

UDC 346.6:336.143.23:331.5.021(669.1)

DOI <https://doi.org/10.32782/hst-2023-17-94-16>

## ISSUES AND CHALLENGES OF EMPLOYMENT COMPENSATION ACT: NIGERIA CASE

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### Abstract

The relevance and the novelty of this study: The rising issues about the inadequate provisions of the Nigeria workmen's compensation Act 2004 which has a lot of shortcomings that triggered the renewal or replacement with employment compensation Act 2010 and there is need to seek creative approaches towards dealing with arising issues concerning this Act. Furthermore, there has not been any creation of awareness or sensitization of employees for better understanding of their fundamental right for compensation in an event of hazard, death and disease that may occur in or around the job site and this has been one of the rising issues and challenges that encompasses the employment compensation Act 2010 (ECA). There is need to systematically optimize the execution process, override current implementation challenges, and achieve increased number of awareness, sensitization and getting organizations both in public and private sector to register with the Nigerian Social Insurance Trust Fund Management Board (NSITFMB). Thus, the challenges of the NSITFMB process are synonymous with the added challenges of the implementation of this Act, which makes the subject of this study "Issues and Challenges of Employment Compensation Act" very relevant currently. The main problems: This article reviews the critical areas that affects the implementation of the ECA, which has resulted to a life-threatening situation to many Nigerian workers. The implementation of this law has not been carried out in a holistic manner by the board and there has not been any serious efforts to monitor the implementation of this Act. The study suggests that the Nigeria Social Insurance Trust Fund Management Board (NSITFMB). Who has the sole power to implement this Act, need to create a taskforce that will champion the campaign to ensure that all the company's employers comply with the ECA, for the protection of their employee's right and welfare and sensitize all employees to have the knowledge and understanding of their right at the workplace. This will help mitigate the challenges and unawareness of the employment compensation Act. The Aim of this study: to perform a diagnostic analysis on the employee's compensation Act of Nigeria to determine the root cause for the lack of proper enactment and execution of the ECA 2010 and suggest areas of improvement in the regulation and implementation of this Act. The paper concluded: document analysis was used to analyze the ECA 2010 of the Federal Republic of Nigeria; the method of systematic analysis was used to combine different opinions of authors and legal acts. Used methodology: The method applied in this study is the 'desktop' research method which involves utilization and review of existing secondary data relevant to the subject of study. A document analysis was used to analyze the ECA 2010 under the Nigerian labor Act and combine different author views and opinion. The sources of the materials used are from journals, internet research materials, Newspapers and previous research materials from authors that are credible.

**Key words:** Issues, Challenges, Employment, Nigeria, Compensation Act.

### Introduction

Workmen's Compensation Act Cap W6 laws of the Federal Republic of Nigeria 2004 was deemed to be incomplete and was amended to make inclusive arrangements for payment of compensation to employees who in any shape or form sustain or suffer an injury, diseases because of work-related issues in the workplace or in any kind of employment.

This comprehensive amendment was introduced into law in Nigeria as of December 2010. This is a social security welfare package that provides a well laid plan about the types of compensation that will be offered to the employees in the case of injury sustenance, death, or accidents in the work environment. This is to make certain that there is open and fair compensation to anyone who suffers any form of harm caused by accidents, diseases, or any other related health issues that employees suffered or encounter within the working environment which will then lead to the qualification of compensation by the employer under the employment compensation art 2010. However, to avoid such a situation, it is the responsibility of the employer to provide an adequate safe working environment for their

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employees which will likely minimize the risk and chances of such liability.

The Act Define employee as a person employed by an employer under oral or written contract of employment. Whether on a continuous, part-time, temporary, apprenticeship or causal basis and includes a domestic servant who is not a member of the family of the employer, including any person employed in the Federal, State and Local Governments, and any of the government agencies and in the formal and informal sectors of the economy (Employees compensation Act 2010)

This means that anyone within the labor force of Nigeria both in public and private sector of the economy falls under the category of this Act and is entitled for adequate compensation by the employer of the organization or business and from the federal, state and down to the local Government level falls under the employment security protection art. Over the years those in the labor force has suffered work related injuries that has led to debilitation without any form of compensation. Which has brought about a lot of agitation for a comprehensive improvement of the Workmen's Compensation Act of 2004, which as a result the Employment compensation Act 2010 was introduced to provide adequate employment security protection under this Act.

**Object-** Issues and Challenges of Employment Compensation Act: Nigerian case study.

**The Aim of this study:** To review and examine the issues and challenges that faces the implementation of the employee's compensation of Nigeria and to suggest possibilities of improvement in the regulation and implementation of this Act.

### Results

It is important to keep a high standard of health and safety in the workplace to mitigate the health and safety dangers that may hamper the working environment and endanger the health and the safety of the workers. The Nigeria Social Insurance Trust Fund Management Board (NSITFMB) vis a vis The Board, the Federal Ministry of Labor and Productivity, the Nigerian Institution of Professionals and other institutions in Nigeria has essential role to play in the fight against occupational hazard. In addition to that, the employees on the other hand, have a vital role to play in the actualization of the above-mentioned goal, it is very essential to highlight that employer and employee need to work together in the attempt to keep a high standard of health and safety in the working environment.

### Analysis of the concept of ECA 2010

The purpose and the aim of the Employment Compensation Act 2010 (ECA) clearly states about open and fair system of compensation to employees during injuries, accident or even death. The objectives went further to explicitly indicate that in the case of death, the employee's family or their dependents shall be compensated according to the degree that has been stated under the employment compensation Act 2010. Furthermore, the Act clearly obliges the board to implement the employee's safety and health standard in a collective effort with other stakeholders and with the available resources at their disposal to avoid and prevent occupational hazards. According to Nigerian profile on occupational safety and health which was published in the International Labor Organization portal. Which states that in the absence of the existence of the National Commission on Occupational Safety and Health as proposed in the OSH Bill pending before the National Assembly. The Statutory Authority (Federal Ministry of Labor & Employment) as stipulated in the Policy is responsible for the coordination and regulation of all occupational safety and health activities including setting and review of standards, codes of practices, etc. It stated furthermore that the Ministry also collaborates with the most representative of employers "and workers" organizations and all government agencies with a role in occupational safety and health. The private sector, academia, civil society organizations and relevant international agencies with mandates in occupational safety and health protection of workers, in the development and delivery of occupational safety and health to the national work force (Federal Ministry of Labor & Employment, 2016). However, this seems not to be the ideal as some cases has shown that the document does not yield any significant benefit to the national work force due to some lapses in the interpretation and implementation. Moreover, there has not been any considerable effort in tackling these challenges that faces the average Nigeria workers.

Case studies has shown that lack of interpretation of the Act and inadequate implementation has resulted in negligence of the Act that possess as a threat to average Nigerian workers. When an employee is properly educated to understand his or her fundamental right at the workplace, it makes the employee feel safe knowing that he or she is protected from workplace injuries and hazards that may occur in doing his or her job. An employee, being aware that there is a social security scheme put in place to address workplace

injuries and hazards, is likely to put in his best for his employer. (Oamen, P., & Anushiem, M. 2017). In their findings, they found that, though the 2010 Act made applaud able improvements in the employees' compensation dispensation, in comparison with the earlier Workmen's compensation Act (WCA) that was pass into law in 1987, however, they suggested that there are still a lot of shortcomings that need to be addressed vide a statutory intervention. The federal Government, especially the judiciary arm of Government needs to review this Act and consider an amendment of the areas that have lapses. In addition to that, include adequate social security structure that will be of benefit to the Nigerian workers.

According to the report from THISDAY Newspaper, The Managing Director of the NSITF, Mallam Munir Abubakar who was responding to enquiries from THISDAY said it is mandatory for all employers to subscribe to the scheme by enrolling their staff. He further stated that NSITF who has the sole responsibility of the implementation of the ECA has chosen to engage employers in dialogue for voluntary compliance, through courtesy calls, sensitization meetings with employers and employees for interactive session. He claimed that NSITF has been able to get 25,076 employees registered under the scheme with about 85 per cent of them complying fully by making their monthly contributions up to date. One of the areas of challenge that he mentioned was getting the private sector on board the scheme, as he indicated that the Federal Government agencies are part of the scheme by default and warned that employers would be cautioned through legal actions (Abubakar M. M. 2015). Mallam Munir Abubakar who was also responding to enquiries from VANGARD Newspaper said in Lagos that the primary objective of the scheme is the protection of citizens against problems associated with disruptions and changes in their income situation which could expose them to poverty, suffering and indignity (Abubakar M. M. 2011). However, practically speak, that has not been the case as there has not been any serious effort in militating the challenges and issues that have been lingering around for years regarding the ECA 2010.

Based on the findings from the research conducted by OMORO, J. O. & OKAKA, E. O regarding the challenges of implementation of the ECA 2010, The result shows that area that NSITF is finding difficult to implement the Act are:

1. The area of compensation for mental stress resulting from the employment, includes mental stress caused by change of work, the working conditions

or organization of work in such a way as to unfairly exceed the work ability and capacity of the employee by his employer (Section 8 (2) of the Act),

2. Withholding of information by organizations

3. The awareness level of the average Nigerian worker about the existence of the Employee Compensation Scheme which is very low.

4. The issue of confidence as the funds are placed in the hands of the Board of the NSITF.

The average Nigerian has grown through the years not to believe anything about government policies, programs, and action plan (OMORO, J. O. & OKAKA, E. O 2016). Looking at the above-mentioned challenges that has been in existence since the signing of the Act into law. The issues of employers (especially from private sectors), not registering with the NSITF is due to inadequate enforcement of the Act, as NSIFT has failed to caution employers and institutions through legal action as the Managing Director of the NSITF spoke extensively regarding the obligatory and consequences of the Act during his 2015 interview with THISDAY. Fast forward it to 2022, so far Nigeria has been known for making superlatives laws but lacks the desire to enforce them effectively.

#### **Empirical study of the ECA 2020**

According to the research survey conducted by OMORO, J. O & OKAKA, E. O in 2015, with a total of 427 (four hundred and twenty-seven) employees and employers of labor were selected using the random probability sampling technique in a onetime survey. The respondents were asked if they were aware of the existence of Employees' Compensation Act 2010.

**Table 1 – Percentage Distribution of Respondents' Responses on if they are Aware of the Existence of Employees' Compensation Act 2010**

S/N	Variables	Frequency	Percentage
1	Yes	163	38.17
2	No	251	58.78
3	Not Sure	13	03.05
	Total	427	100.00

*Source: Data from Researcher Survey 2015 (Author 2022)*

Table 1 shows that out of the 427 respondents, 59 % wrote down that they are not aware of the existing employment compensation Act that supply social security insurance to the Nigerian workers. In the case of accident, death or any other injuries that may occur in the work environment, while 38.17 % of the respondent's says that they are very much

aware of the existence of the Compensation Act. The remaining 3 % said that they were not sure that such an Act exists.

Based on the existing data from the survey results, it is clear to understand that the level of unawareness is extremely low among the Nigerian workers, and this is a serious challenge that needs urgent attention. The responsible persons or institution that oversees the implementation of the Employment compensation Act has been identified as The Nigeria Social Insurance Trust Fund Management Board (NSITFMB). According to the comparative analysis of Nigeria Safety, and Health Law (which is under ECA 2010) with other Jurisdictions Laws such as U. S.A and EU, which was done by Brian FI Anyatang & BE Kooffreh. In their observations in Nigeria case, they mentioned that Nigeria is bedeviled with impediments such as using reactive approach instead of the proactive and collective participatory approach, which is more suitable and adequate. They went further to specify other impediments which includes inadequate inspectors, lack of political will by Nigerian leaders. And negative political influence on competent authority and stakeholders, non-deterrent penalties, bribery and corruption, weak judicial system, inadequate funding and lack of government commitment, insecurity, lack of awareness and information, non-preparedness of legislations for emerging risks and technologies, cultures, absence of formal occupational safety and health management system based on International Labor Organization on Occupational Safety and Health 2001. For use in the workplace, statutory non-involvement of trade unions in OSH issues. (Brain FI & BE Kooffreh, 2020) They expatiated on the subject further, specifying that using the reactive approach to enforce OSH laws in Nigeria, there is no coordination amongst stakeholders. For OSH true practice and programs, no detailed and extant national OSH Law, restricted coverage of place of work by existing OSH legislations, no research on OSH, insufficient information management on OSH (data collection, collation and dissemination), no countrywide accepted OSH code of practice, under-reporting of work-related mishaps and illness. However, there is serious need for the Federal Ministry of Labor and Productivity, the Nigerian Institution of Professionals, Nigeria Association of Chambers of Commerce, Industry, Mines and Agriculture (NACCIMA) and other institutions in Nigeria needs to step up and work unanimously to use their platform to create awareness to Nigerian

workers. Who out of ignorance has suffered negligence from their employers over the years? According to the study conducted by Adekile. In her findings she points out that the core challenges of the ECA 2010 are the applicability, adaptability and administration of the Act and recommend that progressive realization of the standards and process consideration is imperative for realistic attainment of the philosophy of a compensation scheme for employment injuries in Nigeria (Adekile 2014). The result of survey conducted by Adetunji & Adul Hamid, on the Nigerian construction industry which revealed that the level of awareness of Health and Safety rules in the industry is still below average and suggests that there is a need for more sensitization by relevant authorities to raise the level of awareness. And also implies that training and education are of essential importance as methods of improving safety practices and ensuring the prevention of accidents in the workplace (Adetunji & Adul Hamid 2020).

The second question on the research survey that was conducted by OMORE, J. O & OKAKA, E. O. The respondents were asked if they agree that workers have confidence in the compensation scheme operated by Nigeria Social Insurance Trust Fund.

**Table 2 – Percentage Distribution of Respondents’ Responses on if they Agree that Workers Have Confidence in the Compensation Scheme Operated by NSITF**

S/N	Variables	Frequency	Percentage
1	Strongly Disagree	281	68.81 %
2	Disagree	43	10.07 %
3	Undecided	28	6.56 %
4	Agree	53	12.41 %
5	Strongly Agree	22	5.15 %
	Total	427	100

*Source: Data from Researcher Survey 2015 (Author 2022)*

Table 2 shows that out of the 427 respondents, 66 % strongly disagree with the idea of employees having trust in the NSITF, while 10 % of the respondents also agree on the idea. 7 % are undecided, while 18 % of the total respondents have trust in the compensation scheme.

The presented data clearly shows that there are a lot of reason to be worried about level of trust the average Nigeria workers have in the scheme due to lack of proper interpretation, sensitization, and implementation of the ECA 2010 by the NSITF.

The role of the regulatory authority is essential in regulating numerous provisions of the rules for securing the health, safety, and welfare of employees in Nigerian workplaces (Kamoli, 2020). The study also suggests the collaboration of the employer and the employees regarding the issue of health and safety rules in the workplace. Due to lack of awareness by the employees concerning the Compensation Act, many employers have taken advantage of their workers on account of not knowing their rights. The employer also has the duty to register their organization and employees with the NSITF, educate them and provide an adequate working environment. The prevention of occupational accidents follows two approaches: the workplace should be structured to reduce risks by proper regulations, technical improvements, and better work organization and the second way, is to train the workers to avoid dangerous working methods, to use PPE and to cooperate with other workers to manage technical hitches and get help in case of injury. The issues and challenges that factories/employers are facing in ensuring health safety and welfare of their workers are: lack of proper supervision, lack of punitive actions on defaulters, limited job opportunities which has lead employees to ignore abiding by the principles of the law that protects their right just to secure the job at hand, and lastly. Lack of employee's awareness of their right and privileges, which gives room for the employer to get away with some actions that could have been compensated for if brought before the court (Chuku P. A. 2021). Based on conceptual analysis and literature reviews by (Umeokafor, Nnedinma, Isaac, David, Jones, Keith and Umeadi, Boniface, 2014). They found issues to Occupational Safety and Health regulation enforcement such as: political influence, bribery and corruption, insecurity, lack of governmental commitment and inadequate legislation. Governmental commitment issues is highly unacceptable because in Nigeria. When it comes to election period, the so called ruling class or the elites always develop strategies on how to win an election and create awareness for their political ambition, and champion their campaign across the entire states of the country down to the local Government and community level, sensitizing people to cast their vote for them to win election. But when it comes to creating awareness and sensitizing people on the things that will benefit them, they became reluctant and take no responsibility. This is one of the main challenges that the ECA 2010 is

experiencing since the implementation of this Act has suffered a great failure over the years.

According to the study conducted by Olurinola, Fadayomi, Amoo & Ola-David, on occupational health and safety among street traders in Nigeria, in their view, one important way by which the government intervenes in the labor market is through the provision of a conducive environment for effective labor market transaction. They also point out that some of the ways by which this can be carried out is through the enactment of laws to guide the actions of the labor market actors—the individual labor suppliers and their unions as well as the employees'/ employers' associations (Olurinola, Fadayomi, Amoo & Ola-David, 2014). It is imperative to say that this provision has been made available but lacks proper implementation, which has become a huge challenge that needs to be addressed. It is of high importance that to guarantee a safe working environment in any nation and workplace; there must be up to date workplace safety rules and regulation that is made known to all the parties in the workplace, adequately enforced and complied with by all and sundry (Idowu, & Iyabo 2017). Furthermore, they stated that Safety guideline compliance is very poor among both the employers and employee. The Nigeria Social Insurance Trust Fund being the custodian of the fund should ensure that adequate awareness is put in place for the employers and employees to be fully aware of the provisions of Employees' Compensation Act and what benefits await them (Nwanyanwu, M. A., Alaba, O. I. I., & Akpuh, R. 2022). Again, this shows that collaborative effort among key players, the employee, employers and the NSITFMB who are the regulatory bodies has a vital role to play in the actualization of the scheme. Which will be a win-win situation for both the employer, employee, and the regulatory bodies and also it is imperative that the issues of health and safety in the workplace should be taken seriously, in compliance with the ECA 2010 and the safety requirements in fairness and justice to the employees as well as the employers.

#### **Conclusion and Recommendations**

1. Based on the ECA 2010, it is understandable that as soon as the employer and the employee has reach and sign job agreement, both parties has a role to play under the employment compensation. Act and it is the responsibility of the employer to make sure there is adequate provision of safe and secured environment for the employee to avoid occupational hazards in the work environment and provide guidelines for safety measures and proper tools

or equipment's. For the employees to effectively and efficiently discharge their duties. Furthermore, the employer on the other hand, is required to hire qualified and competent workers that are suitable for the job. In addition, the Act also creates provisions for the employees in the case of injuries, accident, disease, or death because of work-related issues both in and outside of the workplace. The employment compensation Act 2010 (ECA) was signed into law to alleviate the insufficiencies in the worker's compensation Act 2004 (WCA) and the ECA covers many things that were not initially included in the WCA. For example, rehabilitation of employees due to work-related disability and entitlement for compensation both in and outside the workstation and provisions for compensation for mental health injuries, or mental stress, which is work, related.

2. From all indication based on my findings and reading other credible researchers work, it is safe to say that the limitations surrounding this Act is due to the workload that has been placed in the hands of Nigeria Social Insurance Trust Fund Management Board (NSITFMB) which is the reason for the inadequate implementation strategy. The Board need to set up a committee to champion the campaign for the implementation of this Act by making sure all employers are brought up to speed and make it officially compulsory for all employers. Both in public and private sector to abide by this law by constant monitoring and prosecutions for those who fail to abide by this Act. Furthermore, the Board needs to take steps in the right direction to engage employers in dialogue for voluntary compliance, through courtesy calls, sensitization meetings with employers and employees for interactive session and create awareness to all employees to know and understand their fundamental right in the workplace. In addition, the Board need to explicitly clarify the extend conduct of the employee outside the workplace, this will limit the chance of unnecessary claim by the employee due

to their own careless and reckless behavior which will turn out to be a liability to the employer.

3. Under the financial provision of this Act, which indicates that the board that seems not to be the best idea will handle the employment compensation funds ECA. Due to lack of transparency and lack of sufficient effort for the implementation of this Act, there is room for dishonesty and fraud. Have not said that there is a need for ECF to be handled by an independent body for adequate handling of the funds in a clearer and transparent manner and to provide the right accountability for expenditures.

4. The employment compensation Act is a transformation that is necessary, but a lot can still be done for better improvement of this Act by recommending an effective strategy or policy implementation framework to create awareness and sensitize employees on their right in the workplaces and most importantly, to ensure effectiveness of the policy.

In view of the impact of the COVID-19 pandemic that has forced most organizations to conduct their work remotely, the ECA 2010 also indicates that any injuries that occur in or outside the workplace will be qualified for compensation under the Act. An employee health can be put in danger by constantly seating at the computer screen. Some employees might develop eyesight problem because of the extensive time been spent in front of the monitor screen or any other injuries like back, neck and shoulder pains, headache, etc. That might occur in the cause of discharging his or her duty remotely and in most cases, they will be the victim and bear the cost for any treatment that they might undergo, and this is due to lack of awareness and this poses as a threat and also as a challenge to the Nigerian workers. The NSITFMB needs to tackle the challenges surrounding the Act. Moreover, carefully clarify the employee's behavior outside the workplace that will warrant the qualification for compensation under ECA 2010.

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## **ПИТАННЯ ТА ПРОБЛЕМИ ЗАКОНУ ПРО КОМПЕНСАЦІЇ ЗА ПРАЦОВЛАДНЕННЯ: ПРИКЛАД НІГЕРІЇ**

### **Анотація**

Актуальність та новизна даного дослідження: зростаючі проблеми, пов'язані з неадекватністю положень Закону про компенсації працівникам Нігерії 2004 року, який має безліч недоліків, що призвели до продовження або заміни Закону про компенсації за працевлаштування 2010 року, та існує необхідність пошуку творчих підходів до питань, що стосуються цієї ст. Крім того, не було жодного підвищення обізнаності або підвищення обізнаності співробітників для кращого розуміння їхнього основного права на компенсацію у разі небезпеки, смерті чи захворювання, які можуть статися на робочому місці або навколо нього, і це була одна з зростаючих проблем. та проблеми, що охоплюють Закон про компенсації за працевлаштування 2010 року (ЕСА). Мета даного дослідження: провести діагностичний аналіз Закону про компенсації працівникам Нігерії, щоб визначити основну причину відсутності належного прийняття та виконання ЕСА 2010 та запропонувати галузі покращення у регулюванні та реалізації цього Закону. У документі зроблено висновок: аналіз документів використано для аналізу ЕСА 2010

Федеративної Республіки Нігерія; Метод систематичного аналізу був використаний для об'єднання різних думок авторів і правових актів. Методологія, що використовується: Метод, застосований у даному дослідженні, являє собою метод «кабінетного» дослідження, який передбачає використання та аналіз існуючих вторинних даних, що мають відношення до предмета дослідження. Аналіз документів був використаний для аналізу ЕСА 2010 відповідно до Закону про працю Нігерії та об'єднання поглядів та думок різних авторів. Джерелами використовуваних матеріалів є журнали, матеріали інтернет-досліджень, газети і матеріали попередніх досліджень від авторів, що заслуговують на довіру.

**Ключові слова:** проблеми, виклики, зайнятість, Нігерія, Закон про компенсації.

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Received date 12.09.2023

Accepted date 27.09.2023

Published date 12.10.2023

**How to cite:** Ndukwu Ifeanyi Harrison, Dalia Perkumienė, Eglė Morkūniene. Issues and challenges of employment compensation act: nigeria case. Humanities studies: Collection of Scientific Papers / Ed. V. Voronkova. Zaporizhzhia : Publishing house "Helvetica", 2023. 17 (94). P. 155–162.  
doi: <https://doi.org/10.32782/hst-2023-17-94-16>