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Welfare for the Aged in Nigeria, a Sustenance for the Declining Older Population and Aged Male in Nigeria

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ABSTRACT

A buttress on the need for welfare program in Nigeria and the important obligation to consider the Economics' and CIA's contextual position for the dependency ratios, both total and elderly dependency ratio alongside the consideration of the age structure and demography statistics of Nigeria relatively to other economies, particularly as an elixir for the declining older population in Nigeria and the aged male contraction in the nation. Although, older female population is higher in every country as obtainable globally, the Nigerian case is that of drastic contraction in both aged male and older population generally. Therefore, the submission is that the government has to consider the total dependency ratio to the elderly dependency ratio, which is all-encompassing in order to cater for the declining older population and to appropriate the requisite welfare cum benefits programs in the nation.

1. A Consideration of Economics and CIA's Context of Dependency Ratio and Age Structure

In global economics, it is obtainable that Germany has one of the highest aged population in the world such that the government is appealing to the younger generation to get married and give birth, the rationale behind why the German government gives welfare and huge benefits monthly to parents according to the number of your offspring, the aged men and women in the country are enjoying longevity, due to the developed economy, a viable medical facility and policy, and feasible welfare program for the aged. The more reason why we see a lot of them

even with their partners during the summer in Cyprus and Turkey as tourists, trying to enjoy the rest of their lives and what they have laboured for. Entrepreneurs with initiatives have submitted that to venture into a business, make sure it is a business that would be patronised by the aged, then it is sure that the business will survive. The aged have worked and seen it all, so the remainder of their lives they always make sure they enjoy it, do or get the necessary things of life, hence a business that the old do not patronise is half-likely to succeed. The old always make sure they have call credits on their phones, they eat good and healthy food, their health and wellness are paramount to them, they like going to secure places and all the sorts. Therefore, innovative entrepreneurs looking for a successful business target

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the long-living citizens.

Nevertheless, the concern is about the old in Nigeria, taking a look at the statistical data and report as shown in figures below of the CIA, Central Intelligence Agency, WorldFact Book about Nigerian population during and on the occasion of several studies about Nigerian economy, demography cum polity is very expository. Although, it is widely known and stated even on Wikipedia that Nigeria is one of the top countries with high population of youth, it is also available from CIA World Report that Nigeria is one of the countries with a teeming younger generation which has the highest number of males above females' population^[3], several countries have female population towering above the male. In America, in their population statistics for most states and cities, the number of females is higher than that of their male counterparts, it is available online for confirmation same as that of Nigeria below. Nevertheless, globally, population of the female is said to be higher than male. But, noticeably in the Nigerian population statistics, for the younger population below 50 years, the males are more than the females while for the category of 50-60 years and 60 above, the aged females are more than the males. The question is, where are all the aged and old men in Nigeria going or what is happening to them? Medically and globally, apart from females been confirmed to be more in population, they have been posited to live longer than the males, even from several research^[10] but the reduction rate of the aged male and the old generally in Nigeria is alarming according to the attendant statistics of the CIA World Report for the Nigerian section^[3], this shows that there is imminent cause for the decline in the aged and elderly male population in Nigeria. Another important thing of note is that Nigerian aged citizens are drastically reducing and very low in comparison to other nations showing high mortality rate for the old citizens, a low survival rate as obtainable in the statistics, the reason there exists only 6 million aged citizenry as at 2018 from a population of 203 million, that is tantamount to 3% of the absolute population, a meagre portion of the whole populace as elderly citizens. This is why Nigeria, the seventh most populous globally is never categorized as one of the nations with the largest elderly populace, which is not supposed to be the situation if medical facilities and welfare program were actively in place^[7].

However, Nigeria is still one of the countries with low women empowerment, inadequate medical facilities, although the Lagos state Government and some states are trying about free medical facilities, particularly for age 60 years and above, but the aged need better welfare cum benefits program than just the insufficient medical infrastructures and amenities they are entitled to. Hence, because of the low women empowerment in Nigeria, most of the family responsibilities lie on the man as the bread-

winner, which makes the men labour and toil more to provide basic needs for the family, these and the necessary family provisions are what stand as the factors weighing down our Nigerian men to inadvertently depreciate and diminish in numbers as they grow old. The burden on Nigerian fathers are still much due to the fact that there is no basic welfare to support their requisite provisions for existing families. Inadvertently, we still have some fathers who fall in the category of having more than one wives, hence numerous children, more so, there exist the group of fathers who still believe the wife's duties remain in the kitchen which makes the husband the sole provider of the family while the wife mans the kitchen and caters for the kids well-being in terms of taking care of them making all basic needs' responsibility lie on the shoulder of the men.

Therefore, part of welfare program necessary in Nigeria is women empowerment which goes a long way to help and ease the burden on the Nigerian husbands and fathers in the labour to meet family needs and expectations as touching making available the necessities of life for their immediate and extended families, these fathers need help to reduce the diminishing aged men in the population as found in the demographic statistics. The fact remains women who do not realise early the need to support their husbands in responsibilities would be compelled to do so when the man of the house is ailing or gone to the other side of the great divide, the land of no return. Therefore, we need to help the falling population of our aged and elderly men equally reducing the number of widows, which can only be achieved by a feasible welfare and benefits program in place, instituted to support parents. Nigeria does not have a functional old peoples' home where government or agency house old people with paid carers to take care of ailing and vulnerable aged populace. These and many more are available in nations around the globe to cater for ailing or susceptible old citizens. It reduces burden on the kids, and helps to save the lives of the nations' elderlies. One important fact that we have to realize about the aged is that these are people who have actually contributed to an economy largely, living in a land for over six decades where they engaged in economic activities, achieving the basic needs daily which are the known feeding, housing and clothing, not only for themselves but with families as hangers-on, not to mention secondary needs like education, personal and family health maintenance, hence they spend money daily which goes to both private and public sector coffers, their over the years contribution in an economy is worth to be rewarded and that is with an adequate benefits policy.

Most of these parents who have suffered to train their kids through school and university education denying themselves of personal gratification for the purpose of educating their

children are now at the mercies of their kids, the interesting but sad case is when any of these aged parents fall sick, the kids' however indirect prayer is for their quick death to relieve them of the stress even though these are senior citizens who have painstakingly laboured for the reason of the education of their offspring. This is not the case with first-world nations. The efforts and programs of aged welfare department or office in advanced nations or first commonwealth countries are commendable and noteworthy, they have so much planned and mapped out the welfare program in such a way that the lives and existence of the aged is independent of their children, hence no aged parent lives at the mercy of their kids, equally making survival of their kids tied to the existence of their beneficial aged parent. Therefore, children do not neglect or maltreat their fathers and mothers who have gone through a lot to train them in their weak days, because, apart from being entitled to financial benefits, they are entitled to housing benefits and utility allowances. More so, in some top commonwealth nations, any of their kids who volunteer to take care of them when ailing or ill would be paid monthly by the care program office or agency. Therefore, mature kids benefiting directly or indirectly via their parents will not abandon such parent, or pray they die when they are sick even with minor or major sickness. This is the case when a viable welfare policy is in place for the laboured senior citizenry.

Part of welfare structures visible even in many European cities and in Istanbul, Turkey as touching Urban Economics and planning is the consideration for the aged in buses, trains and many-core places, the rationale behind why as big as the Istanbul city from the Anatolian to the European, the city is planned to give easy movement to the elderly even as pedestrian or on wheelchair or with walking aid. There are escalators in buildings and in the cities, same as lifts in middle of the cities for easy movement for the old populace. More so, within the cities are fewer steps and more frictional-floored steps to aid their movement. The more reason why you see lots of old people out and about taking a stroll and moving around as obtainable in Europe and advanced countries. While LDCs and low-income countries are at the stage where most of the senior citizens are retired in their homes and the society treats them like they are not supposed to leave the four walls of their houses, facilitating their deaths. The care for the aged is paramount, as the fact remains we will all get to that stage, but the precedence laid now will be improved and there is utmost need to approach these programs as these set of people have been contributory to the economy and still beneficial even in their weak days. Let us employ the approach that will make us see each other and our parents in a long time in good health.

Some of these old citizens for the sake of sustainability,

especially those who still bear family burdens engage in petty trading or business for the purpose of family sustenance, the rationale behind their petty trading or retailing to final consumers in their immediate environments, others without business engage in subsistence activities with the little funds available to them, these show that any benefits program accorded them are sure to be re-injected into the economy within days of disbursements or benefitting from the program either for those engaging in micro-trading or subsistent living. The reason why welfare program is beneficial to the economy as the funds are in circulation and forms an economic cum monetary or financial cycle in a nation increasing the flow of funds and GDP in the national income accounting, causing or having a multiplier effect on the economy and income. There is urgent need to come to the aid of the declining aged and elderly male in the country as sure evident.

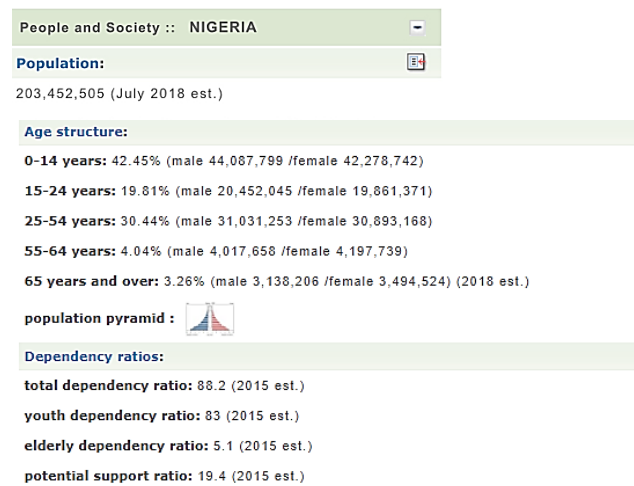


Figure 1. Showing CIA's WorldFact Book population classification of Nigerian age structure and dependency ratio

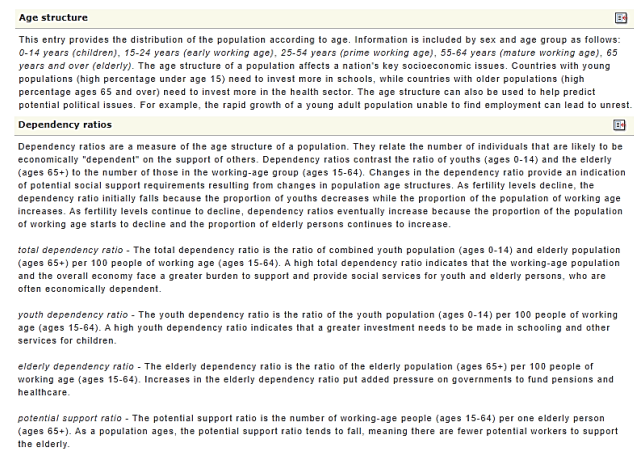


Figure 2. Indicating CIA's general context definition of age structures and dependency ratios for all countries

Above are pictures showing Nigerian population, age structure and pyramid with the dependency ratios as it would be compared relatively to selected countries below. Also, is the CIA's general contextual definition of age structure and dependency ratios for clearer comparison of nations [3].

2. Theoretical Perspective of CIA's Demographic Analysis of Other Nations Relative to Nigeria

Adisa (2019) submitted that the aged in Nigeria are vulnerable compared to other nations [6]. Considering the definition of dependency ratio tells a lot about why Nigeria as a nation has very few old populace relative to what is obtainable in other countries as seen in the figures below, even though it is clear-cut that these economies are not near Nigerian population. More so, considering the percentage of the aged citizenry in the age structure classification as reflective in the picture above shows the nation is drastically suffering and experiencing massive reduction in its elderly citizenry. These as stipulated in the dependency context are as a result of poor medical facilities, inadequate pension programme, and more importantly, absence of evitable welfare cum benefits policy, even as posited by Perpetua et al. [7]. Another major cause of high dependency ratio is unemployment, as the ratio is calculated contrasting the dependent populace relative to the independent or working set of the citizenry. Also, as the ratio is derived comparing a group of the population to the other showing though there is positive increase in the population but there is high mortality or death rate in the country indicating poor medical infrastructure prevalent in the nation, particularly, a polity lacking safety and survival structures as it is in Development Economics which posits that developing nations experience high death or mortality rate and low fertility or birth rate, more so high death rate at birth resulting from inefficient medical amenities or attendance of viable medical facilities to sustain survival and at birth.

Below are illustrations from selected countries which are high-income economies and presumptuously with population not up to Nigerian populace, their age-structure pyramids, a result of graphical age group representations which show their age classes and percentage composition with illustrative total dependency ratio as it compares how the level of Nigerian demography stands with these nations. From the below pictures of the selected countries examining their age categorisation, percentages of the age groups and the age-structure pyramid illustrations enunciate a lot, Japan and Germany figures and age structure with the pictorial pyramid show higher percentages of the old populace to the youth in the countries same as what

is almost the status quo in France and United kingdom as seen in the pictures below, countries with populace tantamount to 120- to 80,000 65,000 and 55,000 respectively.

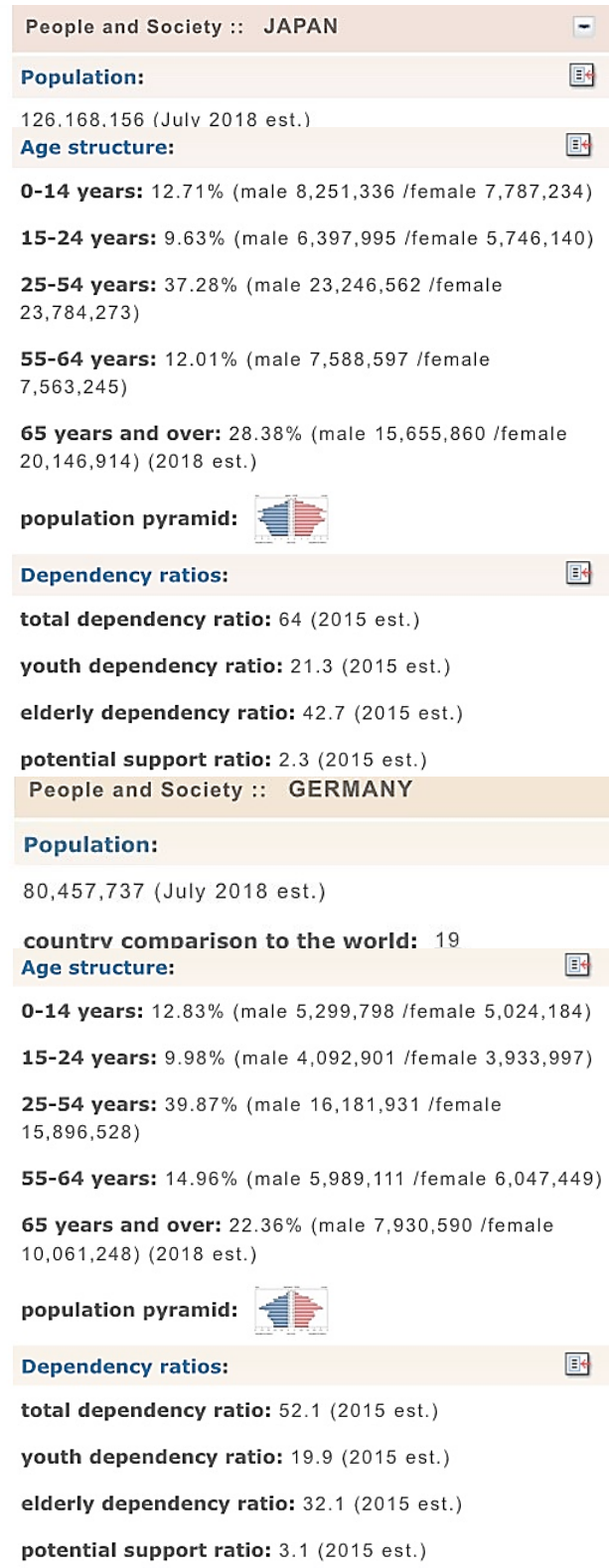




Figure 3. A picture of the population, age structures and total dependency ratios of Germany and Japan

Population: 
 67,364,357 (July 2018 est.)

note: the above figure is for metropolitan France and five overseas regions; the metropolitan France population is 62,814,233

Age structure: 

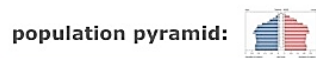
0-14 years: 18.48% (male 6,366,789 /female 6,082,729)


15-24 years: 11.8% (male 4,065,780 /female 3,884,488)

25-54 years: 37.48% (male 12,731,825 /female 12,515,501)

55-64 years: 12.42% (male 4,035,073 /female 4,331,751)

65 years and over: 19.82% (male 5,781,410 /female 7,569,011) (2018 est.)



Dependency ratios: 


total dependency ratio: 59.2 (2015 est.)

youth dependency ratio: 29.1 (2015 est.)

elderly dependency ratio: 30.2 (2015 est.)

potential support ratio: 3.3 (2015 est.)

Population:
 65,105,246 United Kingdom (July 2018 est.)

Age structure: 

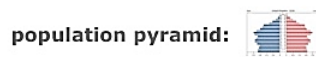
0-14 years: 17.59% (male 5,871,268 /female 5,582,107)

15-24 years: 11.71% (male 3,895,850 /female 3,726,311)

25-54 years: 40.29% (male 13,387,119 /female 12,843,549)

55-64 years: 12.22% (male 3,936,466 /female 4,022,245)

65 years and over: 18.19% (male 5,321,392 /female 6,518,939) (2018 est.)



Dependency ratios: 

total dependency ratio: 55.5 (2015 est.)

youth dependency ratio: 27.4 (2015 est.)


elderly dependency ratio: 28.2 (2015 est.)

potential support ratio: 3.5 (2015 est.)


Figure 4. Illustration of the population, structures and total dependency ratios of France and United Kingdom

The pictorial representation above show population structures of four giant economies with peculiarities of falling in the group of high-income and first-world na-

tions, particularly with two of them (UK and France) having almost-same population and they are all figures far lower compared to Nigerian data, but they are economies with earmarked budgetary allocation for the care cum benefits of their elderly citizens and are equally concerned about the ageing of the citizenry as enunciated by Alan Walker, (2017) in his work suggesting a public policy to help ageing process in UK and globally^[1].

Population: 
 35,881,659 (July 2018 est.)


country comparison to the world: [38](#)

Nationality: 
noun: Canadian(s)
adjective: Canadian


Ethnic groups: 

Canadian 32.3%, English 18.3%, Scottish 13.9%, French 13.6%, Irish 13.4%, German 9.6%, Chinese 5.1%, Italian 4.6%, North American Indian 4.4%, East Indian 4%, other 51.6% (2016 est.)


note: percentages add up to more than 100% because respondents were able to identify more than one ethnic origin

Languages: 

English (official) 58.7%, French (official) 22%, Punjabi 1.4%, Italian 1.3%, Spanish 1.3%, German 1.3%, Cantonese 1.2%, Tagalog 1.2%, Arabic 1.1%, other 10.5% (2011 est.)

Religions: 

Catholic 39% (includes Roman Catholic 38.8%, other Catholic .2%), Protestant 20.3% (includes United Church 6.1%, Anglican 5%, Baptist 1.9%, Lutheran 1.5%, Pentecostal 1.5%, Presbyterian 1.4%, other Protestant 2.9%), Orthodox 1.6%, other Christian 6.3%, Muslim 3.2%, Hindu 1.5%, Sikh 1.4%, Buddhist 1.1%, Jewish 1%, other 0.6%, none 23.9% (2011 est.)

Age structure: 

0-14 years: 15.43% (male 2,839,236 /female 2,698,592)


15-24 years: 11.62% (male 2,145,626 /female 2,023,369)

25-54 years: 39.62% (male 7,215,261 /female 7,002,546)

55-64 years: 14.24% (male 2,538,820 /female 2,570,709)

65 years and over: 19.08% (male 3,055,560 /female 3,791,940) (2018 est.)



Dependency ratios: 

total dependency ratio: 47.3 (2015 est.)

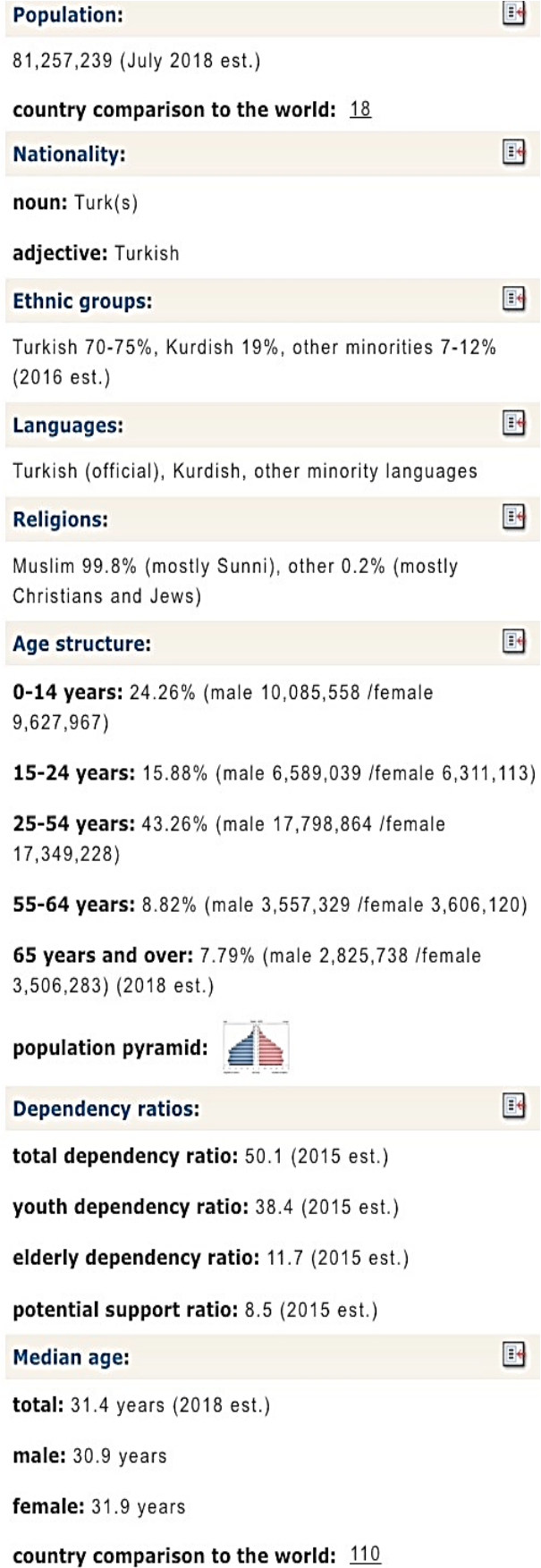
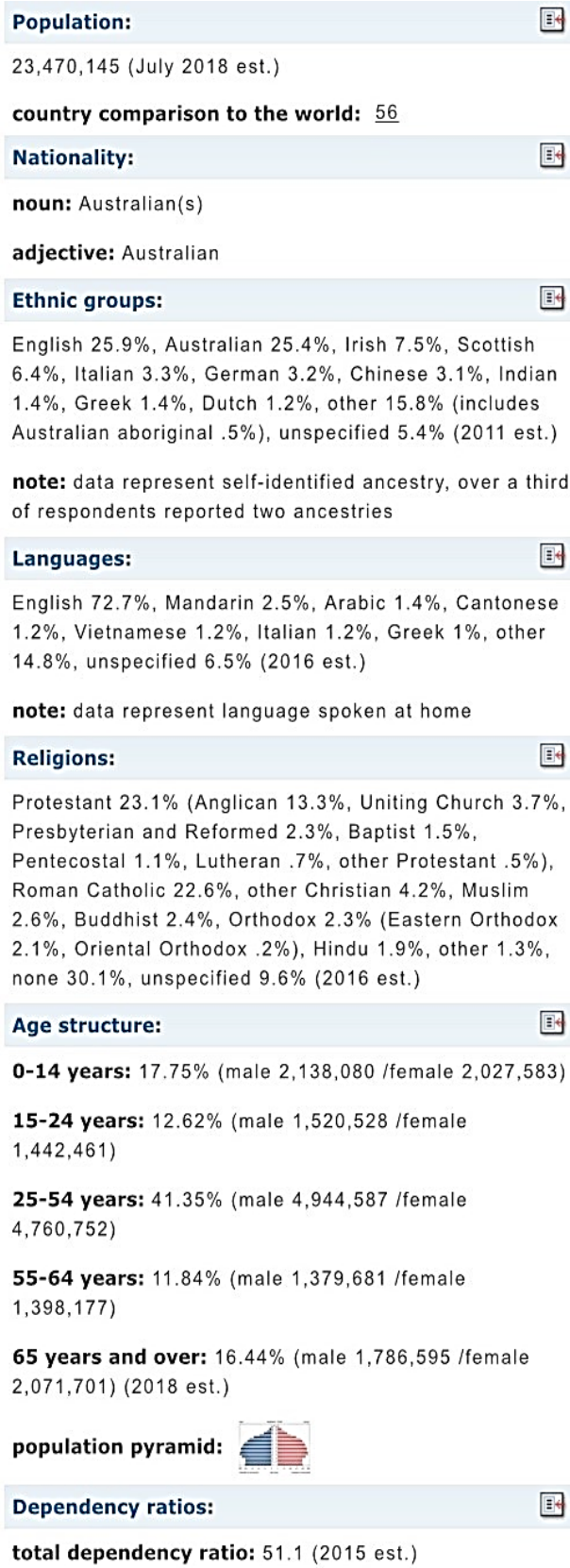


Figure 5. Illustration of the population, age structures and total dependency ratios of Australia and Canada

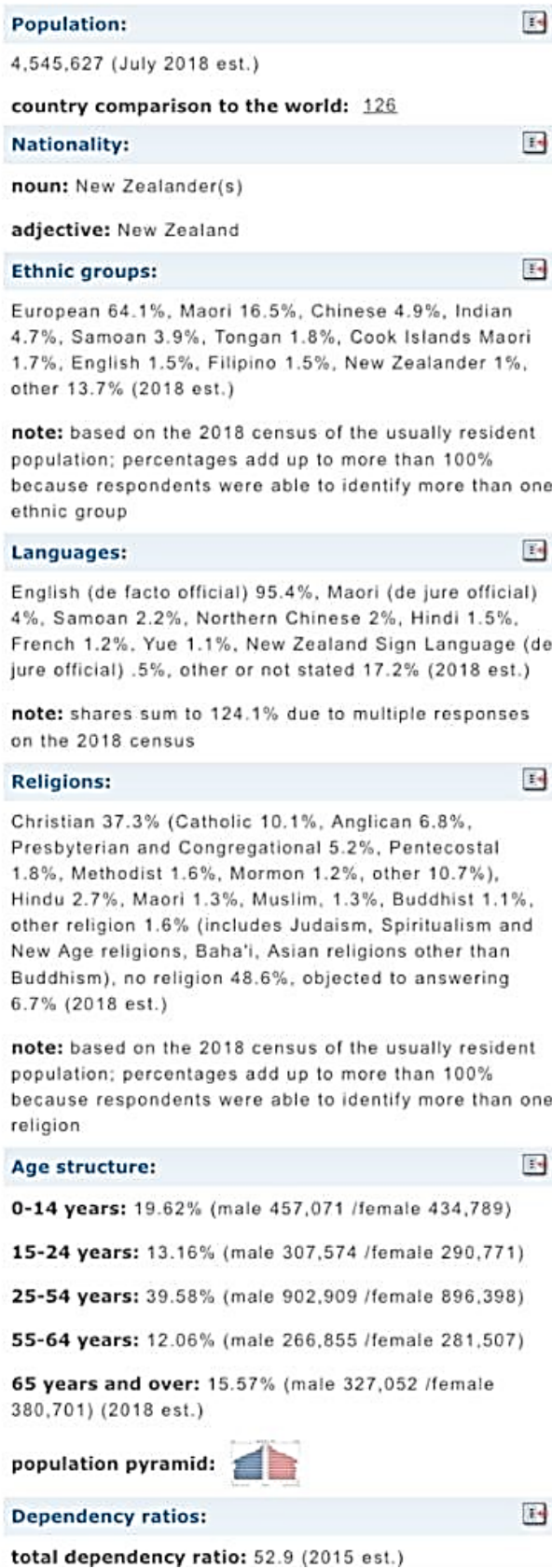


Figure 6. Illustration of the population, age structures and total dependency ratios of Turkey and New Zealand

Looking at the Nigerian age structure pyramid (graph) relative to all other pyramids from the pictorial illustrations above, the Nigerian pyramid is very illustrative of the Nigerian survival, mortality cum fertility rate existent in the polity, it shows there is high death rate, a significant low survival rate for the burgeoning youth population which indicates that Nigerian population decreases as the age of the citizens increase, particularly after the youthful age, a reflection of the inadequate health facilities and infrastructures with poor welfare program for the aged. Gusmano and Okma (2018), stipulated that although the elderly obviously need external support to meet up with daily living and maintenance, but the predominant case is that of neglect and unaffordability of social program to cater for their well-being^[5], the rationale behind the contraction in the population of the aged. More so, the dependency ratio shows all other countries have low dependency ratios and minimal total dependency ratios which means the aged and the younger population have low reliant on the working population, a paradigm of feasible empowerment and benefits program in place. It is obtainable in Development Economics that underdeveloped countries and nations who fall under the category of poor or low-income nations and in the group of LDCs suffer from low life expectancy. This is what is available in Nigeria, a nation that has been upgraded to the class of lower-middle income economies and a predominant market economy still operating in the stage of LDCs. Out of the examined nations, Nigeria has the highest dependency ratio, all the other countries have average dependency ratio of 50% except for Japan, while Nigeria's ratio is 88% as at 2015, a significant indication that the aged and the younger youth generation are absolutely dependent on the working class, a burden on the working population and a prerequisite for the need for government provision of health, welfare and pension program, the reason why the population of Nigeria decreases drastically from the workforce age category, this is due to the burden on them with little support from the government, inefficient health infrastructure and lack of aged benefits policy, and the rationale behind why the elderly in Nigeria get little support from their kids, this causes diminishing elderly populace to set in. Found in the article on national policies and programs for the elderly in India, the author stated several instituted policies as present in the Indian constitution for the care of the ageing populace with a caveat that children who do not take good care of their aged are seen as offenders and liable to punishment, also mentioned how the program has been implemented in 22 states and across different sectors in the nation^[8]. Japan is 120 million in terms of population, Turkey is 80 million, but both nations have higher number

of aged population than Nigeria with 203 million citizenries, even New Zealand with 4.5 million has far higher percentage to Nigeria, the paradigm of contributory and promotional provision of care program, just as Carroll (2006) says welfare reform has both direct and indirect effects on the elderly [2].

The result from across countries shows that women live longer and outlive their male counterparts especially from age 65 above. The more reason why this work used the evaluation from age 65 above as the age of fully retired elderly citizens, and the age class 55-64 is not included, as it is the age bracket where most of the mature citizens are just retiring, and some of them still have little responsibilities while others are still acclimatizing themselves with retirement life or lifestyle. Looking at the population distribution, the number of males from most countries is still struggling to meet up with their female at 55-64 years, but for the age group 65 beyond, even for every country, the population of female towers that of the male. This indicates that most males apart from not surviving till the retirement age, more importantly, do not survive beyond the retirement age as compared to women. A result showing they have been used to the life of struggle, therefore not used to idle retirement life. In Nigeria, it is the case of retirement with little resources to survive, hence most of the men, including the women do not survive that age period, however better for the women, not to mention the psychological cause of death of the aged in Nigeria which is largely due to job and income insecurity, particularly predominant in those who fall into workforce in the financial cum banking sector with prevalence of unexpected job loss, cutting short their expectations of meeting basic needs of themselves and their immediate families, that is the more reason why Madero-Cabib et al. (2019) stated categorically in their research analysis result

that the generosity or robustness of a welfare policy is promotional to good- and equally prevent adverse health in old age, more so before, during and after retirement life [4]. Also, from the data available on CIA FactBook, as of 2015 estimate, Nigeria has the lowest elderly dependency ratio from the group of nations observed above, followed by Turkey while Japan has the highest with Germany as next. A high elderly dependency ratio instigates and pressure government to provide welfare program for the aged. Nevertheless, the relatively low elderly dependency ratio is not an achievement for Nigeria as it reflects that the aged populace is so low in the nation that the government does not have pressure to provide pension, benefit or healthcare program for the old, this is highly inappropriate in a population of over 200 million citizens, whereas Nigeria has the highest total dependency ratio to the rest of the countries because of the gargantuan prevalence of youth population indicating need for both youth and elderly care policies. Therefore, the public administration in Nigeria has to put into consideration the total dependency ratio over the elderly dependency ratio to implement an integrated aged support benefits and programs, this is the case supposedly preeminent due to the imminently low old citizenry, and this has been appropriated in other nations examined above. Sutthichai (2009) in his article entitled “National Policies and Programs for the Aging Population in Thailand” submitted that the care of the elderly is the responsibilities of the private cum public sector, and the municipality where the aged is domicile. [9]

3. Conclusions

It is preeminent that women live longer than the men as it is available in most countries’ data in the CIA World-Fact Book, but the case of Nigeria needs attention and attendance as it cannot continue to be like this that in a

Table 1. table illustrating age structures and percentages from across the selected countries.

Population Structure / Country	Total Pop. in Millions (M)	Total Pop of Aged from 65+ years(M)	Percent of Aged Pop 65+ years (%)	Aged Male Populatin 65+ yrs (M)	Percent of Aged Male, 65+ (%)	Aged Female Pop. 65+ yrs (M)	Percent of Aged Female, 65+ (%)	Total Depndcy ratio (%)	Elderly Depndn. Ratio
Nigeria	203.5	6.6	3.3	3.1	1.5	3.5	1.8	88.2	5.1
Japan	126	35.8	28.4	15.7	12.5	20.1	16	64	42.7
Germany	80.5	18	22.4	7.9	9.8	10.1	12.6	52.1	32.1
France	67	13.4	19.8	5.8	8.9	7.6	11.7	59.2	30.2
UK	65	11.8	18.2	5.3	8.2	6.5	10	55.5	28.2
Turkey	81.3	6.3	7.8	2.8	3.4	3.5	4.4	50.1	11.7
Australia	23.5	3.9	16.4	1.8	7.6	2.1	8.8	51.1	22.6
Canada	35.9	6.9	19.1	3.1	8.6	3.8	10.5	47.3	23.8
New Zealand	4.5	0.71	15.6	0.33	7.3	0.38	8.4	52.9	22.4

(Table constructed from population data of the countries selected from CIA WorldFact Book)

population of 203 million, the surviving aged population would be 6 million in total where the aged men and women share the population by tying with 3 million each. This is actually preposterous and the solution lies with the government coming to the realization of their expected intervention as also recommended by the CIA's contextual definition of a reduced aged population and in appropriating the effect of high or low elderly populace, and total dependency ratio. Sequel to the obtainable dependency ratios, the government must implement a viable welfare cum benefit program, institute adequate health infrastructural facilities and amenities to reduce high mortality or death rate thereby increasing the survival rate of the teeming youth population to survive the menace of short life span prevalent in the polity. Therefore, the conclusion is that Nigerian government has to consider its total dependency ratio and not the elderly dependency ratio in order to have the promptness to institute welfare and benefits for the aged because the elderly dependency ratio does not reflect this need due to inappropriately cum extremely low aged population.

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