

PENSION CHALLENGES FACING THE OLDER PERSONS IN NIGERIA

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Abstract

Background--It is unknown how socio-demographic variables impact on regularity of pension among the older persons in Nigeria. This has become essential in order to improve the preparation for old age among Nigerians. Reliable information is also required to formulate comprehensive social security system for the elderly.

Methods----Quantitative data were collected through an individual - based questionnaire. Multi-stage sampling procedure was employed to select local government areas, enumeration areas and individuals for the study. In all, 810 respondents were interviewed.

Findings---- while age of respondents, religion, and family size are significantly related to the regular pension in model 2, in the Male Model, with the exception of religion, all other factors are significantly associated with regular pension. In this model, while males aged 60-64 are 1.2 times more likely to, those aged 65-69 are 2.0 times more likely to report regular pension than those aged 70 years and above. In terms of religion, while Christians are 2.1 times more likely to, Muslims are 2.4 times more likely to report regular pension than adherents of African traditional religion. With respect to family size, while those with 1-3 children are 2.8 times more likely to, those with 4-6 children are 1.4 times more likely to report regular pension than those with seven or more children.

Conclusion---- The idea that old-age security and well being in Nigeria should remain the primary responsibility of the family is untenable. The government must assume the primary responsibility in a partnership in which the family also continues to play a significant role.

Keywords: Pension, Challenges, Elderly, Nigeria

Introduction

From past research on the situation of the elderly, the overlapping picture has been one of failure to find any widespread support for the elderly (Caldwell, 1976). One of the reasons for the above is that existing measuring parameters have not fully brought out the

dilapidating state of the elderly care. Therefore, this study has developed better measures to enhance an appreciation of the place of regular pension on well being of older persons. To achieve the above, the study employed the use of larger and more elaborate sampling procedures.

The 1994 Cairo International Conference on Population and Development (ICPD), in its program of action on ageing and old persons, noted that the elderly constitutes a valuable component of a society's human resources. Therefore, the program called on governments to help older people to be self-reliant and attain a higher quality of life so as to enable the elderly work and live independently in their communities as long as possible. Therefore, this study is expected to provide the needed information by the government toward the achievement of the above. The present imperative is that societies must respond to the extraordinary potential and range of variability in individual ageing, and seize the opportunity to rethink our notion of limits and recognize the far-reaching benefit societies stand to gain from the continuing contribution of their older citizens (John, 2000).

It is no longer possible to ignore ageing, regardless of whether one views it positively or negatively (Hermalin, 1995). Individuals begin their ageing process at the moment of birth, and go through the life course accumulating a range of experiences that may positively or negatively affect their capabilities and well being in later years (Aquilino, 1990). Ageing is expensive and governments in many countries are fretting already about the costs of maintaining the increasing population of the elderly. Over the next 30 to 40 years, the demographic changes of longer lives and fewer births will force most countries to rethink in fundamental ways their arrangement for paying for and looking after older people. This is because older people will expect decent pensions to live on; they will make heavy demand for medical services and some will need expensive nursing care.

Compared with the situation of elderly persons in developed countries, the living profile of the aged population in developing countries is not well understood, due to the paucity of necessary data. Although an increasing number of surveys of the elderly have recently been conducted in various developing countries, information gathered from these surveys is not only fragmentary but also insufficient to fully understand the status of the elderly and the nature of problems facing them. In addition, the methodological strategy and the scope of such surveys need to be further improved with a view to facilitating cross comparative studies (Kinsella, 1990). As the level of economic development advances, the pattern of allocation of support changes from informal to formal support (Cowgill and

Holmes, 1972). This erosion in traditional support systems for the elderly has serious social and economic implications, which the present study sought to unravel. This study is also necessary to help in the formulation of programs and policies that address the needs of the elderly. At a time when the Ghanaian government has just finished drafting National old person's policy for her population, this study intends to provide the philosophical foundations necessary for a National old person's policy in Nigeria.

Despite differences in support provisions for older people and differences in the mix between public and private sources of financial support, caring for the elderly introduces many problems that are very similar in most developing countries (Rosenmayr and Kockers, 1963). The conditions under which informal and formal supports are delivered to the elderly may have a major influence on the social and economic security. In fact, social and economic security of the elderly is an issue that is yet to seriously preoccupy gerontologists and demographers research interest.

There have been many studies on practically every aspect of social and economic security of the elderly in industrialized countries, including studies on the demographic, economic and social implications of old age (Tout, 1989). In addition, a truly vast amount of literature is available on the situation and trends in industrialized countries. However, in the developing countries, not many systematic empirical studies have been done to examine the situation concretely. Consequently, there is a dearth of published materials on the social and economic security of the elderly in Nigeria.

As a corollary to the above, Section 16(2) of the 1999 Nigeria Constitution states *inter alia* that one of the economic objectives of the government is the provision of old age care and pensions for a suitable and adequate shelter and food. Therefore, this study is an attempt at providing a basis for the achievement of the above fundamental objective. In addition, there is the need to understand the social and economic security of the elderly who did not work in the formal sector. Old age is not only a subject of specialized concern but also a process affecting daily living, requiring response by individual, family and neighborhood. The Ijebu are chosen as the focus of this study because they are renowned industrialists and traders, who, on account of this, have traveled widely, and therefore, are expected to retire to hometown at old age. In addition, studying the social and economic security of the elderly among the Ijebu of south – western Nigeria will create awareness of the situation of the elderly, which may lead to the emergence of a detailed study of the elderly in Nigeria.

Methods

This study was conducted in Ijebuland. The Ijebu are spread into parts of South-Western, Nigeria. The study decided to use Ijebu in Lagos and Ogun States because of our interest in studying the indigenous population that can only be found in Ijebuland. The 2006 census figure put the population of Lagos state at 9,015, 781, out of which about 281,481 were Ijebu. Out of the 2,338,570 people in Ogun State, about 725, 299 were Ijebu. Lagos state had twenty local government areas. Of these, Ikorodu, Ibeju-Lekki and Epe local government areas are in Ijebuland. Ogun state has twenty local government areas, with eight of them in Ijebuland. The Ijebu therefore are found in eleven local government areas of Lagos and Ogun States.

The study was conducted primarily through the survey method. Ordinarily, the structured interview helps to generate standardized information from a representative sample of a given population.

The target population comprised elderly men and women of Ijebu origin from age 60 years and above. The sample was unevenly divided between rural and urban areas, being more in the rural areas, on account of the larger rural population. The study was individual-based and a multistage probability sampling technique was employed to select eligible individuals.

In order to ensure conformity to the principles of representativeness, the sample size was determined statistically. The sample size determination formula developed by Frank-Nachmias and Nachmias (1996) is adopted in this regard. It is given as follows:

$$N=S^2/(S.E)^2$$

Where N=the desired sample size

S=standard deviation of the variables under study

S.E=standard error (error margin)

Two important decisions are necessary in order to use this formula: how large a standard error is acceptable and since the study involves more than one variable, is a sample that is adequate for one variable satisfactory for other variables? (Frankfort-Nachmias and Nachmias, 1996; Moser and Kalton, 1972). For the purpose of this study, a standard deviation of 1.2 was assumed. The assumption is that these variables are likely to possess similar standard deviation and may represent other variables included in the analysis as far as the degree of variability is concerned. Also, because of the desire to obtain a sample size that could produce dependable estimates of the population parameters, the standard error was fixed at 4 percent. This connotes that the risk of error in estimating the population parameters

based on the sample data in the present study is four out of a hundred. In other words, the sample estimates of the population parameters are likely to be correct 96 times out of a hundred. This margin is perceived as acceptable in view of the 95-confidence level generally allowed in social science research. So standard deviation =1.2 and standard error =4 percent (0.04). The sample size is therefore computed as follows:

$$N = (1.2)^2 / (0.04)^2 = 900$$

So the study sample size is theoretically put at nine hundred elderly in the study population.

A sample of elderly persons was drawn in the following stages: -

Stage 1: Simple random sampling technique was used to select 5 LGAs of Ijebu ethnic group from 11 LGAs in Lagos and Ogun States. The lottery method of simple random sampling technique was employed here. The selected LGAs are: Ikorodu LGA and Epe LGA (Lagos State) while Ijebu Ode; Shagamu and Ijebu North LGAs (Ogun State)

Stage two involved the stratification of each of the five selected LGAs into three clusters based on the residential patterns that reflect the socioeconomic status of the residents. Each of the LGAs was stratified into an elite cluster, a transitional cluster and a traditional cluster. The elite cluster represented areas where only one family is living in a housing unit and the residents were of relatively high income and better education. The transitional cluster was where families live in rented apartments. The traditional cluster represented the indigenous areas, where people from the same lineage reside together in a housing unit.

The third stage involved the selection of clusters of the three residential clusters. Lottery method of simple random sampling was employed here. At this stage 30 clusters were selected with 7 clusters selected from Ikorodu, 5 clusters of Shagamu and 6 clusters each from Epe, Ijebu-Ode and Ijebu-North. Two elite, two transitional and three traditional clusters were selected from Ikorodu, while one elite, two transitional and three traditional were selected from Epe, Ijebu-Ode and Ijebu-North, respectively. One elite, one transitional and three traditional clusters were selected from Shagamu LGA.

The fourth stage was the selection of enumeration areas (EAs) in the selected clusters. EAs in the selected clusters are first listed before the selection of final EAs. An Enumeration Area is a statistically delineated geographical area carved out of a locality (or a combination of localities) with 500 people or less. The entire area of study has 1530 EAs (National Population Commission, 1994). Out of these 34 were randomly selected, using lottery method of simple random sampling technique; the 34 EAs represented 2.22 percent of the study areas.

The fifth stage was the selection of household from the selected EAs. The household was selected within each EA through household listing until the required sample of 25 households was obtained. The sampling interval used in selecting household varied from one EA to another because of the variation in the number of households in each EA. The sixth stage was the selection of an elderly person to be interviewed in households with more than one qualified elderly persons. Each elderly person was randomly selected and in all 850 elderly persons were interviewed. The unit of analysis was the individual elderly.

The quantitative analysis was carried out after data entry, data cleaning, data reclassification and data transformation of some variables had been done. The primary objective of any social research is to make an inference out of the study in relation to the parent population. In order to achieve this, both descriptive and analytical procedures were used.

Results

Socio-Demographic Profile

Information provided by 810 elderly men and women is analyzed in this study. The sample is unequally divided between males and females (roughly two-fifths and three-fifths, respectively). The study decided to have more females than males in the sample because in the elderly group, we have more females due to socio-cultural factors for example more male mortality implies that there are more females. Also, a study conducted by WHO (1996) shows that women through their working life, have limited access to and control of productive resources such as land, credit and technology.

Table 1.1 shows the important socio-demographic characteristics of the respondents. As regards place of residence, the study yielded about three-fifths of the respondents from rural areas and two-fifths from the urban areas. Age distribution reveals that roughly two – fifths of the respondents fall below age 65, another one-fifth above the 70 years of age, while about two-fifths of the respondents are between 65 and 69 years. The mean age for both sexes is 66.9 years, as shown in Table 4.1, 67.4 years among male respondents and 66.5 years among their female counterparts. Considering the crucial implications of age in this study, it is imperative to note that the nature of the distribution may not be unconnected with the fundamental problem associated with age reporting in developing countries. Such problems include people's ignorance of their actual age, because the society does not value the importance of age, and the tendency of some people to report themselves into younger ages.

Therefore, the option taken in most cases, particularly in rural areas, is to estimate the age of respondents on the basis of certain past events or occurrences. This, however, presents a serious epistemological problem. In the rural areas, due to early marriage, poor nutrition, subsistence farming, and lack of adequate medical services, respondents wear out faster, making them look older than their actual age. Despite this, attempts were made in estimating their right ages. Yet the age distribution presented should be taken with some caution bearing in mind the ever-occurring issue of age misreporting in Nigeria. Nevertheless, the age distribution does not reflect any significant difference between male and female respondents; on the average, males are older than the females by about one year.

According to Table 1.1, it is evident that the majority of the respondents have some level of formal education. In fact, nine out of every ten of the males and four-fifths of the females have at least, primary education. The level of literacy is higher among the male respondents than their female counterparts. For example, about two-fifths of the females and only one-tenth of the males are illiterate. Also, the proportion of males who had some secondary education and above (about one-quarter) is higher than that of their female counterparts (about one-tenth). In all, the above educational pattern reflects the national pattern of literacy: It has been reported by the National Population Commission (NPC) that while 66 percent of the male population have had some level of education, only 57 percent of their female counterparts are in the same category. The religious affiliation of the respondents indicates that about two-fifths of both sexes are Muslims. Half of the respondents were Christians while the remaining one-tenth belong to traditional Africa religion.

Table 1.1: Percentage Distribution of Respondents by selected socio-demographic characteristics, by sex

Characteristics	Male		Female	
	%	N=330	%	N=480
Study Area				
Ikorodu	24.9	82	26.0	125
Epe	22.1	73	18.3	88
Ijebu Ode	19.1	63	18.3	88
Ijebu North	19.7	65	16.5	79
Shagamu	14.2	47	20.9	100
Place of Residence				
Rural	55.8	184	65.8	316
Urban	42.2	146	34.2	164
Age				
60-64	40.3	133	43.3	208
65-69	33.3	110	38.3	184
70+	26.4	87	18.4	88

Mean	67.4		66.5	
Education				
None	13.9	46	20.0	96
Primary	59.7	197	66.9	321
Secondary	26.4	87	13.1	63
Mean	2.8		2.4	
Religion				
Roman Catholic	17.0	56	14.6	70
Protestants	24.8	82	31.7	152
	43.9	145	39.7	191
Islam	12.4	41	12.3	59
Traditionalists	1.9	6	1.7	8
Other (Christians)				
Marital Status				
Married	51.5	170	44.0	211
Widowed	20.0	66	21.0	101
Divorced/Separated	10.9	36	16.5	79
Remarried	17.6	58	18.5	89
If Remarried, Why?				
Widowhood	11.8	39	11.0	53
Divorced	6.1	20	7.3	35
Not Applicable	82.1	271	81.7	392
Type of Marriage				
Monogamous	33.3	110	32.1	154
Polygynous	66.7	220	67.9	326
Type of Family				
Nuclear	27.9	92	22.3	154
Extended	72.1	238	77.7	326

Family Size	0.9	3	2.3	11
	7.6	25	4.6	22
	13.9	46	15.6	75
One	19.4	64	15.2	73
Two	14.5	48	22.3	107
Three	13.3	44	15.0	72
Four	9.1	30	5.8	28
Five	9.7	32	10.0	48
Six	11.5	38	9.2	44
Seven	5.3		5.2	
Eight				
Nine+				
Mean				
Number of Male Children				
None	3.0	10	4.8	23
One	19.7	65	22.5	108
Two	25.5	84	24.8	119
Three	24.8	82	25.2	121
Four	13.6	45	10.0	48
Five	6.7	22	7.1	34
Six	6.1	20	4.8	23
Seven	0.6	2	0.8	4
Mean	2.7		2.6	
Number of Female Children				
None	1.2	4	2.7	13
One	22.4	74	15.6	75
Two	27.3	90	29.0	139
Three	27.0	89	31.0	149
Four	10.9	36	10.6	51
Five	7.9	26	7.9	38
Six	2.4	8	2.7	13
Seven	0.9	3	0.4	2
Mean	2.6		2.7	
Ever desired for more children				
Yes	34.5	66	30.8	79
No	65.5	264	69.2	401
If staying with Children				
Yes	69.4	229	72.1	346
No	30.6	101	27.9	134
Age at First Marriage				
15-19	33.9	112	42.1	202
20-24	42.7	141	47.1	226
25-29	20.3	67	10.6	51
30+	3.1	10	0.2	1
Mean	22.0		20.9	

The marital status of the respondents is also presented in Table 1.1. More men than women were still in a marital union, about half and two-fifths, respectively. Clearly, elderly people desire to have someone beside them to provide assistance, reduce boredom and its associated health problems. The Table reflects that one out of every five male or female respondents were widowed; more female respondents (16.5%) reported divorce/separation

relative to men (about 11%), which may reflect the different effects of polygamy on male and female. About one-fifth of male and female respondents, indicated that they remarried following widowhood or divorce. The level of divorce or separation observed in this study is higher than the national average of 0.9 and 6.2 percent among males and females respectively (NPC, 1998).

Furthermore, the Table shows that the majority of the respondents are in polygamous marriages. About two-thirds of male and female respondents indicated polygamous unions. Those who reported monogamous marriage comprise just about one-third of men and one-fifth of women. The point to note here is that polygamy is more prevalent perhaps because of the spread of Islamic religion in the population, and because an Ijebuman or Yorubaman is polygamous in nature. Kinsella (1990) asserts that members of the extended family live under the same roof, and are more available for interaction than would otherwise be the case.

A related issue is age at marriage. It is apparent in Table 1.1 that women got married earlier than men. While about two-fifths of male respondents got married before or by age 24, about half of their female counterparts got married at the same age. The fact that the average age at first marriage among male respondents is 22.02 years and 20.94 years among female shows that women marry earlier than men. Also, the mean age at first marriage is lower in the rural areas than in the urban areas for both sexes (17.1 and 20.9 years) respectively.

Table 1.1 depicts the respondents' type of family. It is apparent from the Table that about three-quarters of the respondents live in extended family setting. This further corroborates the polygynous type of marriage found earlier in the analysis.

The distribution of the sample by the number of surviving children shows that the majority of the elderly Nigerians surveyed in this study have large families, that is, families with more than four children. Indeed, more than three-quarters of respondents have more than 4 children, with one-tenth having nine children or more. The mean number of children of both sexes is 5.3. Caldwell (1976) asserts that one of the major reasons for high fertility in Africa is the need for social and economic security at old age. This corroborates the 2003 Nigerian Demographic and Health Survey, which put the total fertility at 5.7 per woman. This high fertility is one of the factors responsible for lower developmental efforts particularly in human resources sectors of health, education and employment.

The study examined the number of male children among the study population. It was found that only four percent had no male child at all, a quarter of them had two male children and another quarter had three male children. The mean number of male children for male respondents is 2.7 and 2.6 for female respondents. With respect to female children, only two

percent had no female child at all. It was revealed that about one-quarter of them had two female children and three-tenths of them had three female children. The mean number of female children of both sexes is 2.7. The mean number of female children for male respondents is 2.6 and 2.7 for female respondents.

Table 1.1 reveals that one-third of the male respondents ever desired to have more children and three out of every ten female respondents ever desired to have more children. As a corollary to the above, about three-quarters of the respondents are staying with their children.

Regularity of Pension

The main aim of this section is to examine the interaction between socio-demographic variables and regularity of pension. Table 1.2 shows the cross tabulation of respondents who earned pensions by socio-demographic variables. More importantly, in the rural areas, the data show that more females received a pension than males. A similar pattern was also observed in the urban areas.

With respect to age, the general response pattern is that of irregular pension at higher ages. This is quite understandable since government hardly provides for pension fund especially for much older retirees. Marital status reveals contradictory results with respect to regularity of pension. Among males, those who are currently married and widowed are more likely to report regular pension. Among females, divorced and currently married are more likely to report regular pension. Rather surprisingly, those in monogamous unions reported higher levels of irregular pension than those in polygamous.

Religious affiliation shows that among the elderly males, Christians and the traditionalists are more likely to report irregular pension. However, among females the relationship seems difficult, this is because about one-thirds of the entire respondents receive regular pension. Among females, the level of education is somewhat directly related to regularity of pension. Among the women, those with secondary education are more likely to report irregular pension.

Expectedly, those with low family size are more likely to report regular pension than those with larger family size. The aged who were civil servants are somewhat more likely to report irregular pension. This attests to the employee's dissatisfaction with the administration of the pension system.

TABLE 1.2: Percentage Distributions of the Elderly who earned pension by selected socio-demographic variables, by sex.

Characteristics	MALE N=142			FEMALE N=162		
	%Yes	%No	Total	%Yes	%No	Total
Place of residence	N=48	N=94	N=142	N=49	N=113	N=162
Rural	33.7	66.3	86	30.4	69.6	112
Urban	33.9	66.1	56	30.0	70.0	50
	X ² =7.10**			X ² =6.60*		
Age						
60-64	41.5	58.5	41	25.8	74.2	62
65-69	23.9	76.1	46	40.7	59.3	59
70-74	36.4	63.6	55	22.0	78.0	41
	X ² =12.7*			X ² =9.03*		
Marital status						
Currently Married	32.5	67.5	123	30.9	69.1	110
Widowed	38.5	61.5	13	28.1	71.9	32
Divorced	50.0	50.0	6	30.0	70.0	20
	X ² =11.15*			X ² =10.90*		
Type of marriage						
Monogamous	33.9	66.1	56	30.2	69.8	63
Polygynous	33.7	66.7	86	30.3	69.7	99
	X ² =13.98**			X ² =1.07		
Religion						
Christianity	22.7	77.3	75	33.3	66.7	87
Islam	46.3	53.7	54	32.3	67.7	62
Traditionalist	46.2	53.8	13	27.1	72.9	13
	X ² =15.00*			X ² =6.15*		
Education						
None	47.8	52.2	23	32.5	67.5	40
Primary	31.5	68.5	73	29.3	70.7	99
Secondary	30.4	69.6	46	30.4	69.6	23
	X ² =6.27*			X ² =11.61**		
Family size						
Low	26.5	73.5	34	28.1	71.9	32
High	36.1	63.9	108	30.8	69.2	130
	X ² =17.39**			X ² =28.06**		
Type of work						
Govt. work	36.5	63.5	63	33.3	66.7	78
Others	39.5	60.5	79	21.9	78.1	84
	X ² =2.92			X ² =11.37**		

* Significant at P < 0.05

** significant at P < 0.01

The chi-square values are available at the both ends of each component of the Table. It is obvious that given the response of male respondents, place of residence, marital status, type of marriage, religion, education and family size are significantly related to the regular pension in the study population. The X² values are significant, so the relationship between place of residence, marital status, type of marriage, religion, education, family size and regular pension cannot be attributed to chance. On the other hand, among the female

respondents, place of residence, marital status, education, family size and occupational status are significantly related to regular pension.

Table 1.3 presents the odds ratios of two logic regression models examining the effect of some basic characteristics on the likelihood of regular pension. In this regard, separate models are developed on the basis of gender, examining the effects of the independent variables on the likelihood of regular pension by sex of respondents. The dependent variable is coded 1 if receiving regular pension and 0 if otherwise. The aim is to assess the effect of each of the independent variables (with respect to defined categories) on a regular pension while others are held constant. According to the Table, while age of respondents, religion, and family size are significantly related to the regular pension in model 2, in the Male Model, with the exception of religion, all other factors are significantly associated with regular pension. In this model, while males aged 60-64 are 1.2 times more likely to, those aged 65-69 are 2.0 times more likely to report regular pension than those aged 70 years and above. In terms of religion, while Christians are 2.1 times more likely to, Muslims are 2.4 times more likely to report regular pension than adherents of African traditional religion. With respect to family size, while those with 1-3 children are 2.8 times more likely to, those with 4-6 children are 1.4 times more likely to report regular pension than those with seven or more children.

In female model, age shows that while those aged 60-64 are 1.7 times more likely to, those aged 65-69 are 1.2 times more likely to report regular pension than those aged 70 years and above. With respect to education, while those with no education are 1.6 times more likely to, those with primary education are 1.2 times more likely to report regular pension than those with secondary education. Marital status shows that while currently married are 1.7 times more likely to, those who are widowed are 1.5 times more likely to report regular pension than the divorced and separated. In terms of family size, while those with 1-3 children are 2.4 times more likely to, those with 4-6 children are 86 percent less likely to report regular pension than those with seven or more children.

TABLE 1.3: Odd ratios from two logistic regression models examining the effect of selected characteristics on the likelihood of regular pension.

Characteristics	MALE		FEMALE	
	Odds	S.E	Odds	S.E
Age				
60-64	1.19*	0.321	1.67*	0.286
65-69	1.65*	0.356	1.20*	0.296
70+	1.00	Rc	1.00	Rc
Education				
None	0.55	0.461	1.56*	0.378
Primary	0.51	0.353	1.24*	0.309
Secondary	1.00	Rc	1.00	Rc
Marital status				
Married	0.58	0.496	1.67*	0.289
Widowed	0.53	0.552	1.50*	0.350
Divorced	1.00	Rc	1.00	Rc
Religion				
Christian	2.10*	0.400	1.05	0.334
Muslim	2.41	0.401	0.98	0.343
Traditionalist	1.00	Rc	1.00	Rc
Family size				
1-3	2.79*	0.405	2.42	0.345
4-6	1.43*	0.300	0.86	0.242
7+	1.00	Rc	1.00	Rc

- 2 log likelihood 446.189 639.393

Model chi-square 11.288 25.995**

* Significant at P < 0.05 ** Significant at P < 0.01

Rc = reference category

Conclusion

Elderly people in Nigeria suffer a large financial care gap because of the lack of a comprehensive and adequate social security system. More fundamentally, Nigeria is passing through a phase of rapid socioeconomic transformation and sustained economic development. Thus old people have to count on either financial support from their sons and daughters or seek continued employment in a depressed economy. Further jeopardy still exists in the employment market resulting in fewer employment opportunities and lower wages for those who get a job. However, the analysis shown in this thesis has revealed that emphasis on family centered care is not a reliable financial safety net for elderly people.

The following are the conclusions drawn from this study:

- i. The majority of the persons between the age of 60 years and above are not socially and economically secured.
- ii. With the statutory age of retirement, many able bodied and able minded elderly are forced out of the job market. They face the sudden drop of their income, at a time when their medical expenses are likely to be increased.

- iii. Unlike the urban elderly, the rural elderly are not forced out of the job market. They continue to work till their health permits them. Extensive hard physical labor, malnutrition, lack of health care, take their toll on the rural elderly – they age faster than their urban counterparts. Being involved in the unorganized agricultural operations, they are not covered by any retirement or supper annuation benefits. Their earnings throughout their lives are so meager that they can hardly save anything for their old age. With this, they have to depend on their children to cater for them. They suffer from the so called de-generative ailments like joint pains, calcium deficiency and weakness, etc.
- iv. The majority of the elderly have not really prepared themselves for their old age, physically or economically. They have not made any efforts to keep themselves physically stable in terms of nutrition, medication or exercise, nor have they prepared themselves for their old age.
- v. There are few provisions introduced by the government for the benefit of elderly. However, only a very small section of the elderly are covered by these arrangements. Elderly have to prepare for their own old age, financially and socially. In Nigeria, the family is the strongest mechanism for the elderly where children are socialized to care and protect their parents at old age. Unfortunately, the joint family structure is adversely affected in urban settings, although urban residents send substantial remittances to support aged parents in the rural areas.
- vi. Important variables in the conceptual framework like occupation, religion, education and place of residence impacted heavily on the social and economic security of the elderly.

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