**Burden of incompetency**

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Whenever our nation grapples with economic and financial challenges exacerbated by the incompetence, inefficiency, and incapacity of our ruling class, the most vulnerable among us bear the heaviest burden. The individuals who already struggle to secure even two meals a day, who cannot fathom the luxury of a single cup of tea, and who lack the means to send their children to school, are advised to subsist on half a roti instead of a full one, to savor half a cup of tea in place of the comforting warmth of a full cup.  
This callous narrative reveals a shocking lack of compassion and an outrageously irrational approach. It implies that the government’s solution is to either slash pensions, impose a time limit on disbursements, freeze adjustments for inflation, or even strip surviving spouses of their rightful pension benefits after a pensioner’s passing.  
In this grim scenario, it seems that if these measures fail to miraculously fix the government’s financial outlook, the next steps could entail extreme and unthinkable actions. The government might instruct the defense forces to auction their weapons, insist on our soldiers to stop wearing their uniforms, close down our diplomatic missions abroad, halt government operations, extinguish traffic lights to save electricity, cease fuel purchases for vehicles to cut fuel costs, shut down power and gas production, and ground planes.  
In the eyes of our ruling class, the answer to our financial and economic hardship is to strip away the very means of survival from the salaried, working, and middle-class citizens, and now even the pensioners.  
In their wildest dreams, these retirees might never have anticipated that, after dedicating four decades of their prime years in service to the government, they would be met with anything other than gratitude. Instead, they now face the heart-wrenching reality of being labeled as burdens on the system, with proposals that threaten to strip them of their only means to make ends meet. It’s become abundantly clear that the path to financial and economic improvement does not hinge on the cruel act of depriving citizens of their right to a dignified life. Instead, it lies in a concerted effort to enhance our systems and invest in vital areas. We should channel resources into education and research and development, promoting innovation and nurturing creativity.  
We need to create an environment where people can fully unlock their potential. The solution lies in expanding our exports, enticing foreign investment, fostering entrepreneurial ventures, establishing industrial hubs, enhancing the efficiency and productivity of our businesses, and elevating the quality and demand for our products and services, improving the quality and quantity of our products and services. By adding value to our offerings and creating our own brands, we can tap into new markets and boost our competitive edge. Facilitating easy access to loans for startups will nurture fresh business niches, invigorating our entrepreneurial spirit.  
Indeed, the path to financial and economic prosperity also involves a shift in our national focus. Instead of positioning ourselves solely as a security state, we should adopt a stance that seeks peace and cooperation with every nation worldwide. By doing so, we can redirect resources towards building a modern agricultural sector, establishing thriving industrial zones, and enhancing the security and safety of travel to attract global tourism.  
Additionally, the creation of a pension fund and investment in saving schemes can not only generate reasonable profits but also serve the nation’s broader financial needs.  
Furthermore, emulating successful models like France, where pension reforms raised the retirement age and adjusted qualification criteria, can help manage pension costs effectively. Gradual increases in retirement age, changes in contribution rates for employees and employers, and the implementation of partial pensions or delayed benefits for those choosing to work beyond the standard retirement age can all contribute to a sustainable pension system.  
Encouraging government employees to participate in voluntary retirement savings plans and streamlining the consolidation of multiple pension plans into a more efficient system will further reduce administrative burdens and enhance fund management.  
Pensioners, many of whom are at an advanced age, have shouldered responsibilities and contributed their skills and dedication to the nation. They are owed respect, dignity, and honor, not derogatory labels like “burden” or “parasites.” The pensions they receive are not handouts but were part of a solemn job agreement signed even before their entry into government service.  
When government employees embark on their careers, they willingly accept substantially lower salaries compared to their private sector counterparts, fully aware that these reduced wages are offset by the promise of pension and retirement benefits in the future. It’s a mutually agreed-upon arrangement that provides financial security in exchange for their commitment and dedication.  
If the government is intent on shifting the burden of its own shortcomings to retired civil servants, it should commence this effort with fresh entrants. The onus is on the government to be transparent, fully disclosing the terms and conditions of employment. It should offer every candidate the opportunity to sign a job contract with a comprehensive understanding of the contract’s provisions, including pension and retirement benefits.  
This approach should be consistent and applied uniformly to all state employees, including the judiciary, parliaments, and armed forces. No exceptions. We can be certain that without the assurance of pension and retirement benefits, no sane individual would willingly choose government service. It is high time we acknowledge the invaluable contributions of our civil servants and afford them the respect and security they have earned and deserve.