

SOCIO-DEMOGRAPHIC INDICATORS OF OLDER PERSONS SATISFACTION WITH OLD AGE SECURITY PROVISIONS IN NIGERIA

Abstract

It is unknown how security provisions impact on satisfaction at old age 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.

Quantitative data was collected through 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. Data analyzed using chi-square and logistic regression. The study found out that level of education is statistically related to level of satisfaction with old age security provisions; those in extended families are more likely to report satisfaction with old age security provisions. Among the females, less than one-fifth of the respondents reported satisfaction with old age security provisions. The idea that old-age security and well being in Nigeria should remain the primary responsibility of the family is untenable.

Key words: well being, satisfaction, old age, security, Nigeria

Introduction

The quantum leap in the population of the elderly is a 20th century phenomenon. As the Western industrial nations of Europe, followed by the USA and Japan, passed through the demographic transition, their population became stabilized to a more or less replacement level and the percentage of the elderly population became significant (Hernandez, 2002). On the other hand, most developing countries are characterised by a youthful population structure. This may well have informed the tendency for policy makers in less developed countries to ignore the issue of elderly persons when formulating national population policy. However, according to the State of the World Population (UN, 1998), those over 60 years will be more than double in the five years starting from 1998, growing from the global rate 6.8% to 15.1%, bringing the total figure to 1.42 billion (based on UN's medium term projections). Of concern to this study is that there is no formal social security provision in Nigeria and the informal response is getting depleted by worsening economic crisis.

Research has shown that no society or government can offer total care for all elderly people in the population - no matter how developed or wealthy the country is (Peil, 1995). This fact particularly applies to Nigeria, where a large proportion of the population comprises poor or indigent persons. What this means is that a great deal of the responsibility for the care of these persons devolves upon caregivers in the community, usually the family. **Oyeneye (2007) in his study of the Nigerian social security situation in the mid-1980s noted the following as his main observations: the most significant social security programme in Nigeria, as at 1987,**

was the National Provident Fund (NPF), which was established by the National Provident Fund Act of 1961; that NPF, provided old age benefit, invalidity benefits, survivors benefit, withdrawal benefit and emigrations benefits; that the scheme was funded through equal, worker/employer's contributions, 3 percent of the worker's salary, that even though NPF was established as a foundation for social security in Nigeria, the only benefit accruing to the worker under the scheme on top of his savings is the interest credited to his compulsory savings and that the active contributing members of NPF, which stood at 1.5million in 1986, was projected to increase to 3.2 million by 1993 and to 7.3 million by the year 2003. Then the concept of social security is about how to secure the individual against want, poverty, destitution, disease and idleness which may be thrust upon him by the varied hazards and vicissitude of social life, notably loss or suspension of income or means of sustenance resulting from sickness, maternity, accidents, injury, invalidity, old age, death of breadwinner or unemployment. Therefore, what is the situation of older persons? What are the socio-demographic indicators of well being among the older persons? How satisfied are they with the informal security provisions? What can be done to make life more meaningful for them? These and other questions shall be probed into in the course of this paper.

THEORETICAL FRAMEWORK: The Structural-Functionalist Perspective

The basic unit of analysis is society and its various parts are understood primarily in terms of their relationship to the whole. Thus population segments such as the youth, adults and old persons are viewed as parts of the social system rather than as isolated units. In particular, they are understood with reference to the contribution they make to the system as a whole. In the same way, an understanding of any part of society requires an analysis of its relationship to the maintenance of society. Thus from the universal presence of social stratification by age, it is argued that social positions are adequately filled by persons of certain age. From the universality of the family, it is assumed that some mechanism for the production and socialization of new members as well as the maintenance of the existing members including the aged is a functional prerequisite of society.

DATA AND METHODS

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, Epe, Ijebu Ode, Shagamu and Ijebu North. Stage two involved the stratification of each of the five selected LGAs into three clusters based on the residential patterns that reflect the socio-economic 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 relative 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 from the three residential clusters. Lottery method of simple random sampling was employed here. At this stage 30 clusters were selected. 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. The fifth stage was the selection of household from the selected EAs. Household was selected within each EA through household listing until the required sample of 25 households was obtained.

The analysis was carried out using both descriptive and analytical procedures such as chi-square and logistic regression techniques among others.

RESULTS

This paper has attempted to examine the relationship between socio-demographic variables and satisfaction with old age security provisions and well being. These analyses identified a number of relationships that had hitherto proved useful in previous studies. The analysis indicates that the majority of the respondents do not earn regular income in form of gratuity and pension. Therefore, very few of the respondents rely on gratuity to survive. This is judging from the fact that less than five percent of Nigeria's elderly earned gratuity. The implication of the foregoing is that the chi-square values indicate that only education and occupation are related to satisfaction with old age security provisions. The foregoing observation confirms the finding of Akeredolu-Ale (2001) that the public policy which has prevailed in Nigeria since 1960 has very largely, neglected the problems and needs of the elderly, failed to address issues relating to the old age security and well being of the citizens.

The implication is that social services are inadequate and largely inaccessible to most of the elderly, in both urban and rural areas. There are no special provisions for the elderly (for example health care, transportation, recreation etc) and the whole question of social security in old age is not yet of serious concern to the state.

The social security provision is a major factor in the well being of the country's elderly. However, in a country where such provision is limited to the very few government employees, the picture is best imagined. One of the essential elements of the well being of any elderly is income security. This is well established in South Africa and Namibia. To the elderly in these countries, old age is a blessing rather than a curse. It is also pertinent to note that socio-demographic characteristics of the elderly are major variables in the determination of the well being of the elderly. The foregoing points to the importance of investment in anticipation of old age. This investment is both capital and human, therefore the elderly with well brought up children demonstrated higher well being than their counterparts with little education and lower occupational status. As observed by Akeredolu-Ale (2001), socio-demographic characteristics of the elderly and the provision of essential formal social security facilities will enhance the social well being of the elderly. This study confirmed the above claim with emphasis on housing loan scheme, pension and gratuity. Thus, the study confirms the conceptual framework. The gradual improvement in the amount and regularity of pension and gratuity are indications of government response to their importance in old peoples' well being.

CONCLUSION

Elderly people in Nigeria suffer a large financial care gap because of the lack of a comprehensive and adequate social security system.