

THE STATE AND CHALLENGES OF SOCIAL SECURITY IN NIGERIA

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Abstract

Presently, Nigeria is yet to establish a credible and sustainable social security scheme for her citizens as practiced in advanced democracies and in most of the OPEC member states. Thus, the increasing incidence of unemployment, abysmal infrastructural facilities, poor health care delivery system, low life expectancy, high level of illiteracy among others, points to the crisis of social insecurity in Nigeria. This pathetic state of affairs consistently cast some doubts on the capacity of the Nigerian state to keep to the tenets of the social contract that subsist between the state and the citizens. Using documentary method of data collection and the good governance model as its theoretical framework, this paper explored the nexus between the constitutional declaration of social rights and citizen's welfare and the traumatic incidence of social insecurity experienced in Nigeria. The paper observed that beyond the constitutional declaration of social rights and citizens' welfare as entrenched in the Nigerian constitution, the Nigerian state has not taken concrete steps toward safeguarding social security for Nigerians. The paper among other things recommended the inclusion of a clause in the constitutional provisions to make the declaration of social rights and citizens welfare enforceable in Nigeria.

Keywords: Constitution, Social Insecurity, State.

Introduction

In the last two decades, efforts at establishing a credible and sustainable social security scheme burgeoned especially with the increasing awareness on the need to reduce risk on individuals as a measure to realizing collective safety. Such efforts in both developed and developing societies appear to have increased mainly due to

devastating increase in the level of poverty and unemployment in several countries of the World especially in the developing ones. Secondly and perhaps more importantly is the misplaced emphasis on the primitive notion of security that is hinged on security of State, which, the end of the twentieth century raised the consciousness that social security system is universally under severe threat. In this regard, the International Labor Organization (ILO) reviewed issues relating to social security. It expanded the focus to include: the absence or substantial reduction of income from work resulting from various contingencies (notably sickness, maternity, employment injury, unemployment, invalidity, old age and death of the breadwinner); to provide people with health care and; to provide benefits for families with children (cited in Canagarajah & Sethuraman, 2001).

In Nigeria this awareness necessitated the insertion of the scheme into the 1999 Constitution. Accordingly, the 1999 Constitution, section 16 (2) (d) declares “that suitable and adequate shelter, suitable and adequate food, reasonable national minimum living wage, old age care and pensions, and unemployment, sick benefits and welfare of the disabled are provided for all citizens”. In spite of this, constitutional provisions, social security in Nigeria remains neglected issue. The neglect has amplified the traumatic experiences arising from lack of social security. As Nwabueze (1989: 1) rightly argued:

little or nothing is known, said or done about social security, about how to secure the individual against want, poverty, destitution, disease and idleness which may be thrust upon him by the varied hazards and vicissitudes of social life, notably loss or suspension of income or means of sustenance resulting from sickness, maternity, accident injury, invalidity, old-age, death of breadwinner or unemployment”.

After more than one decade of democratic governance, the Nigerian State has not apparently attached any relevance to social security. This is in a situation where unemployment has risen from 11.9% in 2005 to 24.90% in 2012 and 28% in 2014, life expectancy has remained low and poverty assumed a devastating dimension. More recently, the National Bureau of Statistics (NBS) report in 2016 states that unemployment rate in Nigeria has risen from 13.3% in the second quarter of 2016 to 13.9% in the third quarter and 14.2% in the fourth quarter of the year 2016 (Olawoyin, 2017). In spite of these glaring national challenges, government tends

to have advanced little or no strategic mechanisms towards redressing challenges arising from social insecurity. It is within this context that this paper seeks to examine the nexus between the constitutional declaration of social rights, citizen's welfare and the traumatic incidence of social insecurity experienced in Nigeria.

Theoretical Discourse

The paper adopts good governance model as its theoretical base for the analysis of incidences of social insecurity in Nigeria. The model is essential as it is predicated on the fact that the availability of institutions alone in a state may not translate into the provision of social security, rather it stresses the need for good governance which will drive these institutions towards providing social security. Thus, development crisis in Africa and indeed Nigeria forms major part of the debate that necessitated the use of the word "good governance". Good governance model was used by the World Bank as a response to gross mismanagement by African Leaders which seems to be a major cause of development crisis. This model is hinged on the assumption that good governance would be a requisite step for government adherence to the existing legal frameworks that ensure collective act which would protect individuals from the risk of social and economic life. In fact, in many developing societies like Nigeria poor governance seems to be the bane of development. This tends to have stultified the capacity of the state to provide the needed social goods to the people. Hence, many states also have run into one sort of crisis or the other. It is in this regard that citizens' welfare should be prioritized to lessen the challenges arising from this neglect and hardship.

For the World Bank, "good governance model is a prerequisite condition for development. Good governance is characterized by improvement of public involvement and participation in governance; improved institutional mechanism; adherence to the ideals of the rule of law; enhancement of human rights; and transparency and accountability" (Federal Government of Nigeria Report, 2002:111). Thus, the model stresses the notion that the absence or partial existence of the stated principles in any polity undermines social security. This is because the quality of governance in a State plays a vital role in its capacity to deliver and ensure that the welfare of the citizens is the utmost concern of the state. In fact, the relevance of good governance model is therefore predicated on its capacity to addressing institutional setbacks and evolving reforms to repositioning socio-economic and political fortunes of the citizens and the Nation at large. More

specifically, good governance as a model is anchored on the assumptions that it strives not only to uphold the law, but engages programmes that will empower citizens to surmount their daily needs. It is therefore important to note that absence of good governance in Nigeria is directly responsible for poor citizens' welfare and the traumatic incidences of social insecurity experienced in Nigeria.

Conceptual Clarification

The concept of social security has featured prominently in the extant literature (Nwabueze, 1989; Canagarajah & Sethuraman, 2001; ILO, 2001; Hummelsheim, Hirtenlehner, Jackson, & Oberwittler, 2011). This is mainly because of its consequences on socio-economic development, living standard of people and the security or safety of every society. Secondly and perhaps more importantly is the fact that there are palpable misconceptions of the concept by governments and agencies, groups and individuals especially those of developing societies in Africa. Indeed, such misconstructions that tend to place emphasis or try to prioritize territorial safety against others appear to have diminished the relevance of social security in some developing societies and particularly Nigeria. This seems to have either retarded public knowledge or drastically reduced the awareness of social security as a desideratum to collective safety.

There seems to be consensus among scholars on the exact meaning and essence of social security (Nwabueze, 1989; Eboh, 2009; Nwafor, 2009; Waid, 2012), as an arrangement by which a government provides basic assistance in terms of money and facilities to those members unable for one reason or another to provide for themselves. Thus, Nwabueze (1989) elaborately argued that social security is about the social protection, organized collective protection of the individual against the economic consequences- loss or suspension of income, poverty, want, destitution etc. arising from certain social risk of life, viz: (a) Sickness 'i.e.' a morbid condition due to non-occupational disease or injury which causes temporary or short-term abstention from work; (b) Maternity 'i.e.' childbirth necessitating absence from work during prescribed periods before and after; (c) Invalidity 'i.e.' permanent or long-continuing and more or less total disablement resulting from non-occupational injury or disease; (d) Death resulting from non-occupational injury or disease; (e) Old-age 'i.e.' the attainment of an age, varying from country to country, at which people commonly become incapable of efficient work and are therefore required to retire from regular employment (f) Employment and occupational injury or disease,

‘i.e.’ injury or disease arising out of an employment, which results in death or in temporary or permanent incapacity to work; (g) Unemployment ‘i.e.’ loss of employment for a person who, while capable of and available for regular employment in some occupation, is unable to find suitable employment (Nwabueze, 1989: 2-3).

According to Waid (2012:3) “social security is a federal program designed to protect individuals and their families from loss of earnings due to retirement, disability, or death”. He further stated that Social Security has been a vital tool for promoting the well-being of those who can no longer work. Social security is a unique framework for addressing challenges and achieving multi-faceted goals every society strives to achieve. According to Nwafor (2009) “economic viability can be enhanced by attaining a variety of goals such as efficiency, equity, economic growth, macroeconomic stability, and full employment, among others. For him, it is social security that provides a unique source to attain these goals”.

While most governments in the developed countries like Britain, United States and France ‘etc’ have evolved sustainable social security structures, most developing societies especially in Africa and indeed Nigeria are yet to start. In such later case, social security is not seen as individual right, rather as optional welfare services of government provided out of benevolence. While it is acknowledged that not all societies can afford the same level of social security, it is important to note that it is inhuman anywhere to live and work without social protection that can stand the permanent insecurity threatening the material security and health of individuals or families (see ILO, 2001). Perhaps a more important reason behind the renewed concern for social protection, especially in the developing countries, is not the informalization of the formal labor market, but the rapid expansion of what is known as the "informal" economy or sector, which implied low income and poor conditions of work (Canagarajah & Sethuraman, 2001).

Until recently and more specifically in 2004 when Pension Reform Act was enacted in Nigeria, the country represents a good example of a developing society where social insecurity seems to be very high with less concerted effort to change. Indeed, the act may have contributed positively in enhancing social security measures. However, we emphasize that such modicum contribution is not significant when put into cognizance the fact that issues of social security has reached crisis level in Nigeria. Social security involves a multi-faceted processes and programs that target the society in its holistic perspective. The new Pension

Act does cover every employee. Moreover, it is yet to be satisfactorily enforced in the private sector. As a result multitudes of unemployed in Nigeria stand no chance of being protected. The implication is that the Pension Act may not significantly address enormous task social security is designated to perform. Social security seems to be more encompassing; it looks at the society in general sense. It “traverses the cross-section of society including the employed, unemployed, aged, physically challenged persons, poor and vulnerable persons, healthy and unhealthy persons” (Eboh, 2009:10). According to Hummelsheim, *et al.* (2011) “social protection consists of diverse policies and programs designed to reduce poverty and vulnerability by diminishing people's exposure to risks and enhancing their capacity to protect themselves against hazards and loss of income”. It deals with a wide range of issues regarding assisting individuals, families, and groups and generally cut-across all segments of both the work force and those disengaged or not employed at any point in time.

The Character, Structure and Incidence of Social Insecurity in Nigeria

In a context of high levels of poverty and inequality, Nigeria's existing social protection approach faces a number of significant challenges (Holmes, Akinrimisi, Morgan & Buck, 2012). These challenges ranged from unemployment, high level of inequality and most importantly government insensitivity to the plight of the people which seems to have persisted in Nigeria's democratic practice. This explains the failures of successive governments to judiciously implement policies that are geared towards eradicating unemployment, want, disease and inequality among the people. Thus, prioritization of territorial security and the security of few privileged elites in the corridor of power seems to have undermined the need for state to provide social security to Nigerians.

Most recently, especially since the return to democratic governance in 1999, several intervention agencies have been created, mainly to tackle the growing poverty cases, inequality and other socially related challenges facing the people. For instance, the former President Obasanjo administration created Poverty Alleviation Program (PAP), which was later in 2001 christened National Poverty Eradication Program (NAPEP), the adoption of Millennium Development Goals (MDG) which is a global agenda, the National Economic Empowerment and Development Strategy (NEEDS) and the National Health Insurance Scheme

(NHIS) are all laudable attempts but seem to have either failed or on the brink of futility.

In fact, in spite of the existence of the aforementioned program, the Nigerian state has not been able to proffer the protection that a society provides to individuals to ensure access to health care and indeed guarantee income security arising from unemployment, poverty, injury and old age. Investments on these critical areas have not yielded corresponding result because of poor policy implementation. Thus, while we are not oblivious of several dimensions and causes of social insecurity in Nigeria, we therefore restrict our analysis of the character, structure and incidence of social insecurity in Nigeria within three contexts.

Healthcare and Life Expectancy in Nigeria: Nigeria has an estimated population of 185 million people, which constitutes about 2.5% of the total world population (National Population Commission, 2015 cited in Okafor, 2016). According to (Tide, 2015) country's healthcare system currently ranks 187 out of 197 sampled member countries of the United Nations. This is an indication of the continuous decline in the healthcare delivery system arising from neglect of the country's national health infrastructure over the years (cited in Okafor, 2016). Thus, the truism that health of a nation determines the nation's wealth and development cannot be over emphasized. This is because there seems to be greater linkage between labour productivity and the state of healthcare in a society.

Incidentally, the decaying state of healthcare facilities and the entire gamut of health system in Nigeria always raise wide range of questions. For instance, taking from World Health Organization, United Nations Development Programme, the National Bureau of Statistics, National Population Commission and the Demographic Health Survey, the highlights of Nigeria's health suggests that: (a) Nigeria has an estimated population of about 145 million people (b) Healthy life expectancy at birth male / female: 41/42 (c) Probability of dying under five (100 have birth): 191 (d) Probability of dying 15 and 60 years male/female (per 1000 population) 447/399 (e) The under-five mortality rate is presently put at 157 children per thousand, meaning that 1 out of 6 children born die before their fifth birthday- half of this number actually involve those less than one year old. (f) Another points of interest have are the health indices that concern the adult female population, which is equally noted to be among the very worst in the world. (g) On the average, some 800 per 10,000 women die in Nigeria every year due to pregnancy related causes. In some regions, the figure is actually more than twice

the quoted average. (h) Three quarters of all material deaths occur during delivery and the immediate post-partum period (Eme, Okala & Uche, 2014, p.504).

The above scenario has perhaps predisposed many Nigerians especially the poor to health hazards of diverse sorts. In fact, Eneji, Juliana & Onabe (2013) posited that it is primary healthcare that suffers the most neglect as women and children, especially the poor, die from avoidable health problems such as infectious diseases, malnutrition, and complications at pregnancy and childbirth. Basically, in Nigeria, government provision of health facilities to improve health delivery as part of social security is challenged in two major areas. These are the areas of budgeting for health sector and at the implementation stage. For instance, the percentage of public expenditure on health stood at 5.4% in 2011; 5.8% in 2012; 5.7% in 2013; 6.0% in 2014 and 5.5% in 2015 thereby indicating that less than 6% of the total budget was allocated to the Health sector between 2011 and 2015 (Okafor, 2016). Furthermore, table 1 below shows government financial commitment on health from 2000 to 2010.

Table 1: GOVERNMENT'S COMMITMENT TO HEALTH AND EDUCATION SECTORS 2000-2010

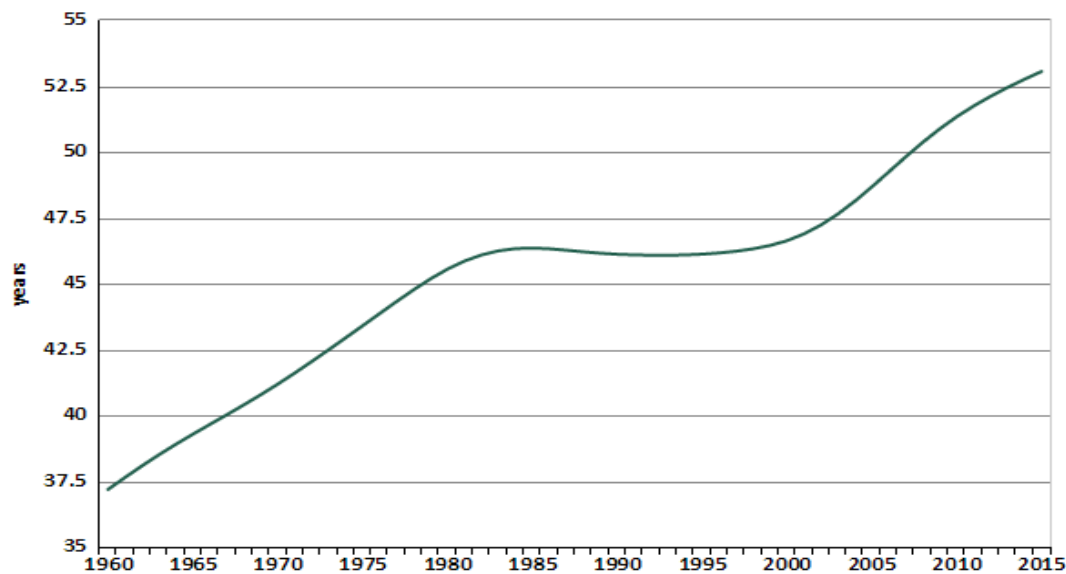
Years	Total Health Expenditure	Total Education Expenditure	Total Expenditure	Govt. % of Health	% of Education
2000	18,181.8	67,568.1	664,735	2.735	10.165
2001	44,651.5	59,744.6	1,018,026.0	4.386	5.869
2002	63,171.2	109,455.0	1,188,715.0	5.314	9.208
2003	39,685.5	79,435.9	1,225,957.0	3.237	6.480
2004	59,787.4	93,767.9	1,302,232.0	4.591	7.201
2005	71,685.4	120,036.0	1,799,938.0	3.983	6.669
2006	105,590	165,214.0	1,900,010.0	5.557	8.695
2007	116,628.8	181,760.6	2,333,659.6	4.998	7.789
2008	136,902.5	197,276.5	3,193,440.0	4.287	6.178
2009	132,876.2	172,708.5	2,646,904.7	5.02006	6.525
2010	149,269.8	196,548.2	2,978,807.8	5.01106	6.598

Source: Central Bank of Nigeria's Statistical Bulletin, (2010: 91).

The above table indicates inconsistencies in the budgetary allocation or expenditure to health and education in Nigeria. In spite of these fluctuations, the huge sums of money earmarked and sometimes claim by the authorities as being expended on health and education has not translated into better living condition in Nigeria. For instance, between 1960 and 2015, life expectancy in Nigeria has remained low. Figure 1 below shows Nigeria’s life expectancy between 1960 and 2015.

Thus, while the curve tends to have maintained progressive rise from 37.5 from 1960 to 52.5 in 2015, Nigeria still wallows at the bottom of the global index on life expectancy data. For instance, the 2016 life expectancy data published by the World Health Organization (WHO) has shown that Nigeria has one of the lowest life expectancy ratio in Africa and in the World; with 55 and 54 years for females and males respectively. Nigeria placed at 177th position out of 185 nations sampled in the recent survey.

Figure 1: NIGERIA-LIFE EXPECTANCY HISTORY



Source: <https://knoema.com/atlas/Nigeria/Life-expectancy>

In addition, the UNDP (2011), explained Nigeria’s Human Development Index (HDI) value (comprising three basic dimensions of human development: a long and healthy life, access to knowledge and a decent standard of living) for 2011 stands at 0.459, positioning the country at 156 out of 187 countries. Without doubt, social

security is expected to improve the human capital development of the country which is presently low. Table 2 shows demographic characteristics as well as health statistics for Nigeria for 1999-2012.

Table 2: SELECTED DEMOGRAPHIC CHARACTERISTICS / HEALTH STATISTICS 1999-2012

Health Statistics	Average demography (%)
Literacy(women)	54
Literacy (men)	74
Fertility Rate	5.7
Use of family planning	10
Adult Morbidity Rate(>40years)	2.0
Maternal Healthcare Urban/Rural	58/39
Immunization coverage	23
Stunting	41
Life expectancy at birth (>55 years)	10
Comprehensive knowledge of HIV prevention (Male/Female)	23/36
Household drinkable water	56
Household sanitation facilities	27
Access to electricity	25

Source: Nigeria Demographic and Health Survey fact sheet, NPC, (2012) Cited in Eneji, Juliana & Onabe, (2013: 264).

Following from the table above, there is still wide gap in terms of literacy rate between males and females in Nigeria. Secondly, the health sector is confronted with increasing decay of infrastructure leading adult morbidity rate of 2.0 percent. Thus, life expectancy remains low. As can be seen, the existence of maternal healthcare in urban centres is very poor with average of 58 percent but most unfortunate is the condition of maternal healthcare at the rural areas. With 39 percent, it is obvious that the State makes little or no effort towards providing healthcare to teeming number of people in the rural areas in Nigeria. In fact, poor utilization of funds earmarked for improving health sector has only earned Nigeria an unenviable position in the areas of health care for the citizen. Perhaps, it has severe implication on the state of social security in Nigeria.

Unemployment As Nwabueze (1989) earlier argued, the pre-occupation with state security and the neglect of the economic security of the individual clearly manifest a distortion in our priorities. This seems to be contrary to Hobbesian social contract which established that the commonwealth is the sovereign whom the people, through their social contract, have entrusted with the power to assure their peace and security (Njoku, 1988). Indeed, the economic security of the

individual is or should be of far greater concern to the government and society than the security of the state, for, as the constitution solemnly proclaim, “the security and welfare of the people shall be the primary purpose of government (s. 14 (2) (b) (cited in Nwabueze, 1989). Paradoxically, the threat or danger that faces the Nigerian state today stems, by and large, from the absence of economic security: particularly economic insecurity, arising from mass unemployment (Nwabueze, 1989). Evidently, incidences of unemployment have continued to increase unabated. For instance, the table below shows the unemployment situation in Nigeria since the return to democratic governance in 1999.

More recently, the National Bureau of Statistics (NBS) report in 2016 states that unemployment rate in Nigeria has continued to rise with less state capacity to deal with the situation. Following from this, it could be stated that in spite of the constitutional provisions, the manifestations and incidences of social insecurity still remained high. As can be seen, unemployment has rising from 11.9% in 2005 to 28% in 2014 (see table 3 above). This could mainly be attributed to state negligence of social security. Also, it appears that the Nigerian state is confused in its understanding of social security. Thus, where government understands social security as individual entitlement, it works assiduously towards fulfilling necessary conditions for providing social security. In this regard, it directly improves standard of living of the people. It affords guarantees to the poor, the vulnerable, the aged and dependent and protects the economically disadvantaged from the hazards of life. Perhaps, in this direction, social security may drastically reduce the challenges of poverty and inequality.

Table: 3 INCIDENCES OF UNEMPLOYMENT IN NIGERIA BETWEEN 2000 AND 2014

S/N	YEAR	PERCENTAGE
1	2000	31.1%
2	2001	31.6%
3	2002	12.6%
4	2003	14.8%
5	2004	13.4%
6	2005	11.9%

7	2006	13.7%
8	2007	14.6%
9	2008	14.9%
10	2009	19.7%
11	2010	21.1%
12	2011	23.9%
13	2012	27%
14	2013	24.7%
15	2014	28%

Source: Compiled by the authors from (National Bureau of Statistics, 2009; Ladan, 2012; Vanguard Newspaper, <http://www.vanguardngr.com/2016/12/nigerias-unemployment-rate-rises-13-9-nbs/>).

Poverty and Inequality The growth and devastating impacts of poverty and inequality in Nigeria is an indication that there is need for a concerted effort towards reducing the challenges posed by poverty. As earlier observed poverty, inequality and instability are strongly influenced by limited economic opportunities, spatial inequities and ethnicity, age and gender inequalities (Holmes, Akinrimisi, Morgan & Buck 2011). They attributed the differences in poverty and inequality among states in Nigeria (see figure 2 below) to the fact that federal government is saddled with the responsibility of designing policies while other sub-national governments are concerned with policy interpretation and setting up budget regimes and expenditure. Thus, this scenario has deteriorated poverty and inequality in Nigeria. The figure 2 below shows poverty and inequality in Nigeria.

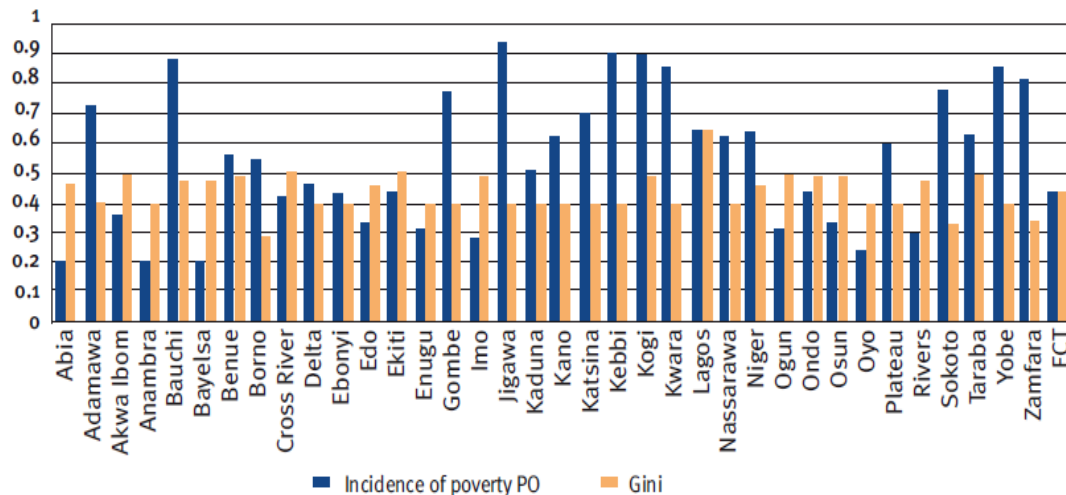
Thus, we had also earlier emphasized that systemic corruption and elitist based governance with less commitment to social protection seems to have exacerbated poverty crisis and incidences of inequality. Poverty in Nigeria is particularly outrageous because it has been growing in the context of an expanding economy where the benefits have been reaped by a minority of people, and have bypassed the majority of the population (Mayah, Mariotti & Mere, 2017). Earlier, the Vision 2010 Committee Report stated that:

50% of Nigerians live below the poverty line. Only about 40% have access to safe drinking water; about 85% of the urban population lives in single

houses with more than 7 occupants on the average. Only about 62% of Nigerians have access to primary health care. Most Nigerians take less than one-third of the minimum required protein and vitamins (see, Anger, 2010:140).

In spite of the above trend, the seemingly poor attitude by the Nigerian state to narrow the widening gap has increased the situation to a crisis level. The challenge facing government and society therefore is that of dealing with rising income inequality, particularly the gaps between people living in different parts of the country (Economist, 2014). According to the World Bank, although the national poverty rate was 33.1% in 2012-13, the rate was 44.9% in rural areas but only 12.6% in urban areas (Economist, 2014).

Figure 2: POVERTY AND INEQUALITY ACROSS STATES IN NIGERIA



Source: National Bureau of Statistics (2008) cited in Holmes, Akinrimisi, Morgan & Buck, (2011:1)

Added to these is the fact that, “the government of Nigeria still spends a relatively low proportion of its budget on the social sectors, compared to other sectors and countries, with education and health accounting for only 12% and 7% of expenditure, respectively (Hagen-Zanker and Tavakoli, 2011 in Holmes et al. 2011). Even within the social sector, as in other key sectors such as the economic and agriculture sectors, there has been limited prioritization of the poor” (Holmes,

Akinrimisi, Morgan & Buck 2011). Indeed, reversing these challenges is vastly dependent on the state to redefine social security in line with global best practices, commit itself towards practical implementation of social security frameworks. It has to evolve bottom-top approach as a measure for responding towards alleviating the challenges arising from social security problems.

Beyond Constitutional Frameworks: The Challenge of Social Rights in Nigeria

Social security plays a central role in promoting peace and globally tends to be at the heart of every responsible government. Thus, to ensure that every society provides and promotes social security, the International Labor Organization declared social security as universal basic human right. According to ILO (2001) social security was established as a basic human right in the ILO's Declaration of Philadelphia(1944) and its Income Security Recommendation,1944 (No. 67). It further stated that this right is upheld in the Universal Declaration of Human Rights, 1948, and the International Covenant on Economic, Social and Cultural Rights, 1966 (ILO, 2001).

In spite of the fact that social security protection is stipulated clearly in the ILO conventions and UN instruments as a basic human right only a small fraction of the people around the globe actually benefit from it. More specifically, it has been observed that it is only twenty percent of the world's population has adequate social security coverage, while more than half lacks any kind of social security protection at all (ILO, 2001). Many Nations especially those that are signatories to UN charter seem to have domesticated these protocols. Albeit, it has increasingly remained difficult for some Nations to adhere strictly to the dictates of the available legal frameworks especially as it was defined by the ILO and UN declarations. This non-compliance contributed to a large extent the prevailing misconceptions of the notion of and challenges facing social security in many societies especially the developing countries.

Understandably, such legal frameworks exist in Nigeria. Prior to independence in 1960, social security legislation had been introduced in Nigeria. For instance, the Workmen's Compensation Act of 1942, the Public Sector Pension Legislation of 1951, and the post independence frameworks such as the 1961 National Provident Fund, the Pension Decree No. 102 of 1979, the Armed Forces Pension Decree No. 103 of 1979, the 1993 Decree No. 73 establishing Nigerian Insurance Trust Fund etc. (see Nwafor 2009; Nnanta, Okoh & Ugwu, 2011). Indeed, section 16 (2) (d) of

the 1999 constitution declares that the state should direct its policies towards suitable and adequate shelter, suitable and adequate food, reasonable national minimum living wage, old age care and pensions, and unemployment, sick benefits and welfare of the disabled are provided for all citizens. Additionally, there are also other legal frameworks and institutions saddled with the responsibilities of providing and enhancing social security in Nigeria. For instance, Pension Reform Act 2004 requires that every employee maintain a Retirement Savings Account (RSA) with a Pension Fund Administrator (PFA) and a Pension Fund Custodian (PFC) both regulated by the National Pension Commission (PenCom) – an agency responsible for the administration and supervision of pensions in Nigeria (Nwafor, 2009).

However, in spite of provisions, social security has remained one of the major challenges confronting the Nigerian state. Recently, Ajomale (2007) argued that “at the moment there is no Social Security Scheme policy in old age”. According to him, “the Contributory Pension Scheme with 7.5% contributions paid by the employer and another 7.5% by the employee affects only those in the formal sector. Artisans, farmers, fishermen and commercial drivers ‘etc’ are not included in any organized scheme of social security in old age” (Ajomale 2007). There is no tax-relief in respect of maintenance of close relatives such as widowed mothers, or mothers-in-law or relatives incapacitated by old age or infirmity (Ajomale 2007). In this regard, Ekpenyong, Oyeneye & Piel (1986) explained that more than 97 percent of the urban old and 93 percent of rural old are receiving some financial or material support from family or kin in Nigeria rather than being assisted by government.

Obviously, that Nigeria is presently enmeshed in social security crisis is not a direct consequence of lack of legal framework. Rather it is the function of government insensitivity arising from poor governance over the decades of her independence. However, the absence of legally enforceable constitutional provision on social security has not help matters. It important to note that effective implementation of social security in Nigeria may have a corresponding positive impact on the entire development process. For instance, it can reduce the growing incidences of corruption, poverty and inequality since it provides individuals the guarantee for living good life in future. In fact, to achieve sustainable development, Nigeria should ensure provision of comprehensive legal framework, effective implementation of laws and frameworks designed to provide social security

services. Also, democratic institutions charged with the responsibility of service delivery, should be given ample democratic space to judiciously perform the duty.

Conclusion

Following from the above analysis, we have demonstrated that social security is central to collective security. We have also noted that misconceptions of the concept and government insensitivity have engendered poor attitude towards the provision of social security in most developing societies and more specifically in Nigeria. With the aid of governance model, the study also stated that governance deficit seems to have contributed immensely to the present social security crisis in Nigeria. The study, having scrutinized the state of human development indices in Nigeria such as life expectancy, poverty incidences and the devastating impact of unemployment comes to conclusion that more effort should be made to rescue Nigeria from the present situation of near absence of social security. Based on the above, the paper among other things suggests the insertion of constitutional provisions that make the declaration of social rights and citizens welfare enforceable..

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