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Issues, Challenges and Policy Implications of Social Security Provisions for the Aged in Nigeria

KESTER, Kehinde Oluwaseun

ADEYEYE, Jonathan Olufemi

OGUNYINKA, Kehinde O.

Abstract

The demographic characteristics of the Nigerian population have shown that the population of the country is ageing. Interestingly; while the population of these aged (majority of who are rural dwellers and women) is increasing, the population of the proportion under age 15 is decreasing. And by rough estimate, it is expected that the size of the elderly in Nigeria will grow from 6 million in year 2000 to 16 million by the year 2005.

This has grave consequence for the economic, socio-cultural and medical activities, which invariably raise the concern to develop a national action plan on how to manage resources in order to provide social safety-nets for the protection of the aged, particularly when the traditional family support systems are declining and weakened.

In the light of the above, this paper focuses on the different problems of the aged in Nigeria; the provision and availability of social security services; and the examination of the possibility of having a better social security system that will enhance the quality of life of every individual regardless of sex and age. On this basis, the paper therefore, recommends necessary policies/programmes that the Nigerian government (as well as other national governments in Africa) need to initiate in order to ensure better safety nets, not only for the aged but for other categories of the poor.

Introduction

According to a 1999 United Nations estimate, about 52 percent of all elderly aged 60 years and above live in the developing countries of the world. Going by this estimate, it was forecast that by the year 2000, this number will increase by eight percentage to 60 percent; and that by 2025, the ageing populations of these regions will reach an all time increase of about 72 percent of about 1,100 million elderly people living across the world (Reproductive Health Outlook (RHO), 2006).

From the above, it therefore means that by 2025, about 792 million elderly people will live in the developing regions of the world; majority of whom are expected to be women. Interestingly, while the population of the aged is increasing; the population of the proportion under age 15 will be decreasing (RHO), 2006). Particularly, it is also expected that the size of the aged in Nigeria (i.e. 60 years and above) will grow from 6 million in year 2000 to 16 million by the year 2025. Thus, indicating an expected 166.7 percent increment within a space of 25 years (Togonu-Bickersteth, 2001).

As a confirmation of the above projection of the estimates of the ageing populations in the developing regions, the figures of the 1991 population census in Nigeria shows that 4,598,114 or 5.2% of the total population of Nigeria are adult individuals aged 60 years and above. However, of this figure, over 70% of them reside in the rural areas of the country (Togonu-Bickersteth, 2001). This is because Nigeria has about 83.72% of its population residing in settlements classified as non-urban (National Population Commission, 1991).

Based on the demographic statistics above, it shows that the issue of ageing of populations in the developing regions has vast implications for the overall development of the regions and for the welfare and safety

of older people. This calls for concern by all national governments within the region.

A major implication of this ageing population is that at a stage the number of the economically active labour force will be gradually reduced. Invariably, this leads to a drastic reduction in the Gross Domestic Product (GDP), as well as the per capita income of the regions; with associated increase in the dependency ratios. National governments, and all stakeholders therefore have a significant responsibility to these vulnerable groups of the elderly, particularly the poor, of whom majority are women in the rural areas.

Commenting on the urgency of the needs by the national governments to attend to the ageing nature of the world's populations; the 2000 report of the South Asian Regions Consultation on ageing states:

Population ageing is a recognized international reality, both in the developed and in the developing countries. However, the nature, extent, impact and experience of aging scam quite varied in different countries of the world. With the increase in the number of older persons all over the world, people at all ages have to reconcile themselves to the fact that they now live in a multigenerational society, where persons of all ages must maintain a symbiotic relationship. (p1)

The capacity to work late in life varies from one individual to another. More importantly, one would have thought that a worker, who had worked actively for almost 28 to 30 years of his/her life time, should be able to maintain him/herself and the dependents when he/she retires. The reality however, is not so for most retirees, particularly low income

earners from the developing region of the world. Majority of these retired elderly people from the region, particularly in Africa, depend on their children and other relations for sustenance and livelihood in old age. While only a few rely on pensions or retirement benefits as their sole source of income (Togonu-Bickersteth, 2001).

In Africa, it is on record that most elderly, who are retired from the wage employment, face chronic problems of lack of social security and low pension. This is due to an irregular retirement benefits system, particularly in the face of depressed economy with high inflation rate. Suffice it to say that the incomes of most elderly, including low income earner retirees are near or far below the poverty line. This is because most of them, especially those who do not have any formal training or work in the wage employment system have limited resources or income, which may serve as some form of pension or retirement benefits.

In line with the above submissions, the problems of the aged in Nigeria, for instance, include poverty, ill-health, inadequate housing and health facilities; malnutrition; frustration and sorrow among others. Okunola (2002) corroborating this view asserts that:

... unless the elderly,.. having retired, had an alternative and congenial job and unless he has some investments like saving, company shares, insurance,... proceeds from which he could supplement his pension, his earning will be inadequate to meet his basic needs and that means poverty which could generate frustration and depression (p8)

The socio-economic problems of older people in the Nigerian population like in other African countries, are increasing on a daily basis; mostly as a result of the weakening of the extended-family system;

prevalence of poverty and economic hardship associated, primarily, with various economic reforms, social change, urbanization and the absence of an effective social security services as well as other public support system for the elderly (Akeredolu-Ale & Aribiah, 2001).

Though, it is a known fact that in most communities around Africa, the elderly face problems of isolation; lack of health care facilities; economic dependency; redundancy; abuse and neglects. The February 2006 edition of the *Awake* captures the picture of suffering among the aged this way: "despite laudable medical advances, some aspects of old age still cause, particular "trouble and sorrow" (p. 4).

Though, in most countries of the world, particularly the developing regions, there has been a serious concern for the socio-economic well-being of the aged and the elderly. But the case of Nigeria and other African countries calls for an urgent and serious attention, because of the nature of the problem and its attendant effects on the economies of these countries.

Indeed, Akeredolu-Ale and Aribiah (2001) were of the opinion that in all industrialized countries, formal mechanisms though with significant variations, do exist to ensure the socio-economic, physical and emotional well-being of the citizens in retirement and in old age. On the Contrary, in most developing countries, though the awareness and concern maybe evident, they are yet to be fully translated into concrete and meaningful public policies and programmes for the care of the elderly and the aged.

Nature and Characteristics of the Problem of the Aged in Nigeria

Ageing of populations, which use to be a feature of the developed countries, is now becoming a permanent feature in the population of the developing countries of the world. This shows that the population of older people is increasing rapidly throughout the developed and developing world. According to Mbanefo (2002), in the midst of a demographic revolution, ageing of a population has grave consequence for the economic, socio-cultural, psychological and spiritual activities in all societies, particularly in most developing countries. This therefore, raises the questions or concern for most developing countries to develop national action plan on how to manage their resources in order to provide social safety nets for the protection of the aged. For instance, a forecast has it that this aged segment of the Nigeria's population like in other African countries, will grow much more rapidly than the rest of the population in the next few decades (Mbanefo, 2002). This therefore, will likely pose serious socio-economic problems that the national government public policies need to address urgently.

It is pertinent to note that while most developed countries have already developed the capacity to deal with their ageing population; the developing countries have neither the infrastructure nor the resources to do so (Ahmed, 1991; Mbanefo, 2002 & Aroun, 2004). In many of these countries, there are no sufficient national provisions for the care of the aged. This is because of the general belief that it is the responsibility of the immediate families of the aged to look after them in old age.

Though, the health facilities in the rural areas in Nigeria are ill-equipped, poorly staffed and ineffectively run. The dearth of social welfare services in rural areas has being compensated for by the fact

that the older people are often taken care of by their adult children, grand-children, spouses, siblings and even the extended family. Africans predominantly are used to living in extended joint family setting, where traditionally; the elders and the aged are respected and well taken care of. They are seen as precious assets to their communities because of their experience and resources. To Aroun (2004:1):

...old age is revered, if not for nothing else, but its gift of longevity and wisdom. Older persons almost always are respected and held in high esteem. Because of their result of knowledge, the aged in Africa, for example, serves as advisers to... their communities. The aged play significant role in the extended family relations that is prevalent in Africa...

However, western education, civilization, rural-urban drifts and poverty had seriously eroded this 'golden' traditionally way of taken care of the elderly. In the words of Togonu-Bickersteth (2001) "the current economic hardship with its accompanying high level of unemployment, has led many aged people in the rural areas to experience a condition called 'de facto childlessness'" (p 8). A condition Zimmer (1987) cited in Togonu-Beckersteth claimed arises when migrant children in urban cities renege on their financial obligations to their aged parents in rural areas of Africa.

This situation had led to an increase in the number of elderly destitute in most motor parks and streets in urban centres. It is now a common sight to see able-bodied elderly, particularly women begging for alms. Hitherto, it is a common belief that most of these destitute elderly are childless; but certainly Togonu-Bickersteth (2001) asserts that most of them actually have children and relatives. It is only the problem of 'de facto childlessness' that forced most of these elderly women to become alms solicitors on the streets.

This is not to say that there are no institutional social security provisions at all for the elderly in Africa. It has been established in literature that only rudimentary social security provisions are in place in most African countries (Mbanefo, 2000; Yesufu, 2000; and Togonukickersteth, 2001). However, where employment-related retirement and other benefits exist, such are usually weak, unstable, minimal, inadequate and mainly for wage-employed retirees. Indeed, most African governments practically believe that the old-age social security as well as the care of people not employed should primarily be the responsibility of their extended families.

Although, in the formal sector of the economy the African extended family system seems vulnerable and weak, it still remains reasonably resilient and continues to affirm its ethical commitment and responsibility in ensuring the security and well being of its members in their old age, despite modernization (Akeredolu-Ale & Aribiah, 2001). Poverty, changes in the family structure, fewer medical services as well as gap in the intergenerational understanding make the situation of the elderly worse in Nigeria, and Africa in general.

The economic recession that started in the early 1980s has exacerbated the problems of social provision for the aged; particularly through the family institutions. Given a deplorable socio-economic conditions of Nigeria, a sizeable number of older people are living in poor health, fixed incomes, economic hardship and economic insecurity. More than half of the aged population is faced with a totally disintegrated family structure; which makes them to loose the safety net of the traditional family support. It is also important to note that the case of the elderly women are particularly worse due to their lack of formal training and education and their low participation in tangible economic activities.

From the above highlighted problems associated with growing old in Nigeria and other developing countries of Africa; younger workers tend to be afraid of ageing. However, it is very important to sensitise these young Africans that ageing is only a significant phenomenon of life itself that seems to attract some attention because it is associated with the terminal cycle of life as it were. Obviously, ageing is a part of the life cycle that every living organism inevitably must experience prior to death. Though, these experiences vary from one individual to another. Therefore, young people must begin to realize that as people grow older, they are more likely to develop illnesses or conditions, which make it more difficult for them to cope without some sorts of help and support.

On the basis of the above, there is therefore, the urgent need to provide an effective safety net for the aged in our societies, particularly to protect them from the drastic drop in their living conditions across Africa. This is essential because urbanization, and the increasing numbers of nuclear families have weakened the traditional support hitherto provided by the family and thus in the process increased the need for formal provisions for caring for the aged in our society.

Formal Social Security Provisions in Nigeria: An Overview

It was not until after the first African gerontology conference in Dakar, Senegal in 1984 that gerontologists, policy makers and experts beginning to pay much attention to the issues of aging population in Africa (Akeredolu-Ale & Aribiah, 2001; and Togonu-Bickersteth, 2001). Specifically, at this conference, various published demographic projections indicated that the proportion of the elderly was on the increase. Hitherto, little attention had been paid to the issue of aging population.

The Dakar conference was held with the sole objective of examining

how far the 1982 Vienna plan of Action on aging could be applied in Africa. The conference then came up with the recommendations that: in cases where social security is still unavailable, simplified forms of social protection or transitional measures be introduced; that the role of the traditional family support system in old age care and security be highly protected and maintained; that research on aging and the situation of older citizens be strengthened in African countries; and that African governments should take policies and programmes for old age into greater consideration in their national development plans (Akeredolu-Ale & Aribiah, 2001).

Although, the issue of the Nigerian social security like in other developing nations in Africa has been much talked about, but very little has been achieved in practice. Succinctly describing the trend in social security policy in Nigeria; Yesufu (2000:430) opines:

The first and most significant institutionalized social security measures were introduced in Nigeria during the colonial administrations and were contained mainly in labour legislations... The Labour Act (then labour code), the workmen's compensation act, and the National Provident Fund Act were the pioneer examples.

However, since independence, these have been revised, recoded and/or supplemented to include the National Minimum Act (Cap 267), Employees Housing Schemes (Special Provisions) Act (Cap 107), the National Social Insurance Trust Fund (Decree No. 73) of 1993, the National Housing Fund (Decree No. 3) of 1992; the Contributory Pension Scheme Act of 2004 and the National Health Insurance Scheme of 2005

Mbanefo (2000:3) commenting further on the issue of the care of the aged in Nigeria avers:

Government is slow in developing a programme of action to reverse the attitude of neglect of older persons. This lack of (institutional) formal care of older person's results in early retirement with or without pensions, absence of social security, lack of adequate provision of health care amongst others.

It was therefore on record that the first initiative towards providing social security for the earliest civil servants in Nigeria was the enactment of the Pension Ordinance of 1951, which had retrospective effect from 1946 (Ogunbameru & Adesina, 2000). However, the closest first arrangement to have a nation-wide social security with a wider coverage is the National Provident Fund (NPF), which was established by an Act of Parliament in 1961. The Fund was initiated to enact a social security system that will then ensure that the private sector employees were also covered by a pension scheme like their public sector counterparts. The contribution to the Fund attracted one percent of the employee's annual income and two percent of the employer's annual income. The contribution was deducted on a monthly basis in form of tax (Odumosu, 1991).

The National Provident Fund Act was revised and replaced by Decree No. 73 of 1993 to establish the Nigerian Social Insurance Trust Fund (NSITF) with effect from 1st July 1994. However, it is very important to state that it is only the National Social Insurance Trust Fund and the National Housing Fund Schemes that apply to the generality of the Nigerian wage-employed citizens. The other schemes, as observed by Yesufu (2000) like their colonial antecedents, apply only to wage employees in public sector employment. On the contrary, in most developed countries, social security system were extended not only to

persons not at work but to such persons as unmarried mothers and their babies; destitute; as well as to some officially classified immigrants (Ahmed, 1991; Mbanefo, 2002 & Aroun, 2004).

The authors wish to state that today in Nigeria, with the introduction of the New Pension Reform Acts of 2004 under the administration of Chief Olusegun Obasanjo; there seems to be hope for the nation's social security system. This is because unlike before, the new contributory pension scheme will certainly allow people contributing to the scheme to accumulate sufficient financial provision to support themselves in retirement and old age. Particularly, with the expertise of the Pension Fund Administrators (PFAs), Nigerians will be able to save for their tomorrow. Nevertheless, people outside the formal wage system may find providing for old age as ever difficult.

Another major problem with the experience of pension schemes in Nigeria is the irregularity of the pension paid by the various employers (both public and private) to their retirees. When people are entitled to pension, it is regrettably not paid and when paid, it is often not on time. Pensioners both at the state and federal levels are owed several months of pension arrears; some running to 11 months while others are owed 18 months and above. For examples, pensioners of the Nigerian Army; Nigerian Railway Corporation (NRC); Nigeria Institute for Social & Economic Research (NISER), Ibadan and the University of Ibadan among many organizations in the country, were owed pension arrears running into several months. Even when it is time to pay part of the arrears, the verification exercise or the pay-at-sight exercise subject most retirees to serious ridicule, agonies and pains; particularly the unhealthy aged to the extent that it is always a story of pensioners fainting or dying on queue during such exercises.

A significant problem also associated with social security provision in Nigeria is the several inadequacies in the payment of entitlements to retrenched employees. When workers are retrenched unexpectedly as a result of bad economic condition in the country, gratuity and other allowances are often not paid in time. Sometimes, it takes up to 3\4 years before such entitlements are paid.

Apart from the pension schemes or wage employment related social security services, the only other significant public provisions for the elderly are the so-called old people's homes. This represents an attempt at providing institutional care for the old, who may have cause to use it. As a result of the existing traditional family support system in most rural areas, most of the old people's homes are urban-based and cater for a very few older people in the urban cities. However, the number of the old people's home is still insignificant because most citizens do not know that they exist.

To compound the problems of social security provision in Nigeria, a 2005 country-grade welfare report on Nigeria reveals that less than one percent of the population older than 60 years received pensions (Country-grade-study, 2005). On this basis, the essential test of how well the Nigerian social security system benefits the intended target groups will definitely reveal inadequacies in the design and implementation of the system. This inability of the social security system to meet the intended objectives, therefore suggests failure in social security provisions for the aged in the country. After all, the sole objective of any social security system is to protect all vulnerable groups of citizens, whether within or outside the formal wage system; including the poor, women, destitute and the retirees. It therefore shows that Nigeria do not have any social security system.

Towards Better Social Security System in Nigeria:

Ahmed (1991) was of the opinion that the objective of any social security system should be the protection of the poor and the vulnerable; so as to ensure that they have an acceptable standard of living. This is with the underlying philosophy of prevention and universality of maintaining and enhancing the quality of life of every individual regardless of sex and age. Suffice it to say that public policy on social security in Nigeria should therefore be geared towards what the individuals and their households can do to protect, clothe, feed, house and maintain themselves.

In line with the above and sequel to the changing pattern of the demographic characteristics, there is therefore the need for the Nigerian government to initiate programmes that would ensure health, economic and social security for not only the aged but other categories of the poor within our society. The government needs to incorporate several public policies or schemes to address the continuous falling standard of living of the aged and the poor in the country. The provision of credit facilities to the aged should be encouraged. There should also be concerted efforts by government towards the development of rural areas; so as to reduce the rural-urban drift particularly among the younger generations. The government should also establish more old people homes for the elderly destitute, who have no family members to support them. However, the problem of social stigmatization of allowing one's old people to stay in the old people's home should be seriously addressed by the government through public enlightenments programmes.

Strengthening the traditional family support systems and finding formal institutionalised alternatives to this support system is also very

essential. There is the need to have concerted rehabilitative activities to fulfill basic needs of the aged as well as the necessity to encourage the younger worker/people of today to prepare for their retirement and old age by retraining and lifelong learning. Every national government in Africa, should refocus its educational policy to ensure that the study of gerontology is included in the educational curricular, particularly at the tertiary levels. This is with the hope of ensuring that every graduate is conscientised early enough in life to be able to face the problems associated with old age later in life. Most social security service providers work in isolation without any networking or central coordination; this therefore calls for the government to encourage string partnership among the government agencies, the non-governmental organisations (NGOs) and the various communities. Apart from this, there is the need for a central data-base survey to ensure a goal-oriented policy decisions and interventions.

The basic challenge however, is how to ensure the necessary political will to advance the implementation of the social security agenda. Preferably, the welfare of the aged should be incorporated into the action plan of the New Partnership for Africa's Development (NEPAD) initiatives in every African nation. This is necessary because NEPAD is viewed as a wholistic, comprehensive integrated strategic framework for the socio-economic development of African nations. This framework should focus its attention on the awareness and sensitization of the generality of the citizens towards the problem of the aged. Like it is done in South Asian region; the NEPAD framework of action on the aged should focus on providing inclusive and geriatric health care services, economic empowerment, housing and recreational facilities for the aged. The public enlightenment machinery should be empowered adequately, so that they can effectively mobilized the generality of the citizens. The community-based institutions such as cooperative societies and the NGOs, which are expected to mobilize the

citizen's interest and supports for such programmes, should also be adequately oriented to carry out their expected obligations in social security provisions. However, when social security services are provided in Nigeria and other developing countries of Africa, the expectation is that they should be an indispensable tool for equitable development and national economic growth.

Political instability and frequent policy changes that may also act as hindrance to effective social security provisions should be avoided as much as possible. New governments come to power with new policy direction, focus and emphasis; so as to have a change in identity. Most often, these changes always lead to re-ordering of priorities and shift in policy; disrupting the process of continuity in government policy focus.

The human and material resources for implementing an effective and efficient social security system seem to have remained largely scarce in Nigeria. This invariably brings about institutional incapacities. Most bureaucratic institutions and agencies involved in the planning and implementation process of social security delivery, therefore, need to be strengthened through training and retraining to successfully engineer the formulation and implementation of effective social security services.

It should also be emphasised that if the problem of corruption is not properly addressed, it could be another major obstacle to effective delivery of a social security system in Nigeria, and Africa in general. For instance, in Nigeria, corruption has become endemic to such an extent that it has become institutionalized. The problem is not only that officials are corrupt but that corruption is official (Okereke, 1999). The implication of this is that if the problem of corruption is not properly dealt with, officials to be entrusted with implementation of social

security services provision may divert official funds to their private uses. This will definitely affect the effective provision of social security services. However, it is pertinent to state that though things are beginning to change for the better in Nigeria, but the anti-corruption crusade that started since 1999 should be properly institutionalized and entrenched in the polity and passed on to subsequent regimes; such that no corrupt official is spared when found guilty.

Form the above, it is hoped that providing an effective safety net for the aged and all categories of the poor in the Nigerian Society becomes a reality.

Conclusion

As this paper illustrates, the demographic characteristics of the Nigerian population have shown that the population of the country is ageing. However, given the deplorable socio-economic conditions of the country, a sizeable proportion of the aged are living in abject poverty with serious health problems. This invariably has vast implications and therefore, raises a major concern for the development of a national action plan on the management of resources in order to provide social safety-nets for the protection of the aged. This is with the intention of protecting them from a drastic drop in their living conditions as a result of the economic recession that started in the early 1980s. Suffice it to say that, there is the need to initiate public policies that would ensure health, economic and social security for not only the aged but also for other categories of the poor within our society.

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