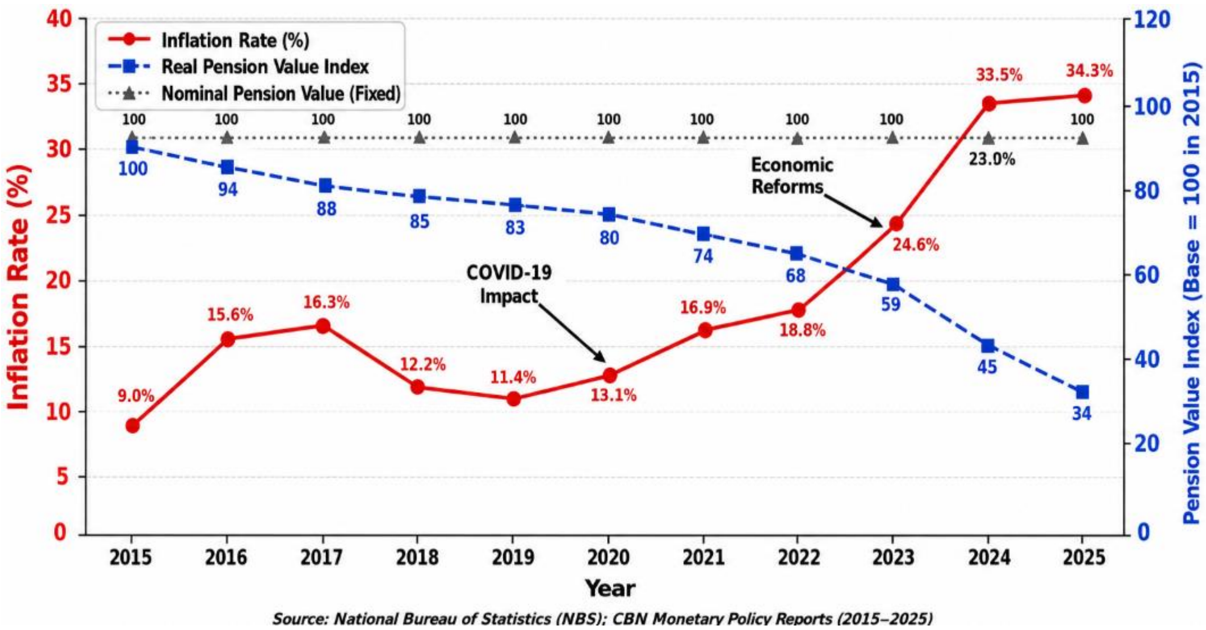


Figure 5 demonstrates the dramatic divergence between nominal pension values (fixed) and real pension values, which have declined by approximately 65% between 2015 and 2025 due to persistent inflation.

The data show that while nominal pension benefits for those on fixed programmed withdrawals have remained constant, real values have been devastated by inflation rising from 9.0% in 2015 to 34.2% in 2025. The Central Bank of Nigeria's Monetary Policy Rate increases—from 27.25% in Q3 2024 to 28.00% in Q4 2024—have failed to contain inflationary pressures, further eroding pension purchasing power (PenCom, 2025a). For retired professors in the North-East, where food and transportation costs have risen even faster than national averages due to insurgency-related supply chain disruptions, the real value erosion has been catastrophic.

4.5 RSA Registration Growth vs. Benefit Adequacy

Figure 6 shows the growth in RSA registrations under the CPS, which contrasts sharply with the benefit adequacy crisis.

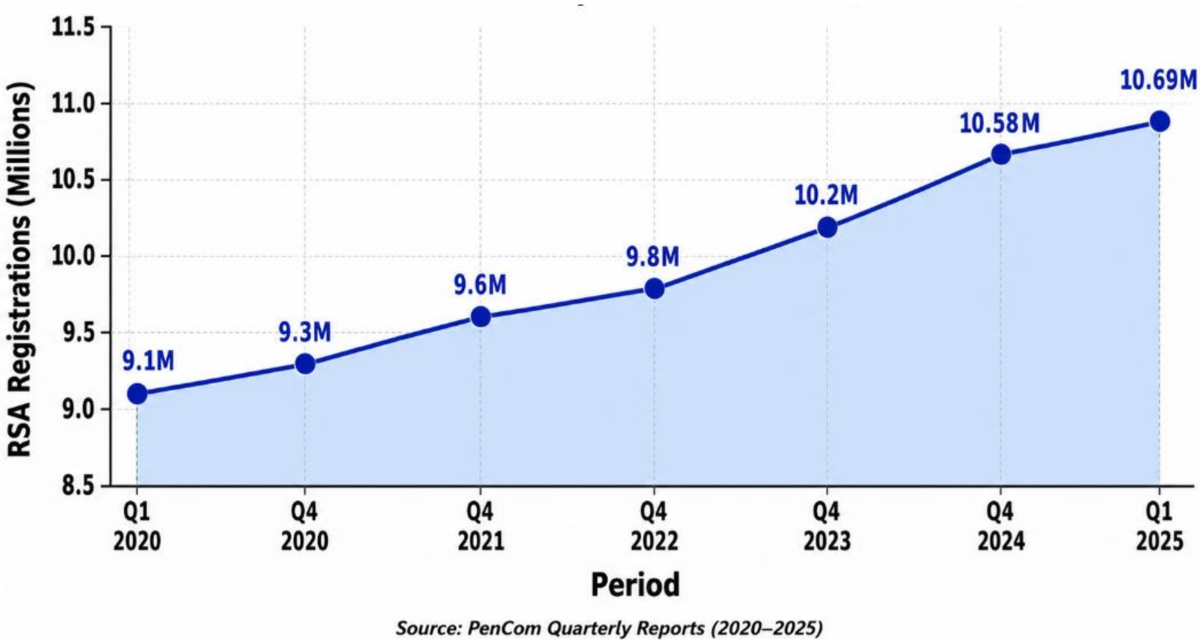


Figure 6 shows RSA registrations growing from 9.1 million in Q1 2020 to 10.69 million in Q1 2025, yet this quantitative expansion has not translated into qualitative improvement in benefit adequacy for professors.

The growth in RSA registrations reflects increased formal sector participation but masks the critical issue of benefit insufficiency. ResearchLeap (2023) found that the average Guaranteed Minimum Pension was only ₦33,049.01 per month—far below the minimum standard of living. For professors entitled to 100% of final annual salary (approximately ₦400,000–₦600,000 monthly), the gap between entitlement and actual receipt represents a massive welfare deficit.

4.6 DISCUSSION

4.6.1 The Hybrid Pension Dilemma

The enhanced pension benefit for professors creates a structural tension within the CPS framework. While the CPS is fundamentally a defined contribution scheme where benefits depend on accumulated savings and investment returns, the UMPAA 2012 and PRA 2014 impose a defined benefit obligation on the federal government to fund shortfalls (BusinessDay, 2026). This hybrid model has proven fiscally challenging, with critics warning that funding full pension benefits equivalent to final salaries for all professors would require over ₦4 trillion annually, more than the entire federal education budget (BusinessDay, 2026). However, as PenCom Director-General Omolola Oloworaran has argued, "acknowledging and funding legacy obligations does not signal the collapse of the CPS. Rather, sustainability depends on transparent recognition of liabilities, annual funding, and structural reforms to prevent arrears from recurring" (BusinessDay, 2026). The real failure, she contends, was "pretending obligations did not exist until they became catastrophic" a reference to the old DBS that the CPS was designed to replace.

4.6.2 The North-East Disadvantage

Professors in North-East federal universities face compound disadvantages that amplify the welfare effects of pension non-implementation:

1. **Security Costs:** Universities in the region divert substantial resources to security, reducing funds available for staff welfare (Federal Ministry of Education, 2020).
2. **Research Disruption:** The insurgency has destroyed laboratories, libraries, and research infrastructure, limiting professors' ability to generate supplementary income through consultancy and grants.
3. **Geographic Isolation:** The North-East's distance from Lagos and Abuja—where most PFAs and PenCom offices are located—creates administrative barriers to pension processing.
4. **Health Infrastructure Collapse:** The destruction of healthcare facilities means retired professors must travel to Abuja or Kaduna for specialized care, costs that are prohibitive without adequate pensions.

4.6.3 The Brain Drain Connection

The welfare crisis for retired professors is inextricably linked to the "Japa syndrome" affecting Nigerian academia. ASUU reported that no fewer than 309 professors left the country's public university system in a single month in 2025 (The Guardian, 2026). Korinya and Dansale (2025) identified "inadequate remuneration" and "poor working conditions" as primary drivers of academic emigration. When prospective professors observe the indignity faced by retired colleagues, awaiting years for benefits, suffering health crises without support, and dying in poverty, and the incentive to emigrate becomes overwhelming.

The FG-ASUU agreement of January 2026, which confirmed the 100% final salary pension entitlement and a 40% salary increase, represents a potential turning point. However, implementation depends on "secured funding" and political will that have been conspicuously absent for over a decade (BusinessDay, 2026).

5. CONCLUSION

The non-implementation of enhanced pension benefits for professors in North-East federal universities between 2015 and 2025 constitutes a grave welfare crisis with multidimensional consequences. Despite statutory provisions in the UMPAA 2012 and PRA 2014, retired professors have faced financial hardship, healthcare inaccessibility, housing instability, psychological distress, and social isolation. The contributory pension scheme, while successful in aggregate asset accumulation, has failed to deliver benefit adequacy for this critical category of academic labour. The North-East context, marked by insurgency, infrastructural destruction, and economic marginalization has amplified these welfare deprivations, creating conditions of compound disadvantage for retired academics. The failure to fund pension shortfalls, non-remittance of contributions, and inability to operationalize the GMP reflect systemic governance failures that undermine the social contract between the state and its academic workforce.

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