

Social Security Initiatives and Economic Empowerment on Value of Life in Nigeria

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Abstract. Social security, a globally approved scheme, is aimed at empowering the society economically which invariably enhances their quality of life, amongst other reasons and benefits. In Nigeria, like other nations around the world, the scheme has come in various forms with different nomenclatures over time. This paper discusses the current social security scheme in Nigeria with a flash back on previous efforts to be in tune with the global community so as to be considered as responsible nation. It examines the effectiveness of these schemes as an instrument meant to address the issue of poverty, inequality and economic empowerment in the country. The paper argues that social security scheme in Nigeria is falling short as a response to the needs of the poor and suggested a number of policy recommendations for consideration by government to strengthen the nascent social security scheme agenda in the country. It also points out that the current policies are inadequate and cannot guarantee security in the actual sense hence the need for an holistic approach encompassing all those who are vulnerable most especially the unemployed, the aged and those whose idle hands can be detrimental to the tranquility of the country. The paper draws on a desk – based review of secondary literature on social security scheme and personal experience of individuals.

Keywords: Social Security, Quality of Life, Poverty, Inequality, Economic Empowerment.

1. Introduction

Social security schemes are veritable tools of empowering the people by equipping them to be real economic players (Komolafe, 2016). In other words, someone with ₦10,000 a month would, at least, embark on some effective demand which would ordinarily be impossible without any income. It is a universally acknowledge system the efficient administered of which would go a long way to reduce the burden of poverty and enhance the quality of life of the people.

It is a federal insurance scheme providing for the unemployed and disabled in the United States of America (USA). In United Kingdom (UK), it is a monetary assistance from the state for people with less or no income to augment their income. In Canada, the government gives assistance to citizens outside what the market provides through Canadian social safety net which covers a broad spectrum of programmes. Since Canada is a federation, many are run by the provinces (Milbourne, 2010).

There are different types of social security schemes. They include, amongst others, pension, provident funds, unemployment benefits, family allowance and others adopted by about forty five African countries (Iroabuchi, 2009). Kenya with a population of 40 million people and a GDP of \$1,140 has the Social Security Fund Law of 1865. It has experienced amendments in 1966, 1971, 1987 and 1997 so as to cover the formal sector of the economy and some workers in the informal sector such as farmers, traders and artisans. Republic of Seychelles with a GDP of \$16,652 and one million people is known to

have provision for subsistence income for unemployed person under the 1980 Unemployment Act. Malawi is noted for a contributory scheme such that a previously employed person is entitled to some benefit from the government in case of loss of job. This also operates in Egypt (Iroabuchi, 2009).

In Nigeria, however, against the dictates of the constitution, social security seems to have been relegated to the background. This to a large extent has overtime aggravated the hue and cry of insecurity which Nwabueze (1989) linked to the neglect of social security scheme. According to him, the abandonment of social security is the reason for any threat that Nigeria is facing when reiterating that the wantonness with which state security is pursued in place of social security is the real reason for social insecurity necessitated by economic insecurity.

1.2 What is Social Security Scheme?

Bach (2003) sees social security as any government system that provides monetary assistance to people with an inadequate or no income. It is the provision made for the economic and social welfare of the less privileged, the unemployed, the aged and other vulnerable members of the society through pensions and other monetary assistance. Basically, it is a government, mostly federal, initiated policy designed to meet the needs of the people. Social security is enshrined in the 22nd Article of the Universal Declaration of Human Rights, which 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'.

Social security scheme, in essence, is the action programme or policy of government intended to promote the welfare of the people through assistance measures, which may come by various / different means. The basic is to guaranteeing access to sufficient resources for

food and shelter and to promote health and well-being for the population at large and potentially vulnerable segments such as children, the elderly, the sick and the unemployed. It is a collective scheme or arrangement to meet situational and other issues of insecurity due to deprivation or contingencies or both. It is a strategic policy that redeems the person(s) protected against adversity as a result of some deficiencies (www.thisdaylive.com).

The International Social Security Association (ISSA) defines social security as any scheme or programme of social protection established by legislation or any other mandatory arrangement, that provide individuals with a degree of income security when faced with the contingencies of old age, incapacity, disability, unemployment or rearing children. It may also offer access to curative or preventive medical care. ISSA is an international organization bringing together national social security administrations and agencies. It was established in 1927 with more than 300 members organizations in 158 countries with its headquarters in Geneva Switzerland in the International Labour Organization office (ILO).

The recognition of social security as a basic human right is considered to be one of the most significant social achievements of an international community, but its enhancement and extension remain one of the major challenges of the 21st century (Connie, 2007). This might not be unconnected with the global trends including demographic changes and the impact of the digital economy which are transforming the context in which social security operates. Thus, while governments all over the world are politically committed to provide their people with access to social protection and recognition that social security is a social and economic investment, its extension and future sustainability will require a high level of creativity and innovation to cope with the dynamic nature of the world (Vrooman, 2009).

2. Social Security Schemes (SSS) in Nigeria

The significance of SSS in Nigeria is hinged on the fundamental responsibility as contained in Chapter Two of the 1999 Constitution of the Federal Republic of Nigeria, as amended. It deals with the principal objectives and derivative principles of state policy in making provision for the security (social and economic) of the people as the main reason for the existence of government. The provision states that:

'The Federal Republic of Nigeria shall be a state on the principles of democracy and social justice2(b) the security and welfare of the people shall be the primary purpose of government'

This provision is in line with Article 22 of the Universal Declaration of Human Rights (UDHR) to which Nigeria is a signatory. The signatories agreed that society in which a person lives should help them to develop and to make the most of all the advantages (culture, work, social welfare) which are offered to them in the country (UDHR, Article 22).

Nigeria has practiced various types of social security schemes all in a bid to align with the tenets of UDHR article 22 as a signatory. Each of the subsequent schemes are all efforts to be seen as a responsible government. Thus, each of all the administrations in Nigeria, pre and post – independence, is known for one scheme or the other purportedly as social security. However, each of those schemes has its own deficiencies and the operators more often than not capitalized on these which ultimately, in most cases, rubbished the motivating good intention of the government. Thus, these schemes have been enmeshed with allegations of embezzlement, misappropriation / misapplication of pension funds, stranded and frustrated pensioners, endless verification of pensioners' documents and outright fraud of monumental proportion. Most of these cases and others have been proved to be real.

Some of the popular social security schemes in Nigeria over the years are:

- Pension Scheme: 1954 – 2004
- Workmen Compensation Act: 1987 – 2010

- Employee Compensation Act: 2010
- Nigeria Social Insurance Trust Fund (NSITF): 1961, 1993, 2003
- Pension Reform Acts: 2004, 2014

Pension Scheme 1954 – 2004: It entails the deduction of a portion of the total package of the emoluments of public servants paid into pension funds accounts. This was guided by Pension Act and other relevant legislations, guidelines, policies and directives from the government. Despite all these, pensioners were known to have struggled to access the funds. According to a 76 years old pensioner "...It was like a camel passing through the eye of a needle, as if the money does not belong to us (pensioners). This is the money we worked for..." The seemingly shortfalls and harrowing experience of pensioners made the government to introduce new legislation and special institutions were set up to handle pension scheme.

Workmen Compensation Scheme (1987 – 2010): This was set up under the Workmen Compensation Act (WCA) to ensure that workers were compensated for injuries suffered in the course of their employment. Though a laudable and attractive scheme it was applicable only to unskilled and low level employees. Equally, employers of labour were at liberty to either pay compensation or not in some instances. What happened in most cases were legal battles between employers and employees with employees mostly at a disadvantage due to their inability to afford legal fees.

Employee Compensation Act (ECA): This was signed into law in 2010 with an effective date of 2011. It was to succeed / replace Workmen Compensation Act of 2004. ECA, a more detailed than the WCA, makes provision for the employees to be compensated for accident or disability, rehabilitation and payment of compensation for disabilities and death. Additionally, it involves treatment and payment of compensation in favour of employees who might suffer from occupational hazards or diseases contracted in the course of performing their duties. The provisions under ECA covers all employees, both the private and public sectors, in Nigeria. Therefore, all employers are expected to contribute one per cent (1%) of their payroll costs to the NSITF with a view to

enhance proper implementation of the funds. The employees on their part are expected to report any work place accident, injury, occupational disease or death to NSITF's office nearest to them, to enable the body take over medical treatment for the injured or sick employee; and further process compensation for the affected employee or his / her dependents when and if it involves death. The point, however, is how many of the employees are aware of this pension? How many employers of labour are sincere in contribution?

National Provident Fund (NPF) earlier established in 1961 transformed to National Social Insurance Fund (NSITF) in 1993. The aim was to protect employees in the private sector most of who were in non – pensionable employment. The scheme's target were employees under multinational companies with the aim of protecting them from financial hardships in case of old age, termination of employment or death. This was due to the fact that most of these employees have no such provisions in the employment contractual agreements with their workers. The arrangement under the scheme was that part of the worker's emoluments is deducted and remitted to the body – NSITF. The experience was devastating as most contributors did not receive the benefits as the funds were not only accessible, where the employers fulfilled their parts of the contract, but some other employers did not bother to remit the deductions. It even became a ding – dong affair as affected workers were tossed between the employers and NSITF.

The Pension Reform Act (PRA) July 2004; 2014, It was enacted, first in 2004 and improved upon in 2014 to improve NSITF and public sector pension schemes. The funds hitherto under NSITF was transferred to private companies known as Pension Fund Custodians (PFCs). It provides for checks and balances by vesting the administration of the funds with other bodies – Pension Fund Administrators (PFAs). The Act stipulates that deductions are transferred to the custodians by the employers immediately. The employees on retirement are due to collect gratuity which is fifty percent of total contributions while the remaining balance serves as the source of monthly stipends.

The PRA also includes the introduction of mandatory life insurance for employees and strict guidelines on investment of funds, thereby protecting the pension assets and ensuring that they are not tampered with. This provision to a large extent enhances the success, to an extent, of the scheme. This is because employees have the opportunity to access their contributions. Also, when the PRA was re – enacted in 2014, there was the introduction of other provisions which were before then non – existed. These include; (i) increased contribution from both parties (18%) (employers 10%, and employees 8%) (ii) additional powers for Pension Commission (PenCOM) to institute legal / criminal action against defaulting companies (iii) the establishment of Pension Protection Fund – government is expected to set aside a minimum / guaranteed pensions for contributors.

Much as this idea sounds and looks lofty, the insincerity of most employers has been a cog in the wheel. In most states of the federation, as in some privately owned organizations, deductions are not remitted either as at when due or at all to the appropriate quarters. Therefore, retirees are still subjected to hardship which the PRA was set out to guide against.

For example a 61 years old male retiree from one of the Federal Medical Centre in Nigeria said:

“Almost a year after retirement I have not been able to access my fund because my employer, the federal government of Nigeria is yet to reimburse my pension to the custodians accordingly. I am not alone as it involves other colleagues nationwide and those who retired before us. This is unfair at least we worked for this money conscientiously ... ”.

Having examined the various social security schemes operated and operating in Nigeria, it is glaring that none of them have been implemented to the letter, thus unsatisfactory. There is always lacuna between initiation and or legislation and execution. This has, at different times, led to instances of allegations of embezzlement and or mis – appropriation of the funds in the kitty of the various schemes which is evidently manifested in long queues of

pensioners in scorching sun while trying to access their funds. Also, long outstanding unpaid gratuities of retirees at all levels of government is equally a point of reference. The Maina scandal seems to be unprecedented in the history of Nigeria. The chairman of pension reform task team, Abdurashed Maina, was accused of laundering ₦195bn out of pension funds that affected over 140 pensioners. 31 people were prosecuted for this act alongside a former senator who was alleged to have demanded a \$100,000 bribe (www.naija.ng/496568-6-biggest-corruption-scandals-nigeria-shook-country.html).

3. Other Social Security Related Schemes in Nigeria

The major social security schemes in Nigeria are employees – focused. They are based on whatever they and their employers are able to contribute at the end of their work life. However, social security scheme covers more than the officially employed. It is a comprehensive package to protect the vulnerable in the society: women, orphans, the unemployed, the physically challenged and the millions of young school drop – outs who are unengaged. It is in line with this that the efforts of government towards empowering the less privilege through some sorts of semblance of social security schemes are examined in this section of the paper.

National Directorate of Employment Act of 1989 was enacted to establish the National Directorate of Employment (NDE) and to charge it with the responsibility of designing and implementing programmes to combat unemployment (NDE, Act, 1989). Its birth was predicated on the effects of the economic recession of the 1980s which led to a drastic reduction in capacity utilization and consequent outright closure of industries in Nigeria. Part of its mandate are: to articulate policies aimed at developing work programmes with labour intensive potential; obtain and maintain a data bank on employment and vacancies in the country, with a view to acting as a clearing house to link job seekers with vacancies, in collaboration with other government agencies.

The directorate was vibrant at inception but lost steam along the line due to what Kolawole (2012) called lack of sincerity of purpose which culminated into turning the directorate to a dumping ground for those who knew not and knew not that they knew not. Thus, the directorate became a lame duck. A proposed legislation titled “A Bill for an Act to amend the NDE Act, Cap. N28 Laws of the Federation of Nigeria 2004, by creating specific functions and objectives for the directorate to specifically cater for unemployed graduates of tertiary institutions” failed to meet crucial criteria, whatever it means, of filling gaps inherent in the existing laws it was seeking to amend; according to those who opposed it. The bill was sponsored by Honorable Arua Arunsi from Abia State in the nation lower chamber. (www.nairaland.com/1210273/bill-allowance-unemployed-graduates-rejected).

In 2009 the Yar’Adua administration established a committee under the leadership of Dr. Yakubu Gowon, an erstwhile Nigeria military head of state. The committee was saddled with the following responsibilities:

- to draft a holistic national social security policy which would take into cognizance the formal and informal sectors of the economy.
- to recommend robust and sustainable financing options for an integrated system, and
- to recommend an administrative structure for the implementation of an integrated national security scheme with a view to harmonizing the overlapping functions of agencies, departments and ministries.

The death of the arrowhead of the administration, Alhaji Musa Yar’Adua, did not allow the report of the committee to see the light of the day. Thus, in line with one of the bane of development in Nigeria and other underdeveloped nations, which is lack of continuity most especially people oriented programme unlike what operates in western world, the succeeding administration jettisoned the report (Kolawole, 2012).

Also, the need for a holistic social security scheme to bridge the gap between the rich and the poor, at least to some extent, could have inspired Senator (Elder) Anyim Udeh to initiate the Social Security Bill in 2009. The bill had five interrelated parts with rationale to provide social security for unemployed graduates and the aged in Nigeria (<http://www.nasslegisdigestonline.com/newsdesc.php?id=185>). The law was to provide for the establishment of the graduate unemployment benefit fund where the beneficiaries, unemployed graduates under the age of forty will be given monthly social security allowances. Also, the old age benefit fund was outlined in the bill. It was meant to provide financial assistance for the aged persons. The bill failed to pass the second reading. Incidentally, few months after the rejection of the bill by the National Assembly (the Senate and the House of Representatives) which sought for the payment of ₦15,000 monthly allowance to the unemployed graduates in the country, the executive arm of government under the leadership of President Goodluck Ebele Jonathan decided to pay ₦16,000 monthly to the nation's jobless graduates. It was to be paid to unemployed graduates of higher institutions in Nigeria, until when they have been productively engaged or gainfully employed before the attainment of thirty years. Though the bill did not scale through, it was confirmed that the budget for the social scheme for unemployed graduates was approved(!) and the first payouts were to commence in 2014 (<http://www.nairaland.com/1210273/bill.allowance-unemployed-graduates-rejected>).

Additionally, in 2011 President Goodluck Ebele Jonathan initiated 'YouWin Programme' with the aim at creating 800,000 jobs by means of business plan compensation. The programme spanned throughout his tenure which ended in 2015. Many of the beneficiaries of the scheme applauded the initiative and wished succeeding administrations continued with the programme. According to a 51 years old male beneficiary: *'I couldn't believe myself when I was contacted that my business proposal was favoured by the committee of experts. I was invited and publicly applauded while receiving the cash which has*

transformed my life from grass to grace. I was not alone but I can't remember how many of us that day ...'

This, to say the least, consciousness that it is the duty of every government to put its people to work so as to solve their immediate problems arising from lack of opportunity to be gainfully employed. It is not unconnected with the fact that when a government creates opportunity for the people to be employed such is seen as really responsible for the welfare of the people. This is in line with the constitution.

In 2014 the then Minister of Finance, Ngozi Okonjo Iweala, announced that Nigeria was set to introduce a social safety net that would allow millions of poor citizens enjoy such backups to meet their basic socio-economic needs. She said the proposed Social Safety Net would be specifically targeted at the rural poor and would serve as a financial support to help beneficiaries send their children to school and access primary health care, amongst other benefits. She claimed the scheme had already undergone experimentation in Kano State and the result showed a remarkable leap in girls' enrolment in schools in the State. In addition, she said the government would expand the scope and extend cash access to poor families to enable them to move up from the poverty trap to get their children educated and get their health index right (www.premiumtimesng.com/news/headlines/169888-nigeria-set-to-launch-social-security-package-for-millions-of-poor-citizens.html). The details of the package announced by the government was not revealed aside from the executive bill by the then President which remained stuck in the National Assembly for years.

The current administration of Muhammed Buhari equally agreed that an efficiently administered social security system is universally acknowledged as a potent instrument of poverty reduction. According to Ngige (2016) among the components of the poverty reduction agenda of the administration is the creation of jobs for the millions of unemployed youths. He cited the employment of 200,000 graduates, by the federal government who are serving in the

education, health and agricultural sectors. Some other components of the programme include rural health care schemes, National Health Insurance Scheme, National Social Insurance Trust Fund (NSTIF). However, these schemes have been eroded by the loss of more than three million jobs since the inception of the administration as companies are closing down on daily basis due to the lack of a feasible economic policy of the administration and unfriendly business environment (Popoola, 2017).

The National Homegrown School Feeding Programme, a component of the present administration, the Social Investment Programmes, which attracted ₦500 billion allocation in both the 2016 and 2017 budgets had gulped ₦6.2 billion during the year that ended in August 2017. The government claimed to have spent the amount on feeding primary schools in fourteen states. Various amounts were claimed to have been released and received by these states but there is nothing to show for it as there are complaints from both the cooks employed and the children claimed to have been fed. In other words, the conception and implementation of the programme are faulty due to lack of robust policy paper (Akande, 2017). Some of the federating units in Nigeria in acknowledging the import of social security schemes are known to have established what could aptly be described as its caricature. These include what many people called ‘stomach infrastructure’ which involves giving out of food items and materials to the people periodically. Also, the elderly in some states are randomly selected and paid token on monthly basis. Additionally, in the Northern part of the country some state governors normally distribute food items for the less privilege during Ramadan festivals as a form of social security scheme. However, the sincerity of these gestures has been criticized in view of the ostensibility of such actions in most cases. Nevertheless, it is an attestation to the fact that there is a consciousness, on the part of these governors, of the need for social security schemes for the people.

Additionally, Muhammad (2011) observes that in many states of the federation, youths have taken to drugs and are terrorizing, murdering and maiming innocent people. The responses of the governments in these states, according to him, are the same. The governments devised an ingenious way of enticing these murderous marauding youths off their behavioural crises. Various sum of monthly allowances and sometimes outright payments are offered to buy off these youth. Though, the system temporarily worked but it eventually opened the door of ‘opportunity’ for another big problem as those who had not taken to maiming and killing discovered that paradoxically, to be bad is good, and to be good was bad in the standard of Nigeria.

The militants from the South – South were accorded amnesty, Boko Haram adherents, despite their destructive activities have at one time or the other been appeased with amnesty. Kidnappers have also been known to have enjoyed amnesty programmes. It is obvious that the message from the government seems to be; “You are not going to be recognized until you take arms against your fatherland, though, you never kidnapped expatriates, you don’t vandalize the pipelines, you are killing for any reason, continue to be a good citizen, though you are unemployed or suffering, you don’t deserve any compensation or consideration” (Okafor, 2015). One may therefore ask if it is normal that citizens are not recognized or compensated until they go against social norms by taking arms to fight their fatherland. A comprehensive social security scheme to cater for all and sundry would go a long way to guarantee and enhance a peaceful country. This is because when citizens are empowered economically, they are at ease and their quality of lives gives them the confidence to contribute to the well-being of their country.

4. Challenges Confronting Social Security Initiatives in Nigeria

One of the greatest challenges of social security scheme in Nigeria is lack of proper records. This is unlike developed countries where individuals are identified and recognized with Social

Security Number (SSN) which invariably made it possible to check irregularities and fraudulent practices. What transpired during the various population census in Nigeria is a pointer to this fact. Even the much proclaimed National Identity Card Scheme has not really taken the country beyond the level of mediocrity (Nwokeoma, 2015). Meanwhile, if there is no proper record little or nothing could be achieved. This is because if there is proper record, it affords the country to know the nationality of residents.

The second limitation flows from the first. There is the possibility that social security scheme is diverted to enrich an individual or a group of individuals. This is due to lack of accurate operational data for efficient administration of social security scheme. In most cases, the individuals are political office holders which was cited by Nwokeoma in the case of People's Bank established under the military administration of Babangida and the bursary schemes of those days when government, under military regime, reasoned to engage indigent, diligent and intelligent but vulnerable Nigerians to school.

Also, lack of continuity is a critical factor against social security scheme in Nigeria. It is disheartening that successful Nigerian leaders are always in a hurry to rubbish the achievements and policies of their predecessors even when such policies are in the best interest of the society (Nwokeoma, 2015). Meanwhile, one of the major features of the success of the super powers of the globe is continuity. This is not only lacking in Nigeria but seems not to be in the nearest future as it is convenient and comfortable for them to throw away the baby with the bath water! Example of such was the committee set up by the Yar'Adua in 2009, the report of which died with his demise. Agaka (2005) notes that the Gowon Committee report was the first of its kind in the historic efforts of Nigeria towards a holistic social security policy. The committee, he said, submitted the report but several years after, no white paper has been published to enable legislation on the recommendation of the report.

Lack of articulation which characterized the policy and programme of most administrations is one of the problems associated with social security. Articulation is a measure of the seriousness of purpose an administration applies to a policy or programme. This is why an administration should popularize its strategy of development if one really exists. For instance, the most populous country China won the 2016 Best Social Security Nation Award for putting 100million people yearly into the Social Security Scheme (SSS). In the last decade, a billion people have become part of the SSS in China.

Additionally, there is lack of political will on the part of the various National Assembly in Nigeria since independence, to have solid legislation on social security scheme in the country. It has always been wishy washy. According to Kolawole (2012) Nigerian legislators have contributed to the underdevelopment of Nigeria but, the tendency has been to look at the executive arms as the originator of the country woes. It is obvious that the legislature through lawmaking, appropriation and oversight of the executive is more powerful. However, there are cases to confirm that the legislative arm of the government only protects its own interests. One of such issues which affects social security scheme was the bill seeking for monthly allowance for the unemployed graduates in the country, the bill moved by Senator Anyim Udeh in 2009 died naturally.

Flowing from the lack of legislative backing is the fall out of the way the anti-graft agencies in Nigeria conduct their affairs. There are various cases of diversion of funds meant for social security scheme particularly pension funds. It is scandalous that the deductions from the employees in most establishments, federal and state government inclusive are yet to be remitted accordingly. There is lack of machinery, even when funds are available, to ensure that the right things are done.

Above all, there is lack of public awareness on the part of the employees, most of whom are either absolutely ignorant of the dictates and details of the existing social security scheme or

inadequate or just a glimpse of what the scheme entails. In other words, the operators have not done enough to educate them on their rights as enshrined in the policy which established the scheme. In some cases, there are contradictions in what the policy paper says and the execution.

5. Conclusion

This paper has examined the issue of social security scheme in Nigeria and there is no denying the fact that efforts should be directed more at confronting the origin of whatever threat is against the security of the state. This could be done through provision of social security because when people are meaningfully and positively engaged and employed, it will be difficult, if not impossible, for them to wreck havoc in the country. In essence, an idle hand could be the devil's workshop. Therefore, there is the need for a structured and strategic organized social security in Nigeria which will give all the citizens sense of belonging when they are empowered to fend for themselves and they are able to cater for their families.

The spate of crises of various dimension in Nigeria which has manifested in loss of lives and properties has, at various for a, being linked to poverty and unemployment. Also, this scenario is due to the absence of a well structured social security scheme which can accommodate and take care of the less privileged, the unemployed, the retirees and those suffering deprivation in one form or the other. The need for social security scheme in Nigeria as well as in other developing world cannot be overlooked if its effects in the developed nations like Great Britain, Brazil, United States of America and Canada are anything to be considered. It has really helped to minimize poverty and corruption compared to Nigeria without concrete policy on social security scheme but known world over for corrupt practices with its attendant's effects; poverty, unemployment, hunger, low life span and lots more.

6. Recommendations

Having examined the various social security initiatives as sources of economic empowerment

on the quality of life of Nigerians, the verdict is that they are nothing to write home about. To this end, the following recommendations are suggested:

- There is the need to harmonize and coordinate the various social security programmes presently executed in various government ministries, departments and agencies (MDAs). Though the Federal Ministry of Labour and Productivity is charged with regulating implementation of social security, it has not been constitutionally empowered to carry out the function.
- Proper and greater attention should be given to the poverty and inequality plaguing the socio – economic system in the country. This is beyond the impression that the economic problems facing the majority of the people would suddenly end when the negative numbers the expert's crunch turn into positive ones.
- Political parties in Nigeria should note that democracy should not be reduced to electioneering and sloganeering where political parties meet only to discuss candidates for elections without policy debates and ideology. It is all about power. All the crises characterizing the parties have no correlation with policy conception and implementation. It is therefore important for the government to clearly articulate its social security goals for public examination. In other words, political parties have the significant duty of also mobilizing the people around their policies and programmes amongst other institutional tasks. The government in power should articulate its policies while those in opposition should educate the public on alternative strategies and policies.
- Strategic, coordinated and integrated planning are needed to deliver the green economy and poverty alleviation. An integrated approach must be adopted at all levels to expedite the achievement of socio – economic and environmental sustainability through strategic planning

with civil society and stakeholders, and across all relevant government departments.

- There is the need to develop an overarching social security scheme to provide clear institutional roles and responsibilities, lay out series of options for social security in the country. Therefore, strong institutions are needed as back bone for whatever policy the government is considering to implement.
- Issues of embezzlement and corruption of funds meant for these schemes should attract full wrath of law in terms of prosecution and punishment. All related constituted agencies and regulatory / statutory bodies should display strong level of commitment so as to ensure efficiency and effectiveness.
- Also, there is the need to facilitate dialogue and knowledge exchange, cross – fertilization of ideas, on the different types of social security scheme, interventions suitable in the context of the society cannot be overlooked. This should be followed with promotion of inter – sectoral and federal – state coordination.
- Political commitment to social security scheme at both the federal and state levels must be generated to ensure that additional resources to finance the boosting of social security scheme is ascertained. This will go a long way to empower the citizens economically thereby improving their quality and value of life.

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