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Abstract

The growing levels of poverty and neglect among the elderly have become a social problem. Identifying the extent to which elderly are susceptible to poverty vis-a-vis the rest of the population is essential to include the age dimension into the social policy discussions. Care and the economic well-being of the aged in traditional African society are not institutionalized and as such, the moral responsibility of providing for the wellness of the elderly lies with their children and the extended family system, but the changing patterns of urbanization, the gradual emergence of nuclear families, and the growing tendency toward individualism have rendered the traditional safety-net of the extended families ties and care for the aged ineffective. Given that most poor happen to be in the informal sectors, hence the need for non-contributory pensions for the most vulnerable among the poor. This study investigates the mode of selection, conditions for eligibility and effectiveness of the Ekiti State’s Social Security Scheme as a form of policy response to old age poverty. The study employed descriptive research and data were collected from both primary and secondary sources. Relevant policy documents were reviewed while 66 in-depth interviews were conducted with the beneficiary and non-beneficiary of the scheme in the three senatorial districts of the State. Also, 9 key informant interviews were conducted with the officials of the Ekiti State Social Security Agency. The study identified areas for improvement in the scheme and recommends the non-contributory pensions scheme for other states of the federation.

Key words: Social Security Scheme, Ekiti State, Elderly poverty and non-contributory pensions.

Word count: 247

Introduction:

Historically, the care of the aged and vulnerable people in traditional African society was conceived as the general responsibility of the whole community. The idea of ‘one for all and all for one’ in traditional African society allows the proper integration of the aged into the social and economic configurations that guarantee provision for the aged when they are no longer active as an agent of production. The core value of a society can be judged by the attention it gives to its senior citizens (Detheir et al 2011). Care and the economic well-being of the aged in traditional African society are not
institutionalized and as such, the moral responsibility of providing for the wellness of the elderly lies with their children and the extended family system, but the changing patterns of urbanization, the gradual emergence of nuclear families, and the growing tendency toward individualism have rendered the traditional safety-net of the extended families ties and care for the aged ineffective. Damilola (2014) observed that, the traditional family systems for the elderly embedded in our social values and norms are being eroded by rapid economic and social change associated with urbanization, migration, and reduction in remittances from children who themselves may be facing economic hardships. In a largely agrarian society such as Ekiti State, most of the elderly population has no access to formal social security such as employment-related pensions because they have never been engaged in any formal employment, either in the private or public sector.

Most of the elderly citizens are too old to undertake income generating activities even when they are available. Elderly citizens in Nigeria suffer from the fact that there is no job to do at old age and the youths that are supposed to take care of them equally suffer from the unemployment syndrome. Consequently, the growing levels of poverty and neglect among the elderly have reached its climax. Poverty is especially in rural areas and among older people. Large numbers of older people in the developing countries, especially women, live in extreme poverty. Those over 70 years face greater poverty than any other age group and those over 80 years who are predominantly female, are at even greater risk of chronic poverty (Kakwana and Subbarao, 2005). Vulnerability to poverty is a snag on sustainable development, but a social security scheme provides a mechanism through which the poor and the vulnerable can also make contributions to economic growth (Organization for Economic Cooperation and Development, OECD 2009). While most advanced countries have a kind of social security mechanism in place, including a number of private initiatives; unfortunately the same is not true for most developing countries, including Nigeria (Kakwana and Subbarao, 2005). Identifying the extent to which elderly are susceptible to poverty vis-a-vis the rest of the population is essential to include the age dimension into the social policy discussions.

An overview of elderly poverty in Ekiti and Nigeria

Poverty is a plague affecting people all over the world and it is considered one of the symptoms or manifestation of underdevelopment. Universally, poverty is a multi-dimensional concept. Poverty encompasses different
dimensions of deprivation that relate to human capabilities, including consumption and food security, health, education, rights, voice, security, dignity and decent work. But the Nigerian poverty index vis-à-vis enormous natural resources present a paradox. The country is rich, but the people are poor. Nigeria has one of the world’s highest economic growth rates—average 7.4% but poverty still remains significant at 33.1% in Africa’s biggest economy. Nigeria is the sixth largest exporter of petroleum and yet the host of the third poorest people in the world. A country with massive wealth and a huge population to support commerce, the level of poverty remains unacceptable. (Wikipedia, 2014). As noted by Omotola (2008), Nigeria is richly endowed and the country’s wealth potentials manifest in the forms of natural, geographical, and socio-economic factors. With this condition, Nigeria should rank among the richest countries of the world that should have no business with extreme poverty. However, Okpe and Abu (2009) notably remarked that Nigeria has witnessed a monumental increase in the level of poverty. This is a very tragic situation when one considers the fact that Nigeria has had over $300 billion in oil and gas revenues since independence (Awa, 1983). Awa further rumbles that up to 95 percent of this great wealth is controlled by about .01 percent of the population. Furthermore, every measure of poverty ranks Nigeria at the bottom list of nations. Nigeria is one of the top five countries that have the largest number of poor. Seven percent of world poor live in Nigeria. (Vanguard News April 11, 2014). The development Index (HDI) Report listed Angola, Burundi, the Democratic Republic of the Congo, Ethiopia, Liberia, Mali, Mozambique, Niger, Rwanda, Sierra Leone and Tanzania ahead of Nigeria. According to the report, Nigeria was ranked amongst countries with low development index at 153 out of 186 countries that were ranked. (channelstv.com)

The rising profile of poverty in Nigeria is assuming a worrisome dimension every passing day. According to Ojo (2008) Nigeria has at least half of its population living in abject poverty. In like manner the Federal Office of Statistics (1996) reported that poverty has been massive, pervasive, and engulfs a large proportion of the Nigerian society. It is in this same spirit that Abiola and Olaopa (2008) enunciated that the scourge of poverty in Nigeria is an incontrovertible fact which results in hunger, ignorance, malnutrition, disease, unemployment, poor access to credit facilities, and low life expectancy as well as a general level of human hopelessness.

Thus, poverty incidence that was just 15 percent of the population in 1960 rose to 28.1% in 1980 and further to 43.6% in 1985. The incidence of
poverty dropped minimally to 42% in 1992 only to rise to 67% in 1996, 74.2 in 2000 and 92.5% in 2010 (Garba, 2006; Okpe and Abu, 2009; Alayande and Alayande, 2004; NBS, 2010).

According to Rocha (1998), the general definition requires qualification regarding the concepts of absolute and relative poverty. While absolute poverty is theoretically associated with the vital minimum, the concept of relative poverty incorporates the concern with inequality or relative deprivation, where the bare minimum is socially guaranteed. Absolute poverty implies the inability to attain a minimum standard of living or poverty line. The World Bank (2000) defines absolute poverty as “a condition of life degraded by diseases, deprivation, and squalor.” On the other hand, the essence of poverty in relative term is ‘inequality’. This implies that poverty can also be described as relative deprivation (Bradshaw, 2006). Rocha (1998), however notes that the persistence of chronic deprivation of basic needs nowadays makes absolute poverty the obvious priority in terms of definition, measurement, and political action from the international point of view. Gass and Adetunbi (2000) asserted that poverty denies its victims the most basic needs for survival such as food, water, clothing and shelter. Poverty manifests itself not only in economic deprivation but also in terms of an individual’s inability to access basic social amenities (CBN/World Bank 1999).

The incidence, depth and severity of poverty are high in Ekiti. The burden of poverty is borne disproportionately by households of different socio-economic Status. Poverty appears to be feminized as well measures of poverty are consistently higher for households headed by females in Ekiti State. Poverty in Ekiti State has many dimensions. The most obvious are low and highly variable levels of income and consumption. Income levels are low in Ekiti State. Although the state government pays a modified version of the national minimum wage, only a tiny segment of the population (about 7%) benefits directly. The demands of the extended family system and perennial inflation reduce whatever benefits accrued from minimum wage for the majority of civil servants. The situation is worse for the vast majority of Ekiti state citizens (between 70-75%) who depend on subsistence agriculture. (Babatunde, 2013)

Poverty also has non-material dimension such as illness, isolation and political disempowerment. Poverty in Ekiti State has its root in low rate of economic growth.
For instance, Akerele and Adewuyi (2011) using a multistage sampling approach and a total of 80 selected households showed that 38.30 percent of the households studied in Ekiti state were poor and would have to mobilize financial resources up to 41.80% of 1 US Dollar (N160) per day (for each household member) to be able to escape poverty. Further results showed that Female headed households in the study area were more vulnerable to income poverty with poverty incidence, depth and severity of 0.221 and 0.239, 0.402 and 0.191, respectively. Highest levels of poverty were found among household with 7-9 dependants with values 1.00, 0.715 and 0.511 for the incidence, depth and severity of poverty respectively. Educational levels of household head and spouse, gender of household head and dependency ratio are factors that exact significant influence on household welfare. Olorunfemi (2007) also corroborated this position when he argued that education status and household size stand as the most important determinant of poverty in Ekiti State.

Also, Olorunfemi (2007) conducted an extensive research on the nature of poverty in Ekiti State and found out that in Urban part of Ekiti State, the poverty headcount indicates that 48%, 71%, and 62% share of the population are poor in Ekiti Central, Ekiti North and Ekiti South while for the rural area it was 61%, 55%, and 67% in that order respectively. The result also shows that there is high welfare inequality in both Ekiti Central and Ekiti North as the Gini coefficient was 0.75, 0.61 and 0.53 for Ekiti Central, Ekiti North and Ekiti South respectively, while for urban it is the welfare status in Ekiti for the period.

There has been a palpable increase in recent years in the attention paid and sincerity surrounding questions of poverty reduction on the government to tackle the deplorable high incidence of poverty. In the National Bureau of Statistics (2005), poverty profile for Nigeria, Ekiti State ranked as the 14th state in Nigeria in terms of incidence of poverty. In contrast to other state, the poverty is more disturbing.

THE CONCEPT OF SOCIAL SECURITY

Social security and social protection have evolved over time and are used in various ways throughout the world. Due to the multiple forms that both concepts take nowadays, achieving definitional clarity is a formidable challenge –particularly as neither term is used consistently, differing widely across countries and international organizations. In addition, new terms have
been added to the classical terminology, such as social transfers conditional and unconditional cash transfers.

Kumar (2010) defined Social Security System (SSS) as one whereby the state provides various benefits to those who are unable to provide the same for themselves. Such a system is generally meant to serve the socially deprived conditions such as poverty, old age, disability, and unemployment. A common definition of social protection is one which includes all public and private income or consumption transfers to the poor, protect the vulnerable against livelihood risks and enhance the social status and rights of the marginalized. Such intervention may be carried out by the state, non-governmental actors or the private sector or through informal individual or community initiatives (Holmes et al. 2012). The concept of cash transfer (also referred to as income transfer or cash subsidies) is that a recipient is given cash (often in the form of cash, cheques and money order) as a safety net to not only improve their ability to purchase sufficient amount of food but also enable them to retain productive assets or continue to make productive investments (Sheffrin, 2003).

From earliest times when people started to settle and organize themselves in Communities, there has been a need for protection against unforeseen life circumstances. The development and establishment of formal social security systems for the provision of income support and medical care constituted a major step in the development of human societies. The emergence of different forms of formal social protection mechanisms, ranging from voluntary group-based social protection mechanisms to mandatory contributory or non-contributory public social security schemes throughout the world, bears witness to the universal human need for social security and the importance of clear rights and entitlements.

The American social security institution categorizes social security into five major components. These are; Social Transfer, Social Protection, Social Security, Social Assistance and Social Protection Floor (www.socialsecurity.gov) Social security schemes can be of a contributory (social insurance) or non-contributory nature

**Social transfers**

The concept of social transfers means a transfer from one group in a society to another (e.g. from the active age groups to the old) either in cash or in kind (access to goods and social services). The recipients qualify because they have earned entitlements through fulfilling obligations (e.g. paying contributions) and/or meeting certain social or behavioral conditions (e.g. being sick; being poor; carrying out public works). In recent years, this term has been used to describe schemes for all residents that provide benefits under the single condition of residence (universal cash transfers) or social assistance schemes that require additional behavioral conditions as prerequisites

**Social protection**

Social protection as a concept is used in a broader character than social security (including in particular, protection provided between members of the family or members of a local community). It is also used in some contexts with a narrower meaning than social security (understood as comprising only measures addressed to the poorest, most vulnerable or excluded members of society). Thus unfortunately, in many contexts the terms “social security” and “social protection” are used interchangeably.
In term “social protection” is used to mean protection by social security systems in the case of social risks and needs.

**Social security**

Social security entails all measures providing benefits whether in cash or in kind to ensure protection from:
- Lack of work-related income (or insufficient income) caused by sickness, disability, maternity, employment injury, unemployment, old age, or death of a family member.
- Lack of access or unaffordable access to health care.
- Insufficient family support, particularly for children and adult dependents.
- General poverty and social exclusion

**Social assistance**

Social security benefits that is conditional on the level of income of recipient, i.e. are means-tested or based on similar forms of targeting (e.g. proxy means test, geographical targeting), are generally called social assistance. They are generally a device to alleviate/reduce poverty. Benefits can be delivered in cash or in kind. Social assistance schemes are usually tax-financed and do not require a direct contribution from beneficiaries or their employers as a condition of entitlement to receive relevant benefits.

**Social protection floor**

The term “social floor” or “Social protection Floor” (SPF) is used to describe a basic set of social rights, services and facilities that every person should enjoy. The term ‘Social floor” corresponds in many ways the existing notion of ‘core obligations” to ensure the realization of minimum essential levels of rights embodied in human rights treaties.

The United Nations suggests that a social protection floor could consist of two main elements:
- Services; geographical and financial access to essential services such as water and sanitation; health, and education.
- Transfers; a basic set of essential social transfers in cash or in kind, to provide minimum income security and access to essential services, including health care.(www.socialsecurity.gov)

Damilola(2014) categorized social security into three major categories based on income, scope and conditions. Under income, social security can be categorized as contributory or non-contributory; under scope of the coverage, social security can be classified as universal or targeted scheme. In terms of conditions attached to the benefit of social security, it can be classified as conditional and unconditional scheme.

1. Contributory and Non-Contributory Scheme

A contributory social security schemes (also called social insurance) is employment-related, usually in the form of a pension scheme. In a contributory scheme, individuals and employers on behalf of their employees or both, contribute a small proportion of their earnings to the pension scheme during their years of active employment until retirement age. A non-contributory scheme is mainly targeted at specific groups of people in the population such as the elderly, disable, destitute, widow and poor households. A non-contributory scheme is usually financed from government revenues.

2. Universal and Targeted Scheme.

A universal social security scheme has no restrictions on the individuals or households that are eligible to receive the income benefits. As in the South Africa and Mexico schemes show, all households considered
poor are eligible to receive the benefit. (Damilola, 2014).
A targeted social security scheme is often focused on a group of individuals in the population, such as the elderly, widows, disabled, orphans, youth etc. Old age pension schemes usually targets the elderly as they are considered as the most vulnerable.

Source: Damilola, 2014.
The adoption of the Millennium Development Goals (MDGs) in 2000 – particularly the goal of halving the global rate of poor households by 2015 –and the 2005 World Summit of the United Nations (which endorsed the goals of full and productive employment and decent work for all as central objectives of relevant national and international policies), established the principle that each society was responsible for people’s social well-being, at least when it came to defining minimum social objectives.
The classical social security include; Old-age and survivor's pensions, unemployment, insurance for accidents at work, insurance for occupational diseases, family benefits, compulsory insurance for medical care and benefits, annual vacation.
Social security schemes are amongst many social protection interventions designed to achieve several development outcomes, including poverty reduction, reduction in vulnerability to social and economic shocks, and promoting inclusive growth (Damilola 2014).
Social security schemes can be implemented as income payments or in-kind transfers to the beneficiaries. Income-based schemes are also known as cash transfer schemes. Here, the beneficiary (individual or household)
receives lump sum cash periodically, usually monthly. The Ekiti Social Security Scheme for the Elderly is a cash transfer scheme. In-kind transfers are essentially intended for consumption, in which the beneficiaries (individual or household) received goods (e.g. food items such as rice, edible oil, etc) rather than cash, periodically. The distribution of food items to victims of natural disasters and violent conflict is a form of in-kind transfer. Income-based or cash transfer schemes are generally considered as better than in-kind transfers, both from economic, administrative and political considerations.(Hyman 1999 and Grosch 1994). From economic point of view, cash transfer schemes are generally considered as efficient, less distortional and can stimulate the local economy through its multiplier effects (Damilola, 2014).

**Component of Ekiti State Social Security Scheme**

Social security scheme is a powerful tool with great prospects for achieving a more inclusive growth and sustainable development, particularly when its design and implementation form part of an overarching poverty reduction strategy. Indeed, the post-2015 UN development agenda recognizes the critical role that social security schemes could play in the post-Millennium Development Goals 9MDGs), through improving key development outcomes, inclusive growth and development, and as a means to combat the various forms of inequality, poverty, and vulnerability. (ILO, 2012).

With this understanding, the Ekiti State House of Assembly, in March 2012, passed into Law the Bill establishing the Ekiti State Social Security Scheme. The central objective of the scheme is to improve the living conditions of the elderly citizens in the State and to serve as a poverty reduction strategy through provision of regular income payments to the elderly citizens (Ekiti State Government, 2012 and Damilola 2014).

The Ekiti State Social Security Scheme for the Elderly began in October 2011 with the payment of the monthly stipends to 10000 eligible elderly citizens. The programme entails that the beneficiaries are given monthly stipends of Five thousand naira (N5000). More than 52,000 elderly indigenes were selected for the first batch of the programme. For the second batch exercise, out of over 34,000 elderly enumerated, 9186 elderly citizens in the state were selected as beneficiaries of the social security scheme. The beneficiaries of the scheme are currently estimated to 25,000. (Ekiti State Government, 2014)
The Ekiti State social security scheme is a non-contributory, unconditional cash transfer scheme targeted at the elderly. Also, the Ekiti scheme is mean-and income-tested, comprising a monthly cash transfer of N5,000 for elderly citizens of the state, aged 65 years and above, not receiving any pensions, and whose monthly income is less than N3000. (Damilola, 2014)

The scheme seeks to address adult poverty and food security challenges in the state. The enumerators are saddled with the responsibility of determining the most vulnerable amongst the elders. The Ekiti State Social Security Scheme is borne out of the devotion to the Yoruba culture of social justice which “prescribes that the strong must cater for the weak and the elderly in the great cycle of life.

The institutionalization of the scheme through its enabling law will ensure its continuity. Old age is not a crime and treasured members of society should not be made to suffer while going through the normal course of life.

**Challenges and Policy Issues in ESSSS**

The success of the Ekiti State Social Security Scheme depends largely on the operational and administrative effectiveness of the operators in ensuring that the benefits get to the intended beneficiaries. Experience from several developing countries shows that targeting criteria and the decision making process have a critical influence on beneficiaries’ compliance and on the effectiveness of social security schemes (Pritchett, 2002). While the decision of the state government to make life better for the elderly citizens remains a reference point, the extent to which this will influence the well-being of the aged and reduce poverty among the elderly citizens depend largely on the continuous willingness of government to invest in the scheme and to ensure fairness in selecting beneficiaries. One of the emerging issues in the implementation of social security scheme in developing countries is that large schemes do not necessarily get to the intended beneficiaries (Tablor, 2002). The Ekiti State Social Security Scheme also suffers from this policy inadequacies.

The current approach of using means-and income-testing to select eligible beneficiaries is inequitable, inefficient and compromises the transparency of the selection process. The politicization of the scheme’s administrators also called for
questioning. The ESSSS is currently being administered by local government counselors across the state. These political office holders have vested interests and fairness in the distribution and needs assessment cannot be guaranteed with this present arrangement.

The use of means-and income-testing, according to Damilola (2014) has several drawbacks, including:

1) In equitability. The essence of the testing procedure is to show that the senior citizens have different levels of need. However, the same benefit level (N5000) is set for all the beneficiaries. This is inequitable as it does not represent the differential needs of the beneficiaries.

2) Inefficiency. The means-and income-testing approach is costly to administer. While the age of the elderly can be readily ascertained through the age-group system, using tests based on monthly income, family assets, where the children work, the number of children, goats and chicken possessed are costly and difficult to administer. Because of the unavailability of demographic data, cost associated with the administration of the ESSSS is very high.

3) Difficulties in capturing actual need of the elderly. It is difficult to capture the actual need of the elderly people under this current approach. This difficulty arises from the fact that a larger proportion of the elderly earn their income in the informal sector activities, have savings in assets in such as domestic livestock and other non-financial forms, and income sources are difficult to verify (e.g. support from children and relatives). Also, there is high risk of exaggerating expenditure in the Ekiti State Scheme.

4) Exclusion of potential beneficiaries. The process of testing is too complex and restrictive, leading to the exclusion of a large number of the potential beneficiaries. Over 60,000 of eligible elderly citizens are still excluded in the Ekiti State scheme.(Damilola,2014)

5) Politicization of the scheme implementation. There have been concerns of using the social security scheme for political manipulation including favoritism to party membership and kinship. Concerns for political manipulation may affect the credibility and public support for the scheme.
Evaluation (Effectiveness) of ESSSS as a Form of Policy Response to Old Age Poverty…….

The Ekiti State Social Security Scheme is borne out of the determination of the state government to banish extreme hunger among the most vulnerable elders in the state. Several studies have examined the effectiveness of cash transfer schemes for the elderly in developing countries such as Latin America (e.g. Brazil, Chile, and Mexico), and the South Africa old age pension scheme. There is positive correlation between these findings and what is obtainable in Ekiti State Social Security Scheme.

Social security scheme for the elderly reduces old age poverty and inequality in beneficiary households. A respondent puts it succinctly;

If not for this monthly stipend from Governor Fayemi (Ekiti State Government), I would have died of poverty. The N5000 monthly stipend is what has been sustaining me and my husband who is not able to farm again. (A 68 years old women in Ikole Ekiti, August, 2nd 2014)

Most poor people reside in the village but the inequality between the beneficiary and non-beneficiary cut-across the state. The social security scheme has better the lives of the beneficiaries in a significant way. A respondent lends credence to this claim;

Before I was selected as part of the beneficiary of this scheme, I can barely eat twice in a day. But with the help of the Governor Kayode Fayemi (The State Government), I can now eat three times in a day and do other minor things from the monthly payment. I am financially stable than other widows who are not part of the scheme. (A 71 years Widow in Ikere Ekiti, August 7th, 2014)

Social Security scheme provides a means of investment in human and social capital. It gives the beneficiaries the sense of belonging. It reaffirms the role of the state in meeting its own part of the social contract. The Ekiti state social security scheme revives the cultural value of taking care of the poor among the community. A respondent puts it this way;

Social Security scheme provides a means of investment in human and social capital. It gives the beneficiaries the sense of belonging. It reaffirms the role of the state in meeting its own part of the social contract. The Ekiti state social security scheme revives the cultural value of taking care of the poor among the community. A respondent puts it this way;
It is quite unfortunate that the kind of society we find ourselves lacks cultural values. The modern day or the 21st century children pay little attention to communal life. It is every person to his or herself. It is indeed amazing to have a leader that is truly rooted in African tradition that places value on the well being of the needy. The social security scheme is indeed a new force that holds the power to renew the trust and social capital between the people and the state. (A 75 years, Building Engineer, in Ado Ekiti, July 28th, 2014)

The Ekiti State Social Security Scheme has reduced both relative and absolute poverty in the state. A respondent expressed his view this way;

Most of the beneficiaries are extremely suffering from life threatening poverty. Although the N5000 stipend is not enough to cater for all their needs, it reduces their poverty level significantly. Most of these people do not have any means of livelihood. It is a great initiative that must be sustained and emulated by other states government to fight extreme hunger among the elderly citizens in Nigeria. (A 69 years old retired Principal, Non-beneficiary of the scheme, in Ido Ekiti, July 26th, 2014)

The extent to which a social security scheme can reduce poverty is affected by the proportion of elderly citizens receiving the income benefit and the size of the benefit (South Africa universal Scheme, Van der Berg 2002). In similar vein, the Ekiti state social security scheme only affect the lives of 25,000 elderly citizens (Ekiti State Government, 2014) whereas, over 60,000 elderly citizens in the state are faced with life threatening poverty (Damilola, 2014)

A respondent opined that;

While the effort of the state government in initiating this scheme should be appreciated, it is also necessary to state that a lot of us (eligible candidates) were left out in the scheme. (A 73 years old widow in Oye Ekiti, August 2nd, 2014)

Given the resources of the state and other challenges competing interest for the state resources, it is doubtful if the state has the
means to pay for all the vulnerable members among the elderly citizens.

The Ekiti State Social Security has redistribution effects. That is, beneficiaries can use their money in various ways to enhance their well-being, including food consumption, education of children, household labour supply, saving, etc.

A respondent puts it succinctly;

I am indeed grateful for this scheme.
I spent N4000 to buy the basic things that I need, while I save the remaining N1000 (A 71 years old Widow in Are Ekiti, July 28th, 2014)

About 52% of the beneficiaries claimed their only source of livelihood was the cash transfer they received from the state government and some little assistance from friends and relatives. Whereas, for the non-beneficiaries, only about 22% claimed they have no specific occupation. About 18% of the beneficiaries claimed their only source of income was the N5000 they received from the government monthly. (Babatunde, 2013)

Despite the significant contribution of ESSSS in reducing poverty in the state, the N5000 monthly stipend is grossly inadequate for the needs of the elderly. When compared to the National minimum wage and the $1.25 dollar universal standard for measuring poverty line.

Conclusion & Recommendations

The Ekiti State Social Security scheme has significantly reduced the crushing effect of elderly poverty. It has reduced the number of elderly citizens that are suffering from extreme hunger. Despite the contribution of
the scheme in making life better for the elderly, the scheme has difficulties in capturing actual need of the elderly, some potential beneficiaries are excluded, limited skills and capacity to provide care beyond money, the use of means- and incometesting is inefficient and inequitable. The politicization of ESSSSS implementation also called for concerns. The following recommendations are put forward for an effective and an all inclusive social security scheme that will be of benefit to the most vulnerable among the elderly citizens.

- Poverty is a multifaceted, requiring multidimensional approach. The causes tend to sustain poverty from one generation to another. For a social security scheme to play a significant role as part of poverty reduction strategy in Ekiti State therefore, the design and implementation must address the causes of poverty.

- Introduction of complementary approach. In the complementary approach, the income benefit is made to compensate for the difference between reported actual income of the beneficiary and the guaranteed monthly income benefit from the scheme. For a social security scheme to be an effective part of poverty reduction strategy programme, it should be matched to the needs of the poor people. In complementary approach, the benefit levels differ according to differential needs. This approach is more transparent, more efficient, and more equitable and it has wider coverage.

- Corruption and political interference were identified as the most important constraints to the programme in Ekiti State (Babatunde, 2013). Appropriate fiduciary risk management will promote transparency and minimize fraud and corruption in service delivery. This approach will ensure frequent beneficiary reviews to capture deaths and eliminate multiple payments. It also involves constant review of beneficiary registration procedure.

- A comprehensive care for the elderly. Caring for the elderly is much more than just giving monthly stipends. Measures must be undertaken to promote the value of care, which is the combination of our value as a society and government responsibility for care work.( Sepulveda and Nyst, 2012). The elderly need our support in other dimensions in addition to cash. They need help in undertaking daily activities, such as personal hygiene, aesthetics, community participation activities, etc.
The present method of using the local government councilors (card carrying member of political party) as enumerators is unacceptable. There is tendency for these political office holders to manipulate the enumeration and selection procedure to favor their party members or use the scheme as bait for political maneuver. Successful implementation of the ESSSS requires greater skills. It is therefore imperative for Non-State Actors in co-ordination and delivery.

-There is need for all the state of the federation to realize that social security is a human right. Article 22 of the Universal Declaration of Human Rights by the United Nations (United Nations, UN 1948) states that “everyone, as a member of society, has the right to social security and is entitled to realization, through national effort and international co-operation and in accordance with the organization and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality”.

The above article lends support for a more universal social security scheme, such that the scheme is designed to protect the dignity of the poor and enhance capabilities of the vulnerable groups. This is particularly more important in the wake of the apparent decline in the adequacy of material family support that has occurred in recent times and the rising deprivation and poverty to which growing numbers of older people are exposed.

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