

## **SITUATIONAL ANALYSIS OF THE WELFARE DEFICITS OF SENIOR CITIZENS IN NIGERIA**

Sola FAJANA, PhD, FCIPM,

Management Sciences, University of Lagos, Nigeria

### **ABSTRACT**

In spite of the visible recovery and recent growth of the Nigerian economy, the welfare of senior citizens seemed to have missed the attention of development policy planners. This paper seeks to explore the incidence, magnitude, effects, national and international interventions; and how the observed deficits should influence future policy directions on the welfare of senior citizens. The source of information for this paper is secondary: archival and literature sources. Presentational frameworks and perspectives are taken from the millennial development goals (MDGs), sustainable development goals (SDGs), and the decent work country programme (DWCP), as well as some of the interventions of the United Nations agencies dedicated to the eradication of poverty. The paper concludes that the welfare deficits for senior citizens continues to grow, ironically with the recent growth of the economy; and that this contradiction is undesirable calling for a more effective and sustainable social protection system.

**Keywords:** Senior Citizens, Welfare Deficits, Social Protection, Sustainability, Nigeria

## INTRODUCTION

Nigeria, a country with enormous potentials, recorded impressive economic performance between 2003 and 2019, except during the country's exposure to the global financial crises of 2008. These improvements in the direction and management of development policy contributed to a positive medium-term economic outlook, possibly the best since the mid-1970s. Structural reforms in the banking, ports and telecommunications sectors, rising foreign direct and portfolio investment, have all added to growing confidence in the economy among domestic investors. A segment of an expectedly diverse society that seemed excluded from the gains of this growth is the demographic group of people aged above sixty years. Senior citizens are members of society, who are mostly baby boomers or old school, who actively engaged in employment activities before the age of 60, and have now experienced some degree of economic death on account of deceleration in gainful employment and other such abridged economic activisms. Such '*use and dump*' employment practices by employers in Nigeria are undoubtedly antithetical to the ideals of healthy ageing and sustainable development (WHO, 2019). Current theory and practice of sustainable human resource management now emphasises employment conditions today, which would not hamper livelihood of the worker tomorrow (Ehnert, 2009, 2014). The objective of this paper is to assess the situation of the welfare deficits for senior citizens in Nigeria, in spite of the visible recovery and recent growth of the Nigerian economy within its general social protection system.

The research question is: what are the incidence, magnitude, effects, national and international interventions; and how would observed deficits influence future policy directions on the welfare deficits that confront senior citizens in Nigeria?

**Table 1: Selected Economic Indicators, Nigeria: 2013-2017**

S. No	Indicators	2013	2014	2015	2016	2017
1.	Population (million)	169	174	179	184	189
2.	GDP per capita (USD)	3,047	3,271	2,736	2,183	1,974
3.	GDP (USD bn)	516	569	489	401	372
4.	Economic Growth (GDP, annual variation in %)	5.5	6.2	2.8	-1.6	0.8
5.	Investment (annual variation in %)	4.2	13.4	-1.3	-4.8	-3.0
6.	Industrial Production (annual variation in %)	-0.1	6.0	-3.4	-9.4	0.9
7.	Unemployment Rate	3.7	4.4	5.3	6.2	6.0
8.	Fiscal Balance (% of GDP)	-2.3	-2.1	-3.5	-4.0	-5.4
9.	Public Debt (% of GDP)	18.6	17.5	20.3	23.4	25.3
10.	Money (annual variation in %)	1.3	20.6	5.9	17.8	2.3
11.	Inflation Rate (CPI, annual variation in %)	8.5	8.1	9.0	15.7	16.5
12.	Policy Interest Rate (%)	12.00	13.00	11.00	14.00	14.00
13.	Exchange Rate (vs USD)	155.2	167.5	196.5	304.5	305.5
14.	Exports (USD billion)	95.1	82.6	45.9	34.7	45.8
15.	Imports (USD billion)	51.4	61.6	52.3	35.2	32.7
16.	Exports (annual variation in %)	0.8	-13.2	-44.4	-24.4	32.0
17.	Imports (annual variation in %)	-3.8	19.9	-15.0	-32.7	-7.3
18.	International Reserves (USD)	43.6	34.5	29.1	25.8	38.8
19.	External Debt (% of GDP)	1.7	1.7	2.2	2.8	5.1

Source: Focus Economics, 2019

The source of information for this paper is secondary. It relies heavily on archival and literature sources. Perspectives are taken from the millennial development goals (MDGs), sustainable development goals (SDGs), and the decent work

country programme (DWCP), all interventions of the United Nations agencies dedicated to the eradication of poverty and forging credible and sustainable livelihood for humankind. In the next section, this paper examines the context of the issue: economic, socio-demographic, trends in the real economy, labour market, employment and remittances, systems of social protection, wages and pensions, as well as labour standards. In the third section, the lens of decent work country programme is used to assess the welfare deficits that senior citizens confront. In the fourth section, the efforts of agencies of the United Nations are assessed for their senior citizens' concerns. In the fifth section, this fear is examined within the adopted paths of sustainable development attempted by the Government of Nigeria. In the final sections, policy measures are prescribed and the paper is concluded with sustainability flavoured roles prescribed for the relevant stakeholders.

## **COUNTRY CONTEXT**

### **Economic growth**

The Federal Government passed a fiscal responsibility bill which institutionalised the use of an Oil Price-based Fiscal Rule (OPFR), with earnings above a conservative estimate of the global oil price saved in an excess crude account. Estimates of savings in this account put the figure at USD 16 billion in April 2008, and \$20b in January 2009. Unfortunately, the account was down to \$3.2b in June 2010, and by October 2010, the balance went near zero, and was to be replaced with Sovereign Wealth Fund (SWF). The GDP was rebased in 2015, thus making Nigeria the largest economy in Africa; and the country is plying a steady road of recovery. Growth is furthermore projected to pick up slightly in 2019 amid the ongoing economic recovery. The full implementation of the 2018 minimum wage and measures to stimulate private credit should support domestic demand. Downside risks to the outlook include a weaker global economy, oil price volatility, risk of disruption to oil production, power shortages and the slow pace of reforms. FocusEconomics panelists see GDP increasing 2.3% in 2019, which is down 0.1 percentage points from July 2019 estimate, and 2.7% in 2020 (Focus Economics, 2019).

Nigeria, despite details of the recent improvement in macro-economic performance is shown in Table 1. However, the country faces a number of distributional challenges in which the senior citizens share an unequal burden. These include widespread poverty, unemployment, weak infrastructure and high rate of urbanization. Experts in sustainable development believe that Nigeria needs to develop the infrastructure of its rural areas in order to stem migration to urban areas. High food prices constitute both challenges and opportunities, thus the need for striking an adequate balance between protecting the poor and vulnerable and not distorting the price incentives that agricultural producers would require to boost their output. This strategy would help ensure the sustainability of the gains currently recorded in the agricultural sector.

### **Socio-demographic Context**

Nigeria's socio-demographic development shortfall is mostly evident in low earnings, poor social indicators and significant disparities by income, gender and location. In 2009, more than half of Nigerians lived in poverty, 22 million were illiterate, the under-5 mortality rate stood at 197/1,000 live births, the maternal mortality rate was estimated at 800/100,000 live births. HIV prevalence rate was 4.4%, access to water supply was only 37.2%, and access to education and health was dismal (MDGR, 2009).

The population and labour force in Nigeria has continued to grow but without corresponding growth in employment creation. It would seem that the population growth is grossly not sustainable on account of high unemployment trends. With population growth at a geometric rate of 2.62 percent, and a doubling population figure, estimated to be about 400 million in 2030, aggregate employment grew only at an annual rate of 3.76 percent, between 1999 and 2005; and have been negative since 2016. Globalization-inspired economic reforms since the late 1980s led to low capacity utilization and staff rationalization. Unemployment rate is over 11% characterized by youthfulness and a high level of education. National unemployment rate in 2008, 2009 and 2018 were 14.9, 19.7 and 23.1 percent respectively (National Bureau of Statistics, 2010, 2019). This represents a negative social return on the massive investment of the Nigerian government on tertiary education. The high incidence of unemployment has made employers to reduce the earnings of new entrants and to raise the standard for applicants.

Political developments characterised by instability in the pre-1999 period seemed to have improved recently. Basic fundamental freedoms, human and trade union rights, a gradual strengthening of democratic fabric, respect for the rule of law, an increasingly independent judiciary, and the expanding role of civil society and the mass media have assumed an upward trend. Nevertheless, long years of political misrule seemed to have exerted a sustained tempo of poor attitude to productivity, but eager acceptance of corruption, which indirectly hurts employment creation.

Global and local climate change continues to exacerbate desertification, aggressive migration and violent land grabbing activities by herdsmen, water pollution and shortage of dam water, oil activities-induced degradation of the environment in the Niger Delta, with adverse effects on agricultural production (crop and fish), as well as reduction in hydroelectric power generation, gully erosion, loss of jobs and sustained poverty. For senior citizens these trends have very seriously upset the sustainability of their deserved post-work rest and livelihood.

### **Trends in the Real Economy**

The real sector forms the main driving force of the Nigerian economy. It is the engine of economic growth and development. The performance of the real sector in terms of production and growth rate has been consistently low and inadequate compared with the potentials held by this sector. Its contribution to GDP, hovering between 45% and 51%, did not make any remarkable increase over the years (Central Bank of Nigeria, 2000). Essentially, the real sector relies on the banking system for working capital with which to purchase inputs locally and abroad. Increases in bank lending rates, therefore, compound the problem of rising cost of working capital, thereby increasing the significance of cost of funds in the performance of the sector. This process provides useful insights into the probable cause of slow output growth and resource unemployment in the real sector of the Nigerian economy, and hampers the strategies for sustainable development.

### **Situation of the Labour Market, Employment and Remittances**

Reports from Manufacturers Association of Nigeria (MAN), National Association of Chambers of Commerce, Industry and Agriculture (NACCIMA), the trade unions and other stakeholders in the organised private sector have shown that job losses have been recorded over time. Firm level adjustments have included:

1. A sharp drop in economic activity ultimately leading to dismissals, mass layoffs, plant closures, and hiring freezes,
2. Many laid-off workers are forced to take up employment in the urban informal or rural economies which act as absorbing sectors in times of crisis.
3. Workers are forced to move to other countries in search of work, or are forced to return to their homes as a consequence of losing their job.
4. Jobs and workers relocate within sectors and from contracting sectors (construction, financial services, manufacturing, and other export-intensive industries) to others where employment can be found, which are often in the service sector.

The tendency to seek greener pastures in continental Europe and other regions within Africa have become more daring and dangerously adventurous with experiences of xenophobic attacks and forced slavery. Nevertheless, remittances repatriated from other countries have remained a major attraction sustaining such movements. Remittances rose from \$1.3 billion to \$3.5 billion in 2005. This trend was temporarily upset in Nov 2008 when it dropped to US\$5.327b. In Dec 2008, it was US\$3.283b and in Jan 2009, it declined further to US\$1.721b. This has obviously had an adverse impact on consumption, especially in rural areas. Settlement of school fees by households, health expenditure, house construction and investments in small businesses (Okonjo-Iweala, 2009), and the upkeep of several senior citizens. In 2015, remittances rose up to 21b, in 2016 19.64b, in 2017 22b, and in 2018 25b (World Bank, 2019a; 2019b; Express Money, 2019). It is not very certain however that these funds are concerted and sufficiently made available by diasporians for the welfare of their older parents who are now senior citizens.

### **Systems for Social Protection**

The goal of social protection in Nigeria “is to reduce poverty and protect vulnerable groups through effective and sustainable risk management mechanisms thereby achieving sustainable social protection by the year 2015”. The 2008 global financial crisis negatively impacted the social protection goal of the nation by increasing the vulnerability of the people through premature retirement, lack of access into jobs, accentuating poverty, sickness, school dropout rates, and increased incidence of child labour. Yet, institutional arrangements for coping are grossly inadequate, especially for senior citizens. In Ekiti State, south west Nigeria, a laudable mechanism for sustaining senior citizens introduced by Governor Kayode Fayemi in what would have been a model to be adapted in other States; but this policy and practice were discontinued by his successor in office, leaving disempowered old vulnerable people to faint and agonise. Again policy discontinuance and inconsistencies tend to hamper the attainment of well-conceived sustainable development goals.

### **Trends on Wages and Working Conditions**

Wages do not easily adjust downwards in the formal sector of the Nigerian economy. Substandard practices are prevalent in the informal economy on account of poor tracking by the relevant state Departments in the course of grappling with standard labour administration which has remained a mirage in Nigeria. In any case, measures for which senior citizens continue to be victimised include the actions of firms to adopt one or both of the following as strategies for coping with the incidence of economic uncertainties:

1. Firms adjust hours of work more rapidly than the number of workers due to cost considerations and the need to retain workers, which remains a priority for some employers.
2. Cutting wages and other benefits of the remaining workers to reduce labour costs, but with an adverse social impact on account of heavy dependency burden of 108 per cent, and ever increasing inflation rates depleting the real value of money income.
3. Delaying the payment of pension entitlements to retiring or retired workers; thus cutting short their legitimate expectations.

### **Trend on Labour Standards**

Nigeria has ratified all eight core ILO Conventions. However, serious restrictions exist with regard to freedom of association, collective bargaining and the right to strike, including in export processing zones (EPZs), where no-union policies are applied. The State is more than ever before eager to create an environment conducive to the attraction of direct foreign investment through EPZs where labour conditions may be openly substandard; economic uncertainty is likely to encourage households to participate more actively in the labour market by putting all members into economic activities including the children in forced and worst forms of child labour, and senior citizens into indecent and inappropriate jobs.

### **DECENT WORK AND SENIOR CITIZENS DEFICITS**

The Decent Work Country Programme (DWCP) is one of ILO's bold attempt to improve the livelihood of people around the world through interventions at the workplace consistent with Goal 8 of the SDGs. The conviction is that work-life habits necessarily impacts all people, working and non-working because of the huge dependency burdens carried by working people around the world. The centrality of the decent work scheme are: poverty through unemployment and under-employment, social protection, labour standards and social dialogue. The lens of the DWCP is adopted in this section of the paper to assess the situation of welfare deficits of senior citizens on account of its convenience.

#### **Poverty through Unemployment and Under-Employment**

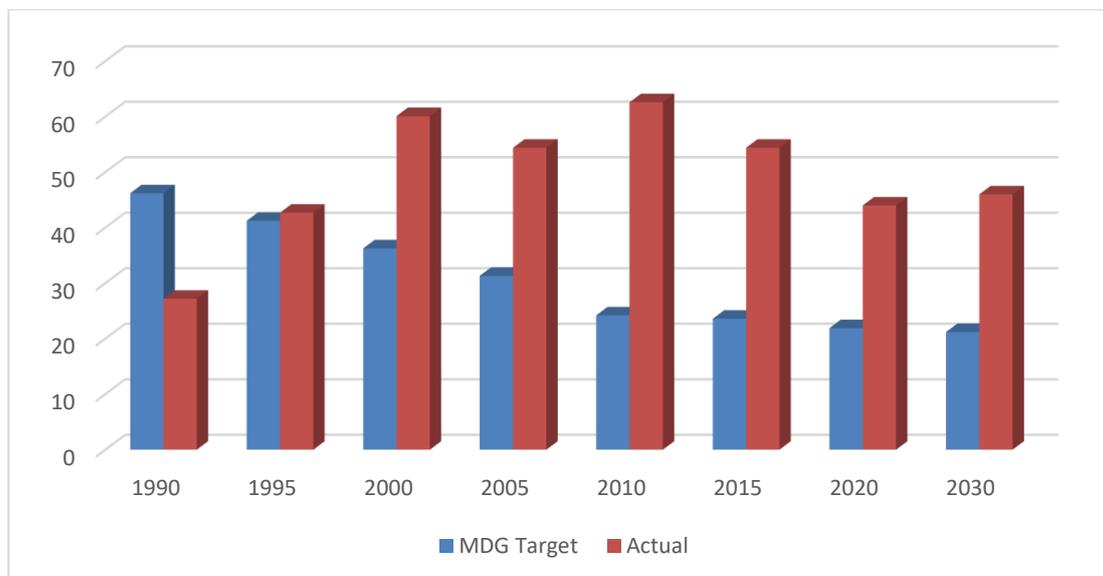
The MDGs target of reduction of extreme poverty and hunger from 46.2 in 1990 to 23.6 in 2015 is currently unattainable at the figure of 54.4 achieved in 2011 (MDG Reports, NBS 2008); 44 in 2018 and projected to 46 in 2030 (World Bank, 2019c):

**Table 2: Percentage of the population living with less than \$1 a day**

	1990	1995	2000	2005	2010	2015	2020	2030
MDG target	46.2	41.24	36.28	31.32	24.2	23.6	21.9	21.2
Actual	27.2	42.7	60.1	54.4	62.6	54.4	44.0	46.0*

**Source:** Authors projection from various MDG Reports, NBS 2008, 2012.

\*The 2030 figure is projected



**Figure 1: MDG Targets and Poverty Incidence Trends**

**Source:** Author’s projection from various MDG Reports, NBS 2008, World Bank, 2019c.

The senior citizens’ welfare deficits centre on how to eliminate the large scale unemployment that leads to poverty, especially among youths, women and older people. The ineffectiveness of previous policy measures to make any significant impact on this serious socio-economic and psychological malaise suggests new policy directions and strategies underpinned by effective policy implementation. It is very critical that Government tackles the rising youth unemployment especially in the Niger Delta. Other unemployment-related deficits are: the imbalance between the demand and supply of labour of all ages; the low quality of work and pay which under-employment accentuates; structural imbalance in the access to jobs among older and younger job seekers; and unemployability of graduates who currently suffered lack of market-ready skills and competencies, and the indirect sustainability effects on senior citizens who might be culturally expecting some socioeconomic support from their working children.

### **HIV and AIDS**

Nigeria had a HIV prevalence of 5.4% in 1999, but it dropped to 4.4% in 2005 (UNAIDS/WHO 2008; USAID, 2019). Youth between the ages of 19 and 24 who represent the reproductive and economically viable segment of the society are mostly affected. As an area of national priority, the quality of life of working women and spouses of working men with HIV and AIDS is very critical, as well as the increasing vulnerability of older people and children parented by people living with HIV. In 2010, this group accounts for 40 percent of all orphans in Nigeria (FHI, 2011) Results released March 2019 by the Government of Nigeria indicate a national HIV prevalence of 1.4% among adults aged 15–49 years. Previous estimates had indicated a national HIV prevalence of 2.8%. UNAIDS and the National Agency for the Control of AIDS estimate that there are 1.9 million people living with HIV in Nigeria. At this rate, the prevalence would have been effectively controlled by Year 2030. The commendable funds-backed success recorded in this sector is indeed helpful towards the achievement of Goal 3 of the SDGs.

However, identified deficits suffered equally by senior citizens have included continued stigma and discrimination of those infected and affected by HIV and AIDS, as well as the lack or ineffectiveness of HIV and AIDS-related productivity campaigns.

### **Child labour, human trafficking and migration**

About 50 percent Nigerian children of school age are not in school in 2001. Child labour averages 28.8 per cent of the population under 15 years (Vera Paquete-Perdigao, 2010). The girl child is not more prone to children hours of work than the boys (Togunde and Richardson, 2006). Trafficked humans about 2015-16 was about 10m; in 2019, it was 13.2m (Punch, 2019).

The identified decent work deficits include: the continued deployment of children in jobs that are of the worst forms (Africa 80m, Nigeria 12m, ILO, 2010). The ILO survey also estimated that over 10,000 Nigerians were engaged in prostitution in Italy which constitutes about 60 percent of all prostitutes in the Italian sex market. Most of these women and girls are initially trafficked victims. In 2019, migration took a more serious dimension as several thousands of young people habitually embarked on illegal exit via the Sahara desert to attempt crossing to Europe. Several were drafted into slavery in Libya. It is estimated that 43 percent of the youths are in worst forms of child labour and human trafficking.

Other deficits include the inability to determine and regulate forms of economic activities that are tolerable for children within the minimum age; inability to formulate policies that would guarantee the future economic and psychological stability for children; inability to provide decent jobs for parents thus encouraging market activism by children; inability to comprehensively address the issue of rehabilitation for people in particular children and youths who have been trafficked; and the failure to adequately address the demand side of the human trafficking issue, since supply responds to demand. Thus, if the SDG tackling illegal global migration (Goal 10: equality among nations) is to be achieved, the sincerity of the leadership of western worlds to the issue must be squarely addressed.

### **Labour Administration and Labour Market Governance**

Labour administration is exemplified in social dialogue and tripartism, fair policies, uniform application of the rule of laws, transparency in decision-making, information and government services available for all, and driven by the principle of responsibility which requires an organization to be accountable for its mandates and activities. These conditions are currently unobtainable in Nigeria on account of defective development options preferred by previous administrations, political unwillingness, inadequate funding of factory and labour inspection, nonchalant attitude of victimized groups, inspectors' lack of power to sanction offenders, lack of collaboration among MDAs with the requisite technical firm-specific skills to inspect and arrest, labour market segmentation, and persistent gender issues including the plight of senior citizens.

In sum, deficits in labour administration include: capacity gaps in training for factory and labour inspection, funding of monitoring services and information technology, and corporate image to encourage customers to access its services confidently. Senior citizens bear part of the effects of inadequate labour administration in Nigeria; especially sharp practices with the management of pension funds by employers mainly in the private sector hurts the attainment of

sustainable national development. In particular, senior citizens bear excessive fatal burdens while on the physical queues trying to access their retirement savings account.

### Social Protection for the Elderly and People with Disability and HIV and AIDS

In 2005, the National Social Protection Committee declares in Tunis, that the goal of Social Protection (SP) in Nigeria “is to reduce poverty and protect vulnerable groups through effective and sustainable risk

**Table 3: The framework of social protection in Nigeria**

S/N	Strategic Approach	Key Interventions
1.	Social assistance (welfare and social services including cash and non-cash transfers	<ol style="list-style-type: none"> <li>1. Medical allowance</li> <li>2. Universal basic education</li> <li>3. School feeding (food for schooling) allowance</li> <li>4. School transport allowance</li> <li>5. Book allowance</li> <li>6. Full scholarship programme</li> <li>7. Reproductive health</li> <li>8. Prevention programme for drug abuse</li> <li>9. Old people’s home</li> </ol>
2.	Insurance	<ol style="list-style-type: none"> <li>1. Health insurance scheme</li> <li>2. Unemployment insurance</li> <li>3. Old-age pension insurance scheme</li> <li>4. Micro insurance</li> </ol>
3.	Labour market	<ol style="list-style-type: none"> <li>1. Job search and lineage services</li> <li>2. Public works activities</li> <li>3. Micro-finance scheme</li> <li>4. Agriculture insurance scheme</li> </ol>
4.	Child protection	<ol style="list-style-type: none"> <li>1. Early childhood development               <ol style="list-style-type: none"> <li>i. Children upbringing allowance</li> <li>ii. Nutrition supplementation immunization programme</li> </ol> </li> <li>2. Early childhood education</li> <li>3. Civic registration of children</li> </ol>

**Source:** Social Protection in Nigeria, by National Social Protection Committee, SP Conference, Tunis 2005.

management mechanism thereby achieving sustainable social protection by the year 2015”. The specific objectives were to:

- Assist the population who are poor to get out of poverty.
- Prevent the vulnerable against poverty and disasters.
- Provide income support to the poorest, especially the sick, disable and retirees;
- Increase enrolment and attendance rates of poor students in schools;
- Address short term employment needs by developing skills and competencies; and
- Reduce the damages to properties arising from natural and man-made hazards.

Table 3 illustrates the model of social protection that is currently adopted in Nigeria, although the several components are yet to be fully deployed. In its development, the geriatric distribution of the nation was well taken into account, and all categories have strategic and specific interventions. However, some of the emphasis of this situational decent work deficit is centred on the plight of senior citizens, although deficits listed in the summary pertain to all age categories.

### *The plight of senior citizens*

The proportion of people who are aged less than 45 is put at about 87.8 percent. The proportion of citizens aged 60 and above is only 7.7 percent (Census 1991). The 2006 Census is silent on this. It is expected that as global health fortunes diffuse to African countries, the size of senior citizens is expected to increase in the future on account of increasing life expectancy. It is logical therefore to consider strategic and sustainable mechanisms for taking care of the needs of people in their old age both now and in the future.

More seriously, the contemporary plight of people aged 60 and above, who mostly have retired from the formal sector salary or wage employment, or even self-employment or other activities as small scale farmers and artisans is pitiable on account of historical neglect through the absence of any meaningful policy and practice of social security for this group of Nigerians.

Should this situation be allowed to continue, Nigeria would have succeeded in perpetuating a situation of penury for its retired workers directly, and indirectly it would have put at jeopardy the welfare of several other dependants who rely on the fortune of retirees to eke out a living for themselves; and this would have meant a setback to the attainment of the SDGs on poverty reduction (Goal 1).

### *The plight of informal sector workers*

The informal sector accounts for about 70 percent of the workforce in Nigeria. Senior citizens are active participants in the informal sector as entrepreneurs in the small and medium scale sector. The future and life retirement of workers who currently have no organised pension plan is worrisome as this limits the size of investible funds for entrepreneurs. The 2004 Pension Reform Act had envisaged that this category of workers would participate in a voluntary contributory scheme. The response to the 2004 law was poor due to lack of incentives, paucity of data, and absence of collection/payment platforms, among others. The DG of Pencom, Ahmad Mohammed, informs that only about 100,000 have registered with PFAs as at 21 June 2010 (BusinessDay, 2010, p25). It was expected that the 2014 revision of the Pension Act would possibly make provisions for this category on account of the poor response recorded under the 2004 law.

### *National health insurance*

The National Health Insurance Scheme (NHIS) was established under Act 35 of 1999 by the Federal Government of Nigeria aimed at providing easy access to healthcare for all Nigerians, including senior citizens, at an affordable cost through various prepayment systems. NHIS is totally committed to securing universal coverage and access to adequate and affordable healthcare in order to improve the health status of Nigerians, especially for those participating in the various programmes/products of the Scheme. The Scheme was officially launched on 6th June 2005 and commencement of services to enrolees started in September 2005. By 2010, Over 4 million Identity Cards had been issued. A couple of Health Management Organisations (HMOs) have been accredited and registered and more applications are being processed. In 2010, about 6000 Healthcare Providers, 24 Banks, 5 Insurance Companies and 3 Insurance Brokers have also been accredited and registered. As a matter of fact NHIS is adjudged as one of the fastest growing social health insurance schemes in the world (NHIS, 2010). However, the scheme is effective only in the formal wage sector, which is very small compared with the vast majority of Nigerians including senior citizens who are not covered.

### Social security for the mentally and physically challenged

It is a common feature of the ageing process for senior citizens to present with physical challenges arising from arthritis and other musculo-skeletal challenges. A study conducted by the NBS in 2006 reveals a high proportion of people with mental and physical challenges in Nigeria as reflected in Table 4. Depending on the degree of disability, the need to increase earning capacity through skill acquisition pre-retirement training will have to be factored into the job creation programmes of the National Directorate of Employment (NDE), among other interventions aimed at improving social security for such groups. In the case of the severely challenged, who can no longer be relevant economically through self or wage employment, the Government needs to introduce a system of cash payments by way of unemployment benefits. There is also the widespread neglect of the physically challenged in terms of failure to provide sidewalks to access public buildings, reserve a proportion of employment quota as specified under the law; and kindred deficits.

**Table 4: Percentage of the Population with Physical/Mental Challenges and Type of Challenge**

Gender	Any challenge	Crippled or lame	Dumb	Deaf	Blind	Other
Male	0.9	20.4	2.7	6	29.2	45
Female	0.8	26.6	8.1	9.1	22	40

*Source:* NBS Core Welfare Indicators, Questionnaire (CWIQ) Survey, 2006

The Constitution of the Federal Republic of Nigeria and the Pension Reform Act 2014 provide some social protection for people with disability and retired people. But some of these provisions, such as anti-age and disability discriminations, are seldom monitored for implementation, in spite of the occurrence of these challenges in the Nigerian labour market.

In sum, identified deficits include: the neglect of senior citizens welfare; the inability of the state to find meaningful engagement for senior citizens who are desirous of working; inability to introduce unemployment benefits for senior citizens, and others of younger age; the neglect of people with disabilities and their unemployment benefits needs; the unsatisfactory pace of the NHIS scheme; the rudimentary nature of child social protection schemes; inadequate or non-existent safety net for Orphans (of HIV and AIDS) and vulnerable children and old people, and the desire of the people for a functional pensions system.

### **Ratification and implementation record of ILO Conventions.**

The ILO-inspired review of Nigerian labour laws continued to be pending at the National Assembly after about 13 years. Yet, some of the deficits of decent work identified in those documents could be minimised through effective labour laws.

Deficits are also recorded in social dialogue which ought to involve all stakeholders such as the host community, non-governmental agencies, civil society, government, workers' organization, employers' organization and the like.

## LESSONS LEARNT FROM PREVIOUS UN SUPPORT

The UN agencies, collectively and severally in meeting the challenges of decent work deficits in Nigeria did embark on some projects, some of which actually predate the Global Financial Crisis (GFC). Commendable as these responses were, some gaps still exist as summarised in Table 5.

**TABLE 5: UN RESPONSE TO KEY DW DEFICITS IN NIGERIA & EMERGING GAPS**

<b>1</b>	<b>Deficits</b>	<b>Response of the UN: programmes, projects, etc in Nigeria</b>	<b>Gaps - general</b>	<b>Gaps- senior citizens</b>
1.	Poverty levels	<ul style="list-style-type: none"> <li>• Employment creation especially in the SMEs (UNDP, WB, NECA),</li> <li>• MDG interventions (MDG office)</li> <li>• Water supply (Nig-EU)</li> <li>• Sanitation (Nig-EU)</li> <li>• Infrastructure (WB, Nig-EU, UNIDO)</li> <li>• Decent work country programmes (ILO)</li> <li>• Global jobs pact (ILO)</li> <li>• Developing the Nigeria Youth Action Plan on Employment (ILO)</li> <li>• National Employment Summit + NAPEC</li> <li>• Joint exploratory mission to Taraba State for youth employment initiatives. (UN Family)</li> <li>• National Universities Commission (NUC) project on the introduction of Entrepreneurship Education</li> </ul>	<ul style="list-style-type: none"> <li>• The demand for assistance outweighs current intervention efforts</li> <li>• Current efforts are being thwarted by issues in infrastructure and herdsmen national security issues</li> </ul>	<ul style="list-style-type: none"> <li>• No project targeted directly at senior citizens</li> </ul>
2.	HIV and AIDS	<ul style="list-style-type: none"> <li>• Various prevention campaigns, drugs assistance, etc (UNAIDS, WHO, UNICEF)</li> </ul>	<ul style="list-style-type: none"> <li>• Need to strengthen efforts in protecting the rights of PLWHA and children made vulnerable</li> </ul>	<ul style="list-style-type: none"> <li>• Need to extend efforts in protecting the rights of PLWHA and old people made vulnerable</li> </ul>
3.	Child labour and human trafficking	<ul style="list-style-type: none"> <li>• Various exploratory and baseline studies on child labour (ILO, ILO-IPEC)</li> <li>• Signed MOU with GON on child labour</li> <li>• Efforts at baseline studies by some Danish and Swedish embassies</li> <li>• Enhancing the Cooperation to fight Trafficking in Human Beings from Nigeria to Europe (ILO, EU)</li> <li>• ADB/FME Vocational and</li> </ul>	<ul style="list-style-type: none"> <li>• Need to adopt measures to reduce the demand for child and trafficked labour</li> <li>• Development of a national policy on child labour</li> <li>• Need to create more awareness</li> <li>• Extend the Child Rights Act to the states</li> </ul>	<ul style="list-style-type: none"> <li>• No project targeted directly at senior citizens</li> </ul>

		Skills Training Project. (MOU with ILO + FME) <ul style="list-style-type: none"> <li>• Rehabilitation of trafficked children, over 3360</li> <li>• Monitoring project – Ondo State, NAP TIP for West Africa coverage</li> <li>• National Plan of Action on Child Labour awaiting accent of FEC</li> <li>• Designed capacity of core labour inspectors</li> </ul>		
4.	Labour administration	<ul style="list-style-type: none"> <li>• Various interventions in labour inspection, training in Turin (ILO-ITC)</li> </ul>	<ul style="list-style-type: none"> <li>• Organisational and financial capacity to implement ideas arising from training</li> </ul>	<ul style="list-style-type: none"> <li>• No project targeted directly at senior citizens</li> </ul>
5.	Social protection	<ul style="list-style-type: none"> <li>• Reviews of Nigerian labour laws (ILO)</li> <li>• 2007 Bill on Employee compensation, International Labour Standards and Social Security</li> <li>• 2009 Study and International Conference held by the National Association of Trade Union Veterans (NATUV)</li> </ul>	<ul style="list-style-type: none"> <li>• The bills are yet to be passed into law.</li> <li>• To strengthen provisions for senior citizens and the informal sector workers, people with disability, dwarfs and albinos</li> <li>• Domestication of ratified Conventions</li> </ul>	<ul style="list-style-type: none"> <li>• No project targeted directly at senior citizens</li> </ul>
6.	ILO Conventions	<ul style="list-style-type: none"> <li>• Nigeria’s capacity to report on its assessment of compliance (ILO)</li> </ul>	<ul style="list-style-type: none"> <li>• Lack of capacity to report on compliance</li> </ul>	<ul style="list-style-type: none"> <li>• No project targeted directly at senior citizens</li> </ul>
7.	Social dialogue	<ul style="list-style-type: none"> <li>• Studies in utilities and the oil sector and setting up national action committee (ILO)</li> </ul>	<ul style="list-style-type: none"> <li>• NAC needs capacity for measuring and evaluating implementation progress</li> </ul>	<ul style="list-style-type: none"> <li>• No project targeted directly at senior citizens</li> </ul>

**Source:** Compiled by the author

Table 5 illustrates the significant efforts made by the UN to inspire decent work and overall sustainable national development for Nigeria (SDG 8), as well as the outstanding gaps specifically concerning senior citizens.

## **ALIGNMENT OF SENIOR CITIZENS PRIORITIES WITH THE NATIONAL DEVELOPMENT FRAMEWORK PRIORITIES**

Responses to development challenges have included economic planning, studies, poverty response projects and action plans. Nigeria’s development plans during the military regimes were in the times of major socio political upheavals and economic crises that necessitated transitory and sporadic actions from the incumbent administrations, until 1999 when democratic governance was instituted.

In 2003 the National Economic Empowerment and Development Strategy (NEEDS) was set up. It was described as Nigeria’s plan for prosperity plan outlining comprehensive vision, goals and principles of a new Nigeria. It was to be made possible through re-enactment of core Nigerian values like respect for the elders, honesty and accountability, cooperation, industry, discipline, self-confidence and moral courage. The core of this strategy is to fight poverty, improve

incomes and tackle social and political factors that lead to poverty. NEEDS was a strategy of wealth creation and by implication, employment generation and poverty reduction. But their achievements in the medium term from 2003-2010 have not measured up to the huge expectation. In particular, nothing in NEEDS addressed the specific needs of senior citizens.

The Presidential 7-Point Agenda, NEEDS 2 and the Vision 2020 specify President Goodluck Jonathan's strategies focusing on achieving high levels of pro-poor growth, as well as making Nigeria one of the top 20 economies in the world by 2020. The government worked on ensuring that the appropriate legal, regulatory and administrative frameworks are put in place to ensure a successful implementation of Public Private Partnerships.

President Buhari's strategy for boosting the economy, is through blocking leakages in government finances, increasing capital expenditure and inflows, and implementing the Economic Recovery and Growth Plan (ERGP); (NIPC, 2019).

The NERGP plan is a four-year (2017-2020) medium-term plan of the federal government and is anchored on five principles, namely:

- Tackling constraints to economic growth;
- Leveraging the power of the private sector to drive economic recovery and sustained growth;
- Promoting national cohesion and social inclusion;
- Allowing markets to function optimally while strengthening government regulatory oversight to minimise abuse; and
- Upholding the core values that define the Nigerian society as enshrined in the 1999 Constitution

By government's projection, the implementation of the NERG plan, which was officially launched by President Buhari on April 5, 2017, is expected to deliver on a number of outcomes. Some of these include:

- 4.6 per cent average real GDP growth rate over the Plan period with seven per cent by 2020;
- Single digit inflation rate by 2020;
- Crude oil output of 2.2 mbpd by 2017 rising to 2.5 mbpd in 2020;
- At least 10 gigawatts of operational electricity capacity by 2020;
- 1.23 per cent unemployment rate by 2020 from 13.9 per cent in Q3 2016;
- Over 15 million direct jobs by 2020 – created in agriculture, manufacturing, construction, services, among others.
- Manufacturing sector average annual growth of 8.5 per cent, peaking 10.6 per cent by 2020;
- Agriculture average annual growth rate of 6.9 per cent over the plan period;

\*Self-sufficiency in rice and wheat in 2018 and 2020, respectively;

- 60 per cent reduction in imports of refined petroleum products by 2018 and net exporter of refined crude oil by 2020.

### **Box 1: Features of the NERG Plan**

**Source:** NIPC (2019).

The NERG thus has a big ambition to bring the Nigerian economy into sound footing, and to promote the attainment of numbers 3 (well-being at all ages) and 5 (gender equality) of the SDGs. However, details of the plan did not present senior citizens as privileged or priority segments within the implementation arrangements. Consequently, there is an urgent and important need to factor into the planning framework the specific needs of senior citizens in Nigeria.

## **POLICY PRESCRIPTIONS**

In the light of the findings of the National Union of Trades Union Veterans (NATUV) study (Fajana, Amaike, Chidi, 2009) and its international conference in 2009 on the welfare of senior citizens, the following recommendations were made, and are reproduced here as they help to drive and address the issues of old people's neglect in Nigeria:

- Government should institute social security policy for Senior Citizens in Nigeria as well as for the unemployed to reduce to the barest minimum the prevalent poverty in Nigeria.
- Government should as a matter of urgency and priority pay retirees their pension entitlements as and when due to uplift their living standards.
- Government should strengthen the implementation of the Pension Act 2014 to ensure that the dehumanising experience of retirees in the periods preceding the Act are permanently avoided
- Welfare Centres for the elderly should be built and run by the government in all the 774 Local Governments in Nigeria to cater for the basic needs and plights of senior citizens in Nigeria.
- Provision of state-of-the-art health care centres/services for the elderly at the federal, state and local levels to be rendered by the Ministry of Health within the NHIS scheme.
- Provision of geriatric centres by the government for senior citizens who have no family support and who live in solitary conditions.
- There should be an agency set up by the government to cater for the needs of Senior Citizens
- The National Assembly should champion the establishment of Senior Citizens' Act with respect to their social security benefits.
- Impact assessment studies should always be provided concerning the plight of senior citizens as part of the processing of contemplated social policies in Nigeria.
- The establishment of a Senior Citizens Commission to mainstream senior citizens welfare in all proposed social policies.

## CONCLUDING REMARKS

This study sets out to investigate the welfare of senior citizens in Nigeria. Sustainable post-retirement living has continued to be a mirage. Senior citizens have been neglected and uncared for by successive governments at all levels. This neglect could be found in the government posture with respect to the absence of social security benefits for senior citizens; having utilised their youthful years in the service and development of the country. The *use and dump* posture is a clear violation of the philosophy of sustainability because the exploitation of human labour today that affects their wellbeing in the future is clearly a challenge to sustainability as defined by the United Nations SDGs. Many of the senior citizens live in abject penury after retirement particularly those in the formal sector. The living conditions of those in the informal and traditional sectors are pathetic. Yet, many of the health challenges they are faced with during retirement were most likely contracted during their active work-life. Examples are in education, where exposure to chalk dust predisposes teachers to Parkinson's disease after retirement; exposure to chemical fumes from markers predisposes female teachers to reproduction-related health challenges. Some ex-military officers suffer hearing and memory loss after retirement; and kindred health and socio-economic challenges after retirement. It is conclusive that current human resource practices may achieve short term goals but they do not adequately take care of the future; hence they violate the principle of sustainability.

Should Nigeria continue to pay lip service to the welfare of senior citizens through the adoption of non-sustainable human resource practices? If the current trend persists, impressions would be sustained for a lack of respect for human

dignity, a disservice to people who had spent the best times of their lives in work organisations, and a tacit encouragement for those who are still in service to take the future in their own hands, possibly through corruption, since the future is seen to be grossly unsecured. The study by Fajana et al (2009) found that senior citizens have been neglected by successive governments in Nigeria. To arrest this dangerous trend and support the attainment of sustainable development goals, all stakeholders must play a role to lay a foundation for improved living, healthy ageing and longevity of lives. At the personal level, the individual worker must assume a responsibility to live well during active working life to enable a sustenance of the status quo, after retirement. Employing organisations must adopt emerging strategies of sustainable human resource management which emphasises profit, planet and people so as to assure profitability today that does not hurt the health of people and the planet tomorrow. Specifically, exposures to hazards and dangerous chemicals in today's workplaces, such as chalk dust, chemical fumes, biological hazards, high decibel noise, etc have implications for the health of retirees; and must be minimised. Gratefully, sustainability is increasingly indicated in the emerging definition of human resource management (Fajana, 2017, Ehnert 2009, 2014; Vanderstraeten, 2015). Governments at all levels must provide social policy measures that would ensure a meaningful work-life balance for individual workers during their active work-life, but more importantly these measures must support a sustainability of such living conditions for senior citizens during retirement. The continual study of the plight of senior citizens in Nigeria and elsewhere will continue to attract and sustain research interest as well as arrest the ears of the international community. On account of its importance to humanity, policies and actions will continue to be authored and reviewed at all relevant levels.

## REFERENCES

- AFRODAD (2009). *The Politics of the MDGs in Nigeria: a Critical Appraisal of Global Partnership for Development*, online resource.
- Akeredolu-Ale, D.(2005).*Establishing A Social Security Scheme In Nigeria:Challenges, Constraints, Opportunities and the Way Forward*. A Paper to National Summit on Social Security, Abuja, 8th November.
- Akeredolu-Ale, D.and O. Aribiah (2001). *Public Policy and Old Age Security in Nigeria*, SPIN Monograph Series, Centre for Social Policy, Ibadan.
- Alistair Anderson (2010). Africa: Conference Examines Job Creation, *Business Day*, Published 04/12/2010 07:44:34 by Africanseer.com
- Amaike, B. (2009a) *Livelihood and Living Conditions of Formal Sector Retirees in Lagos State, Nigeria*. Unpublished Ph.D. Thesis. School of Postgraduate Studies, University of Lagos, Lagos.
- Amaike, B. (2009b) "Feminization of poverty: Lessons from retired older people in Lagos State, Nigeria" in Olurode, L. (Ed.) *Feminism in Africa*.
- Diejomaoh, Vremudia P. (2008). *Employment, Markets And Trade*, Foundation For Jobs And Development, Abuja, Nigeria At The VI ECA & AU African Development Forum UN Conference Centre, Addis Ababa, Ethiopia, 19 – 21 Nov.
- Ehnert, I. (2009). *Sustainable Human Resource Management: A Conceptual and Exploratory Analysis from a Paradox Perspective*. Berlin: Physica-Verlag.
- Ehnert, I. (2014). Paradox as a lens for theorizing sustainable HRM. In *Sustainability and Human Resource Management* (pp. 247-271). Berlin/Heidelberg: Springer.

- Express Money, (2019). <https://www.xpressmoney.com › blog › industry › remittances-to-nigeria-on-...> accessed 22 August 2019;
- Ezigbo, Onyebuchi, (2009). Nigeria: FG to Set Employment Target for All Sectors, *Thisday*, 22 April
- Fajana Sola (2008). Strengthening Social Dialogue in Electricity in Nigeria, International Labour Organisation, Abuja
- Fajana, Sola (2008). Strengthening Social Dialogue in Water and Sanitation in Nigeria, International Labour Organisation, Abuja
- Fajana, Sola (2017). Sustainability Issues and New Definitions of People Management, **Lead Paper** Presented at the Lagos State CIPM Conference, Ijebu-Ode, 19 July 2017
- Fajana, Sola, Amaike, Bola, and Chris Chidi (2009). *Welfare of Senior Citizens in Nigeria: A National Survey*, Friedrich Ebert Stiftung, Abuja, Nigeria.
- Federal Bureau of Statistics (2004) ‘Poverty Profile’  
<http://www.nigerianstat.gov.ng/Connections/poverty/PovertyProfile2004.pdf>
- FHI (2019). [www.fhi.org/NR/rdonlyres/...../GHAINOVCFinalReportHV.pdf](http://www.fhi.org/NR/rdonlyres/...../GHAINOVCFinalReportHV.pdf), p10
- Focus Economics (2019). [www.focus-economics.com/countries/nigeria](http://www.focus-economics.com/countries/nigeria)
- Global Ageing (2019). [www.globalaging.org/waa2/articles/ageingand development.htm](http://www.globalaging.org/waa2/articles/ageingand development.htm)
- HelpAge International (1999) *The Ageing and Development Report: Poverty, Independence and the World’s Older People*. Earth Scan publications Ltd, London.
- Iba Louis (2007). Economic Reforms Failed to Alleviate Poverty, *Daily Sun*, Thursday, May 24, 2007. [www.sunnewsonline.com/](http://www.sunnewsonline.com/)
- Ikeanyi Okey Marcellus (2009). Development Planning in Nigeria: Reflections on the National Economic Empowerment and Development Strategy (NEEDS) 2003-2007. *Kamla-Raj 2009 J SocSci*, 20(3): 197-210 (2009).
- ILO (2000) *Social Security Pensions*, International Labour Organization (Edited by Gillion, C. et al.), Geneva.
- ILO (2009). Recovering from the crisis: A Global Jobs Pact, International Labour Conference C.Pl./D.1 98th Session, Geneva, June 2009 Committee of the Whole on Crisis Responses
- Mouton, P. (1975) *Social Security in Africa: Trends, Problems and Prospects*, Geneva: ILO.
- National Social Protection Committee (2005), Social Protection in Nigeria, by SP Conference, Tunis 2005.
- NHIS (2010). Information accessed from the website on 22 May 2010, <http://www.nhis.gov.ng/index.php?>
- NIPC (2017). <https://nipc.gov.ng/nigerias-economic-growth-recovery-plan-implementation-plan-released-soon/> Accessed 20 Aug 2019
- Okogu Bright E. (2006) The Role of Fiscal Rules in Oil Revenue Management-Nigerian Experience, Senior Special Advisor to the Honorable Minister of Finance, Nigeria, Presentation to a Workshop organized by the Angolan Government Luanda, 15-19 May,
- Okonjo-Iweala, Ngozi (2008). Point of View: Nigeria's Shot at Redemption *Finance and development*, A quarterly magazine of the IMF, December 2008, Volume 45, No.4
- Okunola, M.I. (2002) “Old Age Care” in a *Handbook for Nigerian Social Workers*. Daybis Limited.

Owete Festus (2009) 4.5 million Nigerians enter the labour market annually, [www.nigeriajobscentre.com/index.php](http://www.nigeriajobscentre.com/index.php). 04/09/2009

Paquete-Perdigao, Vera, EAT-BP Dakar National context vis-à-vis Standards and Fundamental Principles and Rights at Work, ILO Staff Papers, Nigeria – Child Labour, May 2010,

Punch (2019a). <https://punchng.com> › *13-2-million-nigerian-children-now-out-of-school-ubec*. Accessed 22 Aug. 2019.

Punch (2019b). <https://punchng.com> › *43-of-nigerian-children-engaged-in-child-labour-ILO*

Senior World Chronicle (2019). [www.seniorsworldchronicle.com/2009/4/nigeria-encounter-with-senior-citizens.html](http://www.seniorsworldchronicle.com/2009/4/nigeria-encounter-with-senior-citizens.html)

Togunde, Dimeji and Sarah Richardson, (2006). Household size and composition as correlates of child labour in Nigeria. *Codesria. Africa Development*, Vol XXX1, No. 1, pp50-65.

UK, (1999) Britain 1999: *The Official Yearbook of the United Kingdom*, London: Office for National Statistics/The Stationery Office.

UNAIDS (2019).

[https://www.unaids.org/en/resources/presscentre/pressreleaseandstatementarchive/2019/march/20190314\\_nigeria](https://www.unaids.org/en/resources/presscentre/pressreleaseandstatementarchive/2019/march/20190314_nigeria)

United Nations (2002) “Ageing and Development” *World Assembly on Ageing 11*.

USAID (2019). [www.usaid.gov/ng/hiv\\_aids\\_q.htm](http://www.usaid.gov/ng/hiv_aids_q.htm)

Van Wormer, K. (1997) *Social Welfare- A Worldview*. Nelson Hall Publishers, Chicago.

Vanderstraeten, A. (2015). The HRM Cockpit. An instrument for developing and evaluating sustainable HRM in an organization, <https://biblio.ugent.be/publication/7003407/file/7009367.pdf>, sighted 16 July 2017

World Bank (2019a). <https://www.worldbank.org/en/news/press-release/2019/04/08/record-high-remittances-sent-globally-in-2018>, accessed 22 August 2019 2019b

World Bank (2019b). <https://www.worldbank.org/en/topic/migrationremittancesdiasporaisues/brief/migration-remittances-data>, accessed 22 Aug 2019; 2019a

World Bank (2019c). <https://worldpoverty.io> › *blog world bank 2019c*

World Health Organisation, (2019) Healthy Ageing and the Sustainable Development Goals. Retrieved from <https://www.who.int/ageing/sdgs/en/> 10 October 2019

## **ABOUT THE AUTHOR:**

Fajana, Sola, Ph.D, FCIPM, FAMN, FNIM, FIoE, Professor of Labour Economics and Human Resource Management, Department of Employment Relations and Human Resource Management, Faculty of Management Sciences, University of Lagos, Akoka, Yaba, Lagos, Nigeria.