

DEMOGRAPHY OF AGEING POPULATION IN NIGERIA: TRENDS, CHALLENGES AND IMPLICATIONS

DOI: <https://doi.org/10.57233/gujos.v4i3.7>

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Abstract

Nigeria, like many other African countries, is experiencing a rapidly ageing population, with significant implications for healthcare, social security, and economic growth. Lack of functional national policy on the care and welfare of older persons in Nigeria, the breakdown of the family structure and the absence of a social security system, present unique challenges to the elderly in Nigeria. This paper analyzes the demography of the ageing population in Nigeria with a focus on the trends, challenges, and implications for healthcare, social security and economic growth. The paper relied on secondary sources of data such as journal articles and books in the area of the ageing population in Nigeria for its analysis. The Disengagement Theory provided theoretical pathway for the study. Based on the review, it was found that the rapidly ageing population poses challenges to Nigeria's development including strains on social security system, increased healthcare costs, and potential decline in economic productivity. These challenges are due to lack of policies and the appointment of personnel capable of understanding and responding to the current social priorities and complex needs of an increasingly aging population in the country. The paper recommends among others, the need for policy makers to put in place, functional policies towards a robust public pension, insurance and healthcare system to ensure a more sustainable and equitable future for the ageing population in Nigeria.

Keywords: Ageing population; Economic growth, National policy; Social security; The elderly.

Introduction

Population ageing is as an inevitable outcome of demographic transition. The historic shift from higher to lower levels of fertility and mortality that yields a period of rapid population increase and, eventually an older population that is much larger as a share of the total (United Nations, 2023). The aged are referred to as the elderly or senior citizens who are undergoing depreciation physiologically, mentally, and otherwise, in addition to being incapable of doing most chores without assistance. These vulnerable members of the community are often exposed to some illnesses that are associated with aging. Ageing is a global phenomenon and the population of the elderly is growing rapidly. Globally, the aged population increased from 761 million in 2021 to 900 million in 2023, a proportional increase from 5.5 percent in 1974 to 10.3 percent in 2024 respectively. This figure is projected to reach 20.7 percent by 2074 with the number of those 80 and above more than tripling. Nearly 10.3 per cent of the world's population or over 600 million persons are over the age of 65 years and above, and this trend is expected to double by 2050. About two-thirds of these 600 million persons live in developing countries. (UN Population Fund's (UNFPA, 2024).

Nigeria is the most populous country in Africa and the sixth most populous in the world. With an estimated 226.2 million inhabitants in 2023, Nigeria accounted for 5% of births globally (and one fifth of all births on the African continent) but by 2050 it is projected that one in every ten children worldwide will be born in Nigeria indicating a significant increase in both the absolute number of births and children in Nigeria over the course of time. Despite declining fertility, Nigeria's population is expected to continue to grow to 250 million by 2030 and 2 billion by 2050 moving from 12% to 22% of the total global population on current trends (UNICEF 2024). The National Council on Ageing (2016), has also observed that Nigeria's ageing population is increasing rapidly as those aged 65 years and above (the elderly) make up 3.1% or 5.9 million of the total population of 191 million, which in crude numbers, represent an increase of 600,000 during the 5 years from 2012 to 2017. The United Nations in the 1980s has also projected that by 2025, the number of the aged in Nigeria would have risen from its 27th position in the 1950s to 11th position (United Nations, 1985). Another estimate by the United Nations (2018), equally showed that the elderly population in Nigeria will increase from 6.4 million in 2005 to 11.5 million in 2025, and then, 25.5 million by 2050.

According to Adebajoko & Ugwuoke (2014), ageing in Nigeria is occurring against the background of socioeconomic hardships, widespread poverty, the HIV/AIDS epidemic, the Covid-19 pandemic and the rapid transformation of the traditional extended family structure. The cause of the increase in the older segment of the Nigerian aging population is traceable to better nutrition, good sanitation, healthcare, education and economic wellbeing. Furthermore, the rising number of the elderly in Nigeria can be attributed to the crude mortality rate that is gradually decreasing and the declining fertility rate (although still one of the highest in Africa) that has continued to drop since the 1980s (Adebowale, Atte, & Ayeni, 2012). For instance, in 2022, the total fertility rate registered at 5.14 compared with 5.98 in 2010 (United Nations Population Division & United Nations Statistical Division, 2023).

As Nigeria's population ages at an unprecedented rate, the country faces significant demographic economic and social shifts and as such, proper attention has to be paid to healthy aging. Population ageing requires urgent action such as recognition of older persons' agency and acknowledgement of their human rights which call for establishing policies that not only address the issues related to the current population but also anticipate the increase in the number of the present generations as they age. However, in over sixty three years of independence from colonial administration, Nigeria is yet to enact a national policy on the care and welfare of older persons. Ageing in developing countries like Nigeria is occurring against a backdrop of dwindling financial resources, very little formal arrangement for support of the elderly, lack of or very weak infrastructures to address emerging issues on aged care and support unlike in developed countries that had a gradual population ageing with an almost resolved issues on infrastructure, maternal and infant mortality (Togonu-Bickersteth and Akinyemi, 2014).

Arising from the foregoing, this paper examined the demography of ageing population in Nigeria with a focus on the trends, challenges, and implications for healthcare, social security and economic growth. It is engaged that the findings and recommendations this study would help in stimulating appropriate interventions and policies that will reduce the challenges of the ageing population for sustainable development in Nigeria as well as open more areas for further inquiries.

Literature Review

The Concept of Ageing

In a country like Nigeria where cosmological importance is attached to several social facts, ageing can be understood as both biological and social phenomenon. To this end, Togonu-Bickersteth and Akinyemi (2014), noted that ageing is not just a natural process that reflects biological and physiological changes but a social fact with significant impact on society, community and culture. Ubochi-Nwankwo (2022), conceptualized aging as a complex multi-factorial process characterized by progressive changes in body tissue which eventually leads to a decline and death of the individual. Dangana-Onuche (2019), elaborated this concept by breaking it into three distinct and often related categories: biological ageing which refers to the various ways that the human body naturally changes overtime. Such changes affect digestion, the spine, joints, vital organs and other part that help with movement and daily functioning. Psychological ageing is related to behavior, but includes general perceptions and reaction in the immediate environment. It's related to changes in the brain and in some cases, underlining psychological issues or changes in cognitive capabilities that could affect problem solving, emotions and subjective reaction to situations. Social ageing refers to how social habit and behavior change over time. It include the individual's roles in relation to society as a whole and people in his or her age group.

Jayanthi et al (2014), further describe population aging as the rise in the median age of a population resulting in a shift in the age structure of that population. It is the consequence of a number of factors, including declining fertility rates, decreased premature deaths, and prolonged life expectancies. He noted that the aging population is a shift in the distribution of a country's population towards older ages. This is usually reflected in an increase in the population's mean and median ages, a decline in the proportion of the population composed of children, and a rise in the proportion of the population made up of the elderly. Population aging is widespread across the world. It is most advanced in the most highly developed countries, but is growing faster in less developed regions, which means that older persons will be increasingly concentrated in the less developed regions of the world in time to come.

In order to have a firm grasp of the demography of an ageing population in Nigeria, its trends, challenges and implication for economic growth several empirical studies have been conducted. Ademola (2018), in his work titled "the impact of declines in adult mortality on growth in an over-lapping generation's model in Nigeria", examined the

relationship between public education and imperfect annuity markets. The study, which adopted a cross-sectional survey design, found among others, that a decline in mortality affects growth through three channels. First, it raises the saving rate and thereby lowers the rate of physical capital accumulation. Second, it reduces accidental bequests, lowers investment and thereby lowers the rate of physical capital accumulation. Third, it may lead to the median voter to increase the tax rate for public education initially but lower the tax rate at a later stage. If the economy slows down, the saving is necessary for increasing economic growth as the role of accumulation capital.

Bloom, Canning and Fink (2010), in their study focused on the effects of aging population on economic growth in Nigeria. They examined a correlation between ageing population and economic growth and began with a presentation and analysis of descriptive statistics on the extent and pace of aging population. The study then explored the overall effect of aging population on economic growth as well as the effects operating via two main channels through which growth can occur: labour supply and human capital accumulation. The study concluded that the effects of aging population on factor accumulation and economic growth are distinguished from behavioural effects. The study however, failed to address the trends of demography in Nigeria, challenges of the ageing population and its implications for economic growth, which is prevalent in Nigeria.

Methodology

The method used in this paper is the secondary source of data collection, which includes journal articles and books in the area of the ageing population in Nigeria. This paper adopted this method as it helped the researcher to access existing data sets. Secondary data also play a role in advancing knowledge, informing decision-making and addressing research questions across various domains and disciplines, including ageing population.

Theoretical Framework

This study is anchored on the Disengagement Theory due to its recognition as the first formal theory that attempted to explain the process of what growing older was. The disengagement theory as propounded by Cumming and Henry (1961: 24) in their seminal book 'Growing Old', argued that "disengagement is an inevitable process in which many of the relationships between a person and other members of society are severed and those remaining are altered in quality." The theory believed that by the sixth decade of life, that is, about the age of 60, individuals begin to withdraw from those interactions that defined

their life and which is seen by the society as desirable, inevitable and mutual. This withdrawal is implicit in retirement. Due to the inevitability of death, the society and the individual in advanced age, sever their ties to avoid disrupting the social system, and lessening social interaction leading to the weakening of norms guiding interactions between the society and elderly individuals (Quadagno, 2008).

To the extent that society offers the elderly the “permission” to disengage, scholars were of the view that the society uses pension to keep the elderly out of the labour force so that younger people can take over their positions. This shows clearly how the elders are made to retire from their work role. This theory assumed that it is necessary for the elderly to retire at a certain age so that younger individuals can take over their jobs. The social disengagement theory has been criticized on the ground that it contains bias against the elderly who are seen as sinking into oblivion or decrepitude when they disengage from an active social life. The elderly however enter into new roles which are more or less an exchange of one role for another. They enter into roles which center on friendship which is as satisfying as the first set of roles (Jerome, 1992). This perhaps also explains work after retirement as a means of continuing familiar activities of the middle-age.

In Shanas’ (1965) view, the theory implies the desirability of disengagement and therefore makes allowances for the neglect of the elderly as well as creating a sense of apathy towards the challenges of the older people. This theory has also been criticized for not considering the large number of older people who do not withdraw from society.

Discussion

Demographic Trends of Ageing Population in Nigeria

Globally, all regions and areas are experiencing ageing and will continue to do so over the next several decades. Developed countries are expected to move to a more advanced stage of population ageing, with the proportion of older person rising from 20% in 2023 to 28% in 2050 (United Nations, 2023). For a developing country like Nigeria, population aging is also occurring on an astronomical scale. It has moved from 4.61% in 2020 to 4.78% in 2022 and has been estimated that the ageing population would double by 2025 (United Nations, 2023). It is expected to be higher than the total population of some countries in Africa (Togo, Mali, Botswana etc.). Nigeria has a greater percentage of population in two groups of 5 – 50 years as compared to the percentage in the age group 60 – 80 years or more. Not surprisingly, the percentage of these age groups is estimated to change drastically in the

year 2050 when the pyramid of population aging converts into a pillar with less percentage of lower age group population and more percentage of higher or old age population. The above is expected to further strain scarce resources, as competition would be intensified with other sectors (United Nations Population Division, 2023). Botchway et al (2018), in their study observed that the most rapid increases in older populations are occurring in the less developed world, where it is projected that between 2006 and 2030, the number of older persons in such countries will increase by 140%, as compared to an increase of 51% in the more developed countries. This trend calls for concern as it poses major economic, psychological, health, and social challenges to Nigeria, following the absence of a clear policy, or any functional social security service, for the elderly people in the country.

The two major determinants of population aging are increasing life expectancy and decreasing fertility (United Nations, 2009). Globally, the average life expectancy at birth increased from 46.6 years for the 1950-53 birth cohort to 66.4 years for the 2000-2005 cohort. The figure is projected to further increase to 72.5 for the 2025-2030 birth cohort and 75.5 years for the 2050-2055 cohort. The world has experienced decreases in fertility rates since the mid-twentieth century. The world's total fertility rate (average number of children born to each woman over the course of her life time) was 4.92 between 1950 and 1955 and the figure decreased to 2.67 between 2000 and 2005. It is currently projected to fall to 2.21 between the years 2025 and 2030 and to 2.02 between the years of 2050-2055 (United Nations, 2009).

Generally, individuals born in developed countries are expected to outlive their counterparts in developing countries like Nigeria. For instance, life expectancy at birth is highest in Japan and Singapore at 82 years, with other developed countries including the US within the 78 – 80 years range. In developing countries like Nigeria, there was no information on life expectancy of birth before 1950; more worrisome was the impact of HIV/AIDS (which was discovered in 1980) on average life expectancy at birth. Although, there is gradual improvement in life expectancy at birth, yet, Nigeria is among the lowest in the world. Nigeria, presently is at 62 years with females more likely to outlive their male counterparts. Yet their gender differential is lower than what is obtainable in developed countries due to higher rates of maternal deaths. The ageing population is predominantly female, with a higher life expectancy than the male. Life expectancy is however higher in the urban compared to the rural areas. It is also higher among those with better life styles and life chances. (Demographic Statistics Bulletin, 2022).

The patterns of the economic lives of older persons in Nigeria vary by urban and rural residences (Odaman & Ibiezugbe, 2014). In urban Nigeria, elders with high physical and psychological functioning are forced to retire once they reach the statutory retirement age. They face abrupt declines in their income and can feel less self-worth or even experience depression, since they perceive themselves as still fit to work. However, in rural Nigeria, many older persons are not formally employed with a company or some other form of governmental organizations, they continue to engage in menial jobs and manual work on the farms with meager earnings as long as their physical strength can withstand. The rural elderly may suffer from health disorders and physical exhaustion and often have no retirement benefits to serve as social security.

Challenges of the Ageing Population in Nigeria

The unprecedented increase of the ageing population from 4.61% in 2020 to 4.78% in 2022 and its estimation that it would double by 2025 has created major challenges for many countries including Nigeria. These include health, financial insecurity and loneliness. This development strains the existing system of social and financial supports for older persons as the burdens of intergenerational dependency increase (Williamson and Higo, 2021). Animasahun and Chapman (2017) in their study further revealed that demographic changes in Nigeria present several challenges that may influence the modification of federal regulations, health policies, or social programs that may promote physical, social, and health through active ageing.

Tanyi et al (2018), observed that some of the salient features of this population are a dependent population, a period for the onset of some chronic diseases, a population with special needs, care and support, ranging from health, financial to emotional and psychological needs. The majority of the elderly are unable to access health care due to its cost. Most of them are limited by out-of-pocket payment arrangement, dearth of health care facilities and a dwindling social network to offer support as in the traditional times. Gureje and Oyewole (2006), were of the view that implicit social changes reduce the status of the elderly and their influence in the society which affect their total wellbeing. The elderly, in a sub-Saharan Africa country, like Nigeria without a policy for the aged, are at a high risk of ill-health and disability particularly from chronic non-communicable diseases and as a result of lack of access to health care. The majority of them are faced with depression, loss

of vision, diabetes, hypertension, obesity, tooth loss, pathological bone fracture, arthritis and rheumatism, stroke, Alzheimer's disease, etc.

As important as healthcare is to a healthy ageing, so also is economic security. There is a threat to the sustainability of healthy ageing in Nigeria because people experience earlier retirement and enhanced longevity. In addition to the threat, is the global economic crisis which has exacerbated the financial pressure to ensure economic security in old age. Older persons are more likely to be income poorer than the rest of the population and with the high poverty level in Nigeria, retirees' vulnerability to economic hardship is high. Gureje et al. (2008), in their research finding submitted that ageing predisposes the majority of the elderly not just to sickness but also social and economic problems. Accordingly, the elderly are prone to poverty because of their economic redundancy in a society with no social pension for them.

The elderly, according to Help Age International (2016), are mostly the poorest members of the society who live below poverty line. This poverty translates into poor health and nutrition, income insecurity, enormous burden in dealing with the scourge of HIV/AIDS pandemic, psychological pressures, violence and homelessness (Alice and Mulle, 2017). The elderly are also face other challenges such as compulsory retirement, lack of preparation for retirement, inadequate financial provisions, problems of loneliness and isolation. Extra cost of dependency and disability threaten the elderly and even their families whose present or future income security may be threatened as time spent in caregiving may interfere with their capacity to earn income (Jenson and Jacobzone, 2020).

According to a UNFPA report (2014), Nigeria's social insurance and pension systems mostly cover formal employment only. This makes coverage a great challenge, as a larger proportion of the workforce is in the informal sector. This is more so that there is no national security system for older persons in Nigeria. Unlike the developing countries, social insurance and pension system are working perfectly in developed countries like the UK and USA, even as sustainability is a major concern. Aside from the pension system, many countries are increasing their retirement age to improve the financial sustainability and pension adequacy of older persons (Nafisat Oladayo Akintayo-Usman et al 2021). Abrams & Swift (2012), further noted that traditional support system for older persons are weakening, with a significant increase in social isolation, loneliness and prejudice and/or discrimination against.

Cultural perception of the ageing is often negative with older persons often viewed as burdensome. Similarly, Nabalambaa and Chikoko (2011), observed that a bigger challenge for the ageing population in Africa is the decline of informal systems of social protection in the form of cash and support from both extended family and community sources as well as the change in family structures and shrinking social support networks. Traditionally, the informal social protection has been effective for generations in providing a major share of support to the elderly parents and the most vulnerable. With increasing urbanization and the ravages of HIV/AIDS, this support network is increasingly being dismantled. Ageing causes people to be less active, frail and exposed to more risks of contracting a disease leading to prejudice or discrimination against the elderly, social isolation and sometimes abandonment.

Although population ageing is seen as one of the great triumphs of human development because the majority of people now expect to survive to old age, an ageing population has implications for, among others, labor markets, health care, and social security. With relatively low levels of social and economic development and little access to adequate health care, a country like Nigeria will be hard-pressed to meet the challenges of large numbers of elderly people, especially as traditional family support systems for the elderly are breaking down (Abanyam, 2013; Okoye, 2012).

Implications of Ageing Population in Nigeria and the Need for Public Policy.

There are enormous implications of ageing on people's health. This leads to greater demands for the prevention and treatment of the non-communicable diseases associated with old age. Kinsella (2020) observed that, while growths may appear small, even one percent jump in a 20-year period profoundly affects a country's infrastructure. Its impact on the family and health care system is significant. International Labour Office (2014), further noted that as the aged near the end of their lives they are likely to require an enormous output of resources - financial, social, and psychological service expenses, whether home based or not, which are consuming vast amount of public funds and contribute to the fiscal crisis facing all nations in the developed world. The impact might be worse if the increasing population of the aged is not assisted to age successfully. Nigeria, for instance lack a functional health care systems to adequately address these emerging health problems among the elderly. Growing numbers of older persons lead to greater demands for the prevention and treatment of the non-communicable diseases associated with old age.

Population growth equates an increasing number of people who require access to health care. This is irrespective of any association between population ageing and the length of healthy life. The prevalence of chronic illness and the disabilities they cause are strongly associated with age. The policy implication of this study is the need for the Nigerian government to evolve a functional policy on health aimed at serving a growing number and proportion of older adults and to maximize health and well-being at all ages. The obvious heterogeneity in the health status of older adults underscores the need for health systems that are responsive to the diversity of their experience. Likewise, other sectors must respond by creating the infrastructure and environments that support older adults with varying functional capacities. This includes, for example, housing and transportation infrastructure that is accessible and safe for older persons and healthy environment, training and empowering health and social services professionals and supplying employees with a trained workforce to take care of the older adult.

Furthermore, Mirkin and Weinberger (2020), noted that there can be little doubt that changes in age distributions have complex social and economic implications at the societal and individual levels. Of course, they have. The case is even complicated in Nigeria as they is no functional social security policy for the elderly. Yakubu (2019), noted the lack of attention on the policies relating to social protection and support for the elderly as according to him there is currently no old age allowance in Nigeria as component of formal social protection. Furthermore, it is evident that, within both the 36 states and the federal levels of Governance in Nigeria, there exists no formal policy, program or any act put in place, as safety net for the elderly citizens (Eze, 2010). For instance, the delivery of social protection programs across the country has remained fragmented on ad hoc basis. The scale of coverage remains extremely small, with limited ability in reaching the maximum of a third part of persons in all states. As such, only an estimated tiny fraction of people is covered, especially groups that threatened the political class.

Furthermore, the Low coverage has always been as a result of political, financial institutional and capacity limitations that constrain the provision of social protection programs (ODI, 2011; Babajanian & Hagen-Zanker, 2012). Even within these limitations, none of the social protection programmes exists solely for the elderly segment of the population. The implication is that, the elderly in Nigeria continue to exist in destitution, disease and poverty. This implies an increasing need for social protection, and greater public expenditure on social services and assistance programs. This can be achieved by a

strengthened renewed focus on social protection which has become necessary to address the factors that have persistently exposed the elderly to vulnerable circumstances across Nigeria.

Kakwani and Subbarao (2005), further noted that the ageing population poses a significant economic challenges including a shrinking labour force, increased pension, social security cost and a potential decline in economic productivity. They added that ageing diminishes the capacity to work and it is also a stage of several vulnerabilities. Nigeria's workforce is ageing and this will continue throughout the twenty-first century. In a study on the implication of ageing workforce at the industry-level, Tanyi (2018), revealed that an estimated 25 percent of Nigerian labour force will face computerization, and this will have a significant impact on the service sector, particularly on mature workers aged 55 years and above. Rapid population ageing in Nigeria is expected to slow economic growth and place considerable strain on government programmes. For example, the National Bureau of Statistics (2023), predicted a slow-down growth in GDP per capita of 0.33-0.55% per year in relatively long run of 1.88% between 2010-250, arising entirely from slowing labour growth with no change in labour productivity and estimated that ageing population accounted for an estimate loose of 1.2% per year during this time period.

In addition, it was projected that the ageing population in Nigeria will increase from 2.9 per cent in 2030 to 10.1 per cent in 2050 (NPC, 2019). In an expression of concern about the rapid changes in the relative number of the elderly population Nigerians will experience in years ahead, Atiku Abubakar the former Vice President of Nigeria in (2014), asserted that it is necessary as individuals and nations to understand the dynamics of ageing, anticipate the changing needs of the elderly and strengthen social institutions and national capacity to address them. The policy implication of this review therefore is the need for improved pension system, social insurance and national security system in Nigeria, which is one of the most important ways to ensure economic independence and reduced poverty in old age thereby, facilitating healthy ageing.

Healthy ageing populations in Nigeria will encourage the government to increase their retirement age for improved financial sustainability and pension adequacy of older persons. Healthy older persons are very productive; they can work efficiently and contribute to national development if the right measures are in place. This also calls for the issue of flexible retirement, the ability to draw a pension while continuing in paid work, often with reduced working hours, or to choose when to retire and post retirement engagement.

Another implication of an ageing population in Nigeria is its effect on future rates of economic growth. There is a concern that African countries and Nigeria in particular, are unable to achieve a sustained economic growth; they often experience declining rates of growth (Tanyi, 2018). As stated earlier, this decline in economic growth will increase the pressure on public finances from an ageing population. Strong economic growth, however, will increase tax revenues and makes it easier to fund pension commitments. But in recent years, we have seen stagnant wages and a decline in real incomes of young people in the country following the fact that so many youths in Nigeria are unemployed. This places stress on redistribution of income from the young to retired. The problem is that an ageing population is one reason put forward for secular stagnation in a country like Nigeria since majority of the youths are unproductive due to unemployment. This calls for the development of policies and appointment of personnel capable of understanding and responding to the current social priorities and complex needs of the increasingly population ageing in Nigeria.

Conclusion

This study reviewed the demography of the ageing population in Nigeria with focus on the trends, challenges and implication for healthcare, social security and economic growth. It presented a strong evidence of rapid ageing population in Nigeria and the lack of policies and appointment of qualified personnel capable of understanding and responding to the complex needs of an increasing ageing population. Nigeria's population is expected to continue to grow to 250 million by 2030 and 2 billion by 2050 moving from 12% to 22% of the total global population on current trends (UNICEF 2024). It obvious Nigeria is passing through an unsustainable economic development phase as well as rapid economic and political transformation that has negative impact on the care for the elderly which makes the older adults to rely on their family members or other relatives. However, the review in this study showed that the traditional emphasis on family-centered care is rapidly collapsing and not a reliable financial safety net for the elderly. Therefore, to improve the living conditions of the older adults in Nigeria, there is an urgent need for the implementation and execution of the 1989 national social development policy by the Nigerian government which aimed to provide a framework for protecting elderly persons from moral and material neglect and provide public assistance when necessary. Provision of social services such as

income, security, health care, housing, and legal assistance can positively influence the well-being and health of the elderly in Nigeria.

Recommendations

- i. This review recommends governmental attention to the elderly in general and not only pension-earners as the majority of the elderly are not pensionable because they did not work in the formal sector. To this end, government should come up with a social pension policy which may be noncontributory to assist the elderly because of their diminished capacity to work and the enormous burden on them in the wake of disease epidemics and other sociodemographic changes.
- ii. Elderly persons who retire from the economic productive phase are most vulnerable to experiencing economic hardship. Since the statutory age of retirement in Nigeria is 60 and 70 years (depending on where you work) and is the cut-off for being categorized as an elderly person, the majority of this group of (elderly) people are not socially and economically secure. It is imperative that the Nigerian government in all sectors design innovative policies that specifically targeted at meeting the economic needs of ageing population.
- iii. The Nigerian government should make the pension scheme functional by incorporating new ideas into the scheme so that pensioners, who are mostly the elderly, would not struggle to get their benefits when they retire from active service. Thus, authorities at all levels of governance have a direct stake in what is arguably, the most significant demographic shift of the twenty-first century.
- iv. Some of the challenges that come with ageing population include diseases that come with old age and the lack of well-trained personnel to care for the elderly. The Nigerian government should intensify efforts in training geriatric doctors and incorporating them into the health-care system to meet the health needs of the older adults. This can be achieved by establishing a geriatric hospital or incorporating geriatric section in all the teaching hospitals in the Nigeria.
- v. Nigerian government, aside the training of geriatric doctors needs to also train social workers and nurses to care for the elderly. This is achievable by introducing gerontology content into the academic curriculum in Nigeria. By so doing such professionals would be thought about the process of ageing and how the elderly should be catered for.

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