

TOWARDS ACHIEVING SUSTAINABLE DEVELOPMENT IN NIGERIA THROUGH SOCIAL SECURITY SCHEME

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Abstract

The importance of a comprehensive social security scheme to the overall socio-economic improvement of life of pensioners and the vulnerable members of the society cannot be over emphasized. To this end, this paper discussed how social security scheme can contribute to the achievement of sustainable development in any country. The paper also traced the evolution and the development of social security scheme and some selected schemes in Nigeria that are being operated by both state and federal governments. The paper further discussed the forms of social security scheme, the need for social security scheme in Nigeria and the problems of social security scheme in Nigeria. It was recommended that if governments at all levels are sincere in bridging the gap between the rich and the poor and in reducing poverty level, they must embrace comprehensive social security scheme as advocated by the ILO and UN through the Social Protection Floor and Sustainable Development Goals, respectively. Governments in Nigeria should also as a matter of urgency curb corrupt practices in its entirety at all levels of governance in the country to ensure judicious use of resources to ameliorate the suffering of the masses.

Keywords: Inequality, Unemployment, Poverty, Social Security Scheme, Sustainable Development.

Introduction

The modern society is facing a lot of challenges in the area of socio-economic wellbeing of the citizens. Thus, there is need to meet the needs of a group and diverse global population by reducing poverty and hunger, preserving human wellbeing and reducing the level of their vulnerability to social insecurity. To flourish, in this context, the modern society and government must be able to respond positively and effectively to socio-economic dynamics in order to meet sustainability goals. It is therefore imperative to examine how social security scheme can bring about socio-economic transformation and national development of the nation.

According to the International Labour Organization (ILO, 2015), social security refers to the protection which society provides for its members. This could be through a series of public measures against the economic and social distress that could be caused by the stoppage or reduction of earnings as a result of sickness, maternity, employment injury, unemployment, invalidity, old age and death. It also covers the provision of medical care as well as the provision of subsidies for families with children. The definition given by ILO was considered faulty because the definition was more “western” in nature rather than putting Africanism into

consideration. A more appropriate definition which considered the level of poverty and vulnerability in Africa was given by Tostensen (2008) who noted that social security in Africa encompassed the sum of all regulation within a society which aims to guarantee the individual or the group not only physical survival, but also general protection against unforeseeable risk which could entail the deterioration of their situation, the consequences of which can not be borne by the individual or group without external assistance.

In another perspective, International Social Security Association cited in Oche (2015) defines social security as any programme or social protection established by law, legislative resolutions or any other mandatory arrangement that provides individual with a degree of income security when faced with the contingencies of old age, incapacity, disability, unemployment and rearing of children. It may also offer access to curative or preventive medical care. Social security schemes were initially designed and made compulsory for employers or employees or both, and the terms on which benefits are paid to recipients are determined by a government unit or agencies. It also covers areas of sickness, disability, old age pension, maternity and other contingencies.

From the developed or developing society's perspective, social security refers to the action programmes of government intended to promote the welfare of the population through assistance measures guaranteeing access to sufficient resources for food and shelter and also to promote health as well as wellbeing for the population at large and potentially vulnerable segments such as children, the elderly, the sick and the unemployed. Services providing social security are often called social services. It entails social protection in the form of organized collective protection of the individual against the economic consequences such as loss or suspension of income, poverty, want and destitution arising from certain social risks of life such as sickness, maternity, invalidity, death, old age and unemployment.

The government's responsibility is to ensure that the individual is secured by organized collective action against the risks of social and economic life. It involves pooling resources to provide benefits and services to those protected and the vulnerable when prescribed contingency takes place. It is a matter to be addressed through general policy and other national scheme. The least required by the government is to regulate it by law. The involvement of the government should therefore go beyond administration, while funding of a virile and an all encompassing social security scheme should be done in whole rather than in part.

Poverty rate is on the daily increase in Nigeria society with the increase in the exchange rate between Naira (₦) and the Dollar (\$). Currently the exchange rate is about ₦455 to \$1 unlike what it used to be in the early 80's when ₦1 exchanged for \$1. This is so because of over dependence on crude oil as our major source of revenue and the crave for imported goods ranging from food items to construction items and vehicle from developed countries which have depleted our external reserve. These factors had really affected the Nigeria economy, thereby making the little goods available to be sold at high prices, consequently making the poor masses poorer; the average people becoming poor and the rich people becoming average citizens. The current economic downturn is likely to cause significant increases both in the number of Nigerians who are poor and the number living in "deep poverty," with incomes below the poverty line. This is because the recession may likely be deep and severe while the government's safety net for very poor families may become weakened significantly with consequent increases in abject poverty. There are however a series of steps that federal and states' policy makers could take to

soften the recession's harshest impacts with a view to limit the extent of the increases in abject poverty, destitution, and homelessness (National Bureau of Statistics-NBS, 2016).

It is observed around the globe that there is a continuous increase in corruption rate. In Nigeria, citizens do not have faith that their future is secure with respect to what the country can deliver unto them in the nearest future. Thus, most people believe in getting their share of the national cake through unlawful and illegal routes, such as corruption. Many citizens amass wealth through unlawful means, such as embezzlement of funds and seeking for favour before public services can be rendered. They are less concerned about the lots of other people. Corrupt practices have indeed eaten deep into our economy to the extent that the future of our youths are totally destroyed by greedy leaders insomuch that there are no employment opportunities for graduates (and even post-graduates) unlike what it used to be in early 1980's where job offers will be waiting for final year students even before their graduation day.

Unfortunately, leaders, especially the politicians, seemingly become greedy once they assume a position of authority. They are less concerned about the welfare of other citizens that voted them into such offices. Their primary focus is on how to amass wealth for themselves and the generations to come after them. Apart from this, agencies, at all tiers of government established to reduce the level of unemployment and poverty have no clear-cut agenda to fulfill their mandate, but rather engage in activities to perpetrate their existence. This makes the future of the citizens, especially the youths, to be bleak.

The purpose of this paper is to examine how Social Security Scheme can be used to achieve Sustainable Development in any nation, bearing in mind the role of the government to implement the right policies to positively change the level of the wellbeing of the populace using various social security packages. The paper will further trace the evolution and development of Social Security Scheme with emphasis on the Nigeria experience. This paper will also examine the forms of social security scheme as well as the need for a virile social security scheme in Nigeria. Finally, the paper will discuss the problems of social security scheme in Nigeria.

Social Security Scheme and Sustainable Development in Nigeria

Sustainable development implies a better quality of life now and for generations to come. The Sustainable Development Goals (SDGs), also referred to as Global Goals, are new universal set of goals, targets and indicators that United Nations (UN) member states will be expected to use to frame their agendas and political policies over the next 15 years. The SDGs is an expansion on the Millennium Development Goals (MDGs) that were agreed by governments in 2001 which had expired in 2015 (*The Guardian*, 2015). It is a universal call to action to end poverty among member states. It is also to protect the planet from destruction by human activities and to ensure that all people enjoy peace and prosperity in their places of abode. It also means not using up resources faster than what the planet can replenish (Adejumo & Adejumo, 2014).

Globally, seventeen goals for Sustainable Development have been recognized. These include, among others, social progress and gender equality, environmental protection, conservation of natural resources, affordable and clean energy, good health and wellbeing, zero hunger, decent work and economic growth. Everybody has the right to a healthy, clean and safe environment (United Nations Development Programme, 2016). This can be achieved by reducing pollution, poverty, poor housing and unemployment. Global environmental threats, such as climate change and poor air quality must be reduced to protect human and environmental health. The use of non-renewable resources such as fossil fuels should not be stopped overnight, but they must be used efficiently and the development of alternatives should be encouraged to help phase them out. Everybody has the right to a good standard of living, with better job opportunities. Economic prosperity is required if any nation is to prosper and our businesses must therefore offer a high standard of products that consumers throughout the world want, at reasonable and affordable prices.

Without any doubt, social security scheme is a necessary condition to social and economic progress. By implication, no nation can achieve the sustainable development goals without giving the welfare (present and future) of its citizens the much desired attention through a virile and a well-coordinated social security scheme. There is thus the need for nation to embrace the culture of social security scheme to engender social and economic

progress. Isabel Ortiz, the head of Social Protection Department of ILO, affirmed the benefits of social security scheme to sustainable development thus:

Imagine a world where the older persons receive a pension, a world where all persons with severe disabilities receive benefits for a life in dignity. Imagine a world where all women receive maternity and child support so that kids can eat, study and play; a world where there is support for those who are poor or without jobs. A world where no one is left behind, a world with no poverty and fewer inequalities, a world with social protection for all. This is the world we want in 2030 (ILO,2015).

Evolution and Development of Social Security Scheme: The Nigeria Experience

Historically, the first old age social insurance programme was introduced in Germany in 1889 upon Chancellor Bismark's behest. Its aim was to promote the well being of workers (Paddison, 2006). Many nations of the world have followed its principles with various reforms and modifications, but basically it has been recognized as an appropriate scheme for redistributing income from the "haves" (or higher income group) to the "have-nots" (or lower income group). Generally, the vast majority of social security/pension schemes adopted by nations of the world were the so called pay-as-you-go (or PAYG), where the working workers financed the pensions of those currently retired.

According to the ILO (2015), social protection has proven to be a powerful anti-crisis measure. It protects and empowers people, and contributes to boosting economic demand and accelerates recovery. It is also a foundation for sustainable and inclusive economic growth. The absence of solid national and comprehensive social security scheme in Nigeria, 56 years after independence, and despite the country being an active player in the International Labour Organisation's (ILO) affairs and playing host to the labour watchdog since 1960, is indeed worrisome. However, some efforts have been made and should be acknowledged. Many state governments and the federal government have come out at one time or the other with various social schemes or preferably welfare schemes to alleviate the level of poverty in the land. Few of such programmes are summarized in table 1:

Table 1: Selected Social Welfare/Security Schemes in Nigeria

S/N	Code Name	Government	Type	Target	Commencement	Status	Supervising
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					Date		ministry
1.	SURE-P (Subsidy Reinvestment Programme)	Federal Government	Safety-net tagged Community Service Scheme (CSS)	Women, disabled and unemployed	2012	Take-off stage – capacity building and empowerment of women, unemployed youths and disabled. Stipends and seed money offered.	Ministry of Labour and Productivity
2.	National Social Insurance Trust Fund	Federal Government	Social insurance	All categories	1961	Passive – the common man is yet to feel its impact	Fed. Min. of Labour & Productivity
3.	Social Security	Ekiti State	Social pension	The elderly – 65 years and above	October 2011	Functional – beneficiaries receive monthly stipend of 5,000 naira	State Ministry Labour, Productivity and Human Capital Development
4.	Project Comfort	Cross River	Safety Net – conditional cash transfer	Poor (vulnerable) households	2012	Functional - beneficiaries receive monthly stipend of 5,000 naira	State Ministry of Social Welfare
5.	<i>Agba Osun</i>	Osun State	Social pension	The elderly – 65 years and above	November 2012	Functional - beneficiaries receive monthly stipend of 5,000 naira	Office of the Governor
6.	National Health Insurance Scheme (NHIS)	Federal Government	Social protection	All ages	1989	Passive – the common man is yet to feel its impact	Fed. Min. of Health
7.	Project Hope	Cross River	Safety Net – free health care services	Women and children under 5 years	2012	Functional – 7 local governments receiving free health care	State Ministry of Social Welfare
8.	Kaadi Igbe Ayo	Ondo State	Social Security Program	All ages	2015	Functional - Citizens have access and enjoy all dividends of democracy	Office of the Governor
9.	N-Power for poorest Nigeria.	All States and FCT	Social Security	Aged	2016	Functional-beneficiaries receive #5000 monthly stipends	NIBSS
10.	N-Power for (500,000) Unemployed Graduates	All States and FCT	Social Security	Unemployed graduates	2016	Functional – beneficiaries receive #30,000 monthly stipends	NIBSS

Source: Adapted from Okewu (2014); The Hope Newspaper, (2016); FGN, (2017).

In October 2011, Ekiti State in south-west Nigeria established a social pension scheme aimed at providing a minimum level of financial security to the elderly. The qualifying criteria are that recipients must be over the age of 65 and must have

been a resident in Ekiti for at least three years. As of May 2012, 20,000 elderly people were in receipt of this pension, which

entitled them to #5,000 (five thousand naira) a month. Following the signing of the Social Security

Bill in Ekiti State, the Scheme was given a legal backing which will ensure its sustainability. Nine months after the first payments were made in Ekiti State, its neighbour, Osun State, announced the implementation of a monthly pension of N10,000 (ten thousand naira) to 1,602 older people who have been identified as the most vulnerable. It also includes the provision of free medical treatment for recipients. At nearly 50% of the national average income, Osun's pension scheme is, in relative terms, the second most generous social pension in the country.

Regardless of their shortcomings, the introduction of these social welfare systems - the first of its kind in Nigeria, marks a major step toward providing a minimum income to older people. These schemes have garnered interest from local and national organizations and individuals. Already, many states in Nigeria like Bayelsa, Delta and Rivers states have approached Ekiti State to learn more about her social scheme, and potentially adopt the scheme.

One remarkable social security scheme in Cross River State is "Project Hope" and "Project Comfort". These are two safety nets designed to achieve transformation of the welfare of the vulnerable and underprivileged in the state. "Project Hope" is about free health services for women and children under the age of five, while "Project Comfort" involves cash transfer for vulnerable households with 6,000 poor households empowered under the social security safety net called Conditional Cash Transfer (CCT). The households are beneficiaries of the #5,000 monthly stipends from the government. Out of 18 local governments in the state, seven are receiving free healthcare from the State government. Bekwara, Abi, Obudu, Obubra and Ikom local government areas are currently enjoying these services. With the application of biometric mechanism, the state government, in collaboration with an Indian Foundation, has recorded the first ever zero infant / maternal deaths in Bekwara and Obubra local government areas in 2010-2011 and 2011 and 2012 accounting periods, respectively. Irrespective of the amounts being paid to these elderly people, it is a good starting point towards being responsible to the citizens as far as meeting the provision of the Universal Declaration of Human Rights is concerned.

Another social security scheme in the country is the Nigeria Social Insurance Trust Fund (NSITF). It is an organization with the mandate to facilitate the implementation of the social security programme of the Federal Government. The scheme is to take a

holistic look at best practice in most developed countries and domesticate. The social protection scheme, courtesy NSITF, is mandated to deliver social security to the poor - help address poverty and social ills that may result from neglect. The unemployed, the elderly, those physically challenged and people who are socially disadvantaged are to be cared for. The Nigerian Social Insurance Trust Fund is empowered vide Section 71 (2) of the Pension Reform Act 2004 (Olawaju, 2011) and Section 16 of the NSITF Act 1993 (NSITF, 2004) to provide these social security services for Nigerians. The National Health Insurance Scheme (NHIS) is another social security scheme of the federal government established under Act 35 of 1999 Constitution. Through the NHIS, government hopes to achieve more flexible, more innovative, and more competitive response to the health sector in order to ensure that every Nigerian has access to good health care services (<http://nhis.gov.ng>).

Forms of Social Security Schemes

There are two major programmes/schemes of social security being in operation in major countries of the world. These are "social insurance" and "social assistance". Social insurance schemes are financed by contributions and generate earned benefits for workers and their families with provisions for various contingences that interrupt or stop earnings such as illness, old age, retirement, maternity and unemployment. Social assistance schemes, on the other hand, are non-contributory and they are taken from public revenues with the need to supplement income of the vulnerable groups like the elderly, disables, the poorest. The benefits may either be in cash or in kind in form of food aid as we have it in Ekiti state under the stomach infrastructure programme of the Ekiti state government.

Need for Social Security Schemes in Nigeria

International Labour Organization (2015) affirmed the resolution endorsed by all nations as regards Social Protection Floors. The Social Protection Floors are nationally defined sets of basic social security platform that should ensure, as a minimum, that over the life circle, all in need have access to essential health care and to basic income security, which together secure effective access to goods and services defined as necessary at the household and national level. Among the reasons put for the scheme according to ILO (2015) are that:

- It is a human right.
- It fosters inclusive economic growth.

- It reduces poverty, ill-health and inequality.
- It increases people's capacities and productivity.
- It cushions the social and economic effects of crises and shocks.
- It enhances social cohesion and political stability.
- It protects social inclusion and gender equality.
- It links to active labour market and formalization policies.

ILO (2015) further buttressed her argument for the promotion of comprehensive social security scheme among nations in that social protection floors are meant to bring about universal access to health care, though presently 39% of the world population is not affiliated to a social health scheme and 41% of total health expenditure is paid out of pocket by private households. ILO (2015) noted that a shortfall of 10.3 million health workers was being experienced. Social protection is also meant for children even though 50% of the world's children live in poverty, 0.4% of GDP is allocated on average by government to child and family benefits but more investment is needed and 18,000 children die every day from largely preventive diseases. Social protection is also meant for people of working age; though 12% of unemployment workers worldwide effectively receive unemployment benefits, as 28% of women receive maternity cash benefit and 39% of workers are covered for job – related accidents and illness. Lastly, a social protection floor is meant for older persons i.e. pensions and care for older persons, although 49% of people over pensionable age do not receive a pension and 41% of workers (aged 15+) contribute to a pension programme that may not benefit them as 300 million older persons have no income security to live a life of dignity (ILO, 2015).

To further demonstrate the importance which the United Nations Organization (UNO) attached to social security scheme among member nations, the concept was enshrined in Article 22 of the Universal Declaration of Human Rights which state that as a member of the society, everyone has the right to social security and is entitled to its realization which could be through national efforts and international cooperation. However, it must be in accordance with the organizations and resources of each country's economic, social and cultural rights indispensable for his dignity and the free development of his personality (Wikipedia, 2017).

Due to the level of economic development in many developing nations like Nigeria, there seems to be no clear cut consistent social security scheme

policies in the nation's constitution. Various governments or administrations have been coming with various social welfare policies believed to be of benefits to the people or their party members and loyalists. This notwithstanding, such nations that are faced with severe poverty and deprivation need a comprehensive social security scheme to meet the needs of the poor in such countries irrespective of political, religious and ethnic affiliation. In addition to persistent day to day deprivation, many are vulnerable to crisis arising from natural calamities such as the *Boko Haram* insurgency in the North-East and the cattle rustlers/Fulani herdsmen mayhem in Southern Kaduna and Benue states. Fluctuation in the economy has led many to lose their jobs due to the current economic recession being experienced. This calls for the need to have a comprehensive social security scheme. The extended family and kingship ties that ordinarily provide supports to family members and the aged in the past are increasingly breaking down due to economic and social changes which have greatly affected the people in both rural and urban centres.

The current scenario in Nigeria with respect to high incidence of poverty and unemployment calls for the need to fall in line with the ILO mandate on social security scheme. The National Bureau of Statistics (NBS, 2016) reported that 112.519 million Nigerians are living in poverty. This figure represents 69% of the country's population. Ajayi (2014) affirmed that Nigeria, with GDP of \$453.96 billion, was the largest economy in Africa in 2010, and also 2014 about the 26th largest economy in the world. It is sad however to note that Nigeria being the largest economy in Africa, is one of the top five countries in the world with largest number of the poor. Ajayi (2014) further reported that, using the expenditure of less than one Dollar per day measure, 56.6 percent of Nigerians are living in poverty in 2010. Nigeria's poverty level index which has maintained a constant rise reached its all-time high of 72% in August, 2016 (NBS, 2016). This implies that at the current level of Nigeria's population of over 170 million people, over 122 million people live in abject poverty, thus making the country a nation with the likelihood of having the highest concentration of people living in extreme poverty. Nigerians reportedly live on \$0.05 per day from \$11.1 in the past seven years as against the World Bank measure of poverty of \$1.25 per day. In addition, more than 800million people do not have food on their table world-wide (*The Guardian*, 2015). With the current recession and the fall in the value of the Naira vis-à-vis foreign

currencies, the masses in Nigeria are actually suffering.

The rate of unemployment in Nigeria seriously calls for urgent attention and can be addressed through the use of social security scheme. It was reported by NBS (2016) that the country's unemployment rate has risen from 13.3 percent in the 2nd quarter of 2016 to 13.9 percent in the 3rd quarter of 2016. This covers the people within the age bracket of 15-64 years. The immediate and future consequences of the above on social and economic progress are grave. This calls for urgent intervention through a well structured and articulated social security policy platform.

The trauma (economic, social, psychological and emotional) being faced by pensioners in recent times in Nigeria calls for an effective social security scheme. There have been reports of unpaid gratuities and pensions for months (even years). This has galvanised lots protests by pensioners and concerned citizens. Pensioners who used their entire life to serve the state and nation have been made to suffer untold hardship due to delay or even outright non-payment of their entitlements. This would there been avoided if a well coordinated social security scheme has been in place in Nigeria.

The biting state of poverty and unemployment which has been aggravated by economic quagmire could have led many Nigerians to participate in several money-doubling schemes in recent times. The Managing Director of Nigerian Deposit Insurance Corporation (NDIC), while speaking at the 38th Kaduna International Trade Fair, recently noted that 3million Nigerians who participated in a Ponzi Scheme in 2016 lost # 8 billion (<http://adelove.com>). It is even worrisome that with the experience of many with the failed Ponzi Scam, Mavrodi Mundial Moneybox (MMM), in 2016, a similar Scheme "Twinkas" has started gaining popularity among many Nigerians. The craze for these deceptive high yielding investment schemes would not have been necessary if there has been a virile platform, such as the social security scheme, to cushion the debilitating effect of economic recession on Nigerians.

Problems of Social Security Scheme in Nigeria

Nigeria is a developing nation faced with very large number of needy persons who believe government should always be ready to meet their personal needs. Consequently, the politicians in Nigeria capitalized on this to announce promotional or

populist programmes purportedly meant to end people's suffering rather than providing comprehensive social security scheme as proposed by the ILO. The politicians believe that such programmes will indicate a symbolic commitment to the problems and agitations of the poor masses but they end up targeting an insignificant portion of special groups like children, pregnant women and unemployed youths while some other vulnerable groups are neglected. Sometimes such schemes are directed only to support emergency reliefs during crises as we have witnessed in IDP camps in the North-Eastern part of Nigeria. Worse still, resources meant for these programmes are reportedly mismanaged.

Another problem is lack of political will on the part of the leaders because many of them seem not to be sincere with such policies. In addition, such purported welfare-oriented schemes have been used as conduit pipes to siphon public funds and thus increase the trend of corruption. Economic recession, large-scale poverty, lack of administrative capacity and daily increase in the gap between the rich and the poor have posed great challenges to effective quality social security scheme in the country.

Conclusion and Recommendations

This paper has examined the need to achieve sustainable development through all-encompassing social security scheme. This was carefully done by examining the concept and development of social security scheme with its forms and the need for the scheme in Nigeria. It is believed that if a comprehensive social security scheme is adequately put in place and its policies are genuinely followed, it will better the lots of the pensioners and the vulnerable citizens at large.

It is therefore recommended that government should pursue, with vigour, the implementation of comprehensive social security scheme within the framework of social and economic progress, with the aim of preserving human wellbeing, reducing poverty level and hunger and also bridge the gap between the rich and the poor. Government can do this by giving out soft loans to members of the public with very low interest rates to embark on income generating ventures. The government should however provide an enabling investment-friendly environment. Corruption, being the bane of development in Nigeria, need to be tackled with all seriousness. Thus the government at all levels must be sincere and pursue it with vigour the fight against corrupt practices and other related offences.

Moreover, the politicians and technocrats in the position of authority should demonstrate the right political will to put the economy in the right track for the betterment of the masses as against the few privileged ones.

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