



## Social Security and the Provision of Old Age Cash Support for Senior Citizens in Ekiti State, Nigeria

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**Abstract:** Many of the senior citizens are faced with the problem of availability of funds to take care of their daily needs. This is because old age is associated with several problems including ill health, weakness, disability and reduction in income. Many societies globally have used cash support to alleviate the problems of their senior citizens. This and other forms of social support for senior citizens are not available in Nigeria. However, Ekiti State operated a social security scheme that paid a monthly stipend of N5,000 to her senior citizens. This study examined the effect of social security on the provision of cash support for senior citizens in Ekiti State, Nigeria. The study employed convergent parallel design. Data were collected with validated questionnaire that was administered on respondents in Ekiti State. The respondents in the study were the senior citizens who are sixty years and above. Key informant interviews were conducted with government officials, Community leaders and Representatives of retirees' associations. Data were analyzed using descriptive and inferential statistics (linear regression). Qualitative data were analyzed thematically. The study found a significant effect of social security provisions on old age cash support for senior citizens in Ekiti State (Adjusted R2 = .435, F(6,58) = 7.455, p < 0.05). The study concluded that old age cash support has positive effect in enhancing the lives of senior citizens in Ekiti State. However the social security programme that provided cash support for senior citizens in Ekiti State was used as tool of political patronage.

**Keywords:** Cash Support, Old Age, Provision, Senior Citizens, Social Security Programme

### 1. INTRODUCTION

Globally senior citizens are majorly confronted with the problem of limited access to finances hence the need to grant them cash support. Old age is associated with reduction in income as a result of retirement from active service, ill health or weakness. The welfare of the senior citizens at this time of their lives depends mainly on the support they can get. Although there is pension provision in many countries for employees who had served for the required period of time. However, many of the senior citizens may not have worked in the formal sector and some may not have been employed at any point in time at all. Therefore, the pension provision in some countries alone may not be able to solve the problems of cash provision for senior citizens.

In developed countries like United States of America, Canada, United Kingdom, China and Japan with established social security, people are faced with major retirement decisions like: how long do I work before retirement? How much do I save before retirement? When should I access my social security? How much should I access? (Clark, 2015). These questions are clear indications that there is a plan for the senior citizens. Unfortunately, the reverse is the case for developing countries like Nigeria where there may not have been a fully established social security programme.

The senior citizens in developing countries are faced with question like, how do I sustain myself after retirement? How will I get another job after retirement? Will I be able to access monthly pension? How many years of pension arrears is the government owing retirees? How do I survive with years of pension backlog? Will my children and relatives be able to support me at old age? How do I pay my medical bills? These questions are clear indications of the hard times that may be confronting the

senior citizens in some developing and poorly managed societies. In some instances, the mere remembering that one is close to the retirement age sends grief and pain to the senior citizens. Many of the senior citizens continue working until they are almost lifeless because they have to provide for themselves and sometimes their unemployed dependents. Therefore, retirement and unemployment at old age have left gaps that are yet to be filled in developing and poorly managed economies.

Many countries have social security policy that provides stipend for senior citizens monthly. In the United Kingdom it is a social protection policy that is universal and can be flexible because of the unwritten nature of the British constitution (Baker, 2010). In the United States of America, social security has made the senior citizens vibrant, healthy and responsive to the government policies (Campbell, 2012). Social security has not only defined Canadians as a people but has distinguished the people as a nation (Prince, 2008). The Ekiti State government in 2011 started a social security programme which was heralded by the nation as form of social security for senior citizens. The aim of the study is to understand the role of social security in the provision of old age cash support for senior citizens in Ekiti State.

## **2. LITERATURE REVIEW**

### **2.1. Social Security**

In the opinion of Ceballos and Ceballos (2017), social security is devoid of many of the risks that concern retirement investments. On attainment of the required conditions, one is automatically qualified to receive the entitled benefit. In fact having a Social Security claiming strategy can add thousands of dollars to an individual's guaranteed monthly lifetime income and ensure a municipality dynamics of lifestyle changes for the senior citizen and the entire family (Barros, Fluzza & Pinto 2017; Ceballos & Ceballos 2017).

As a result of social security, the senior citizens embraced new and better ways of taking care of themselves which further improves their lives. Once an individual is eligible to social security, it comes as at when due, so there is no fear of failure like any other investment. Campbell (2012) is of the opinion that social security not only has provided welfare for American senior citizens but has also turned them to the most economically secured generation. It has also improved their participation in politics and following of government and political debates. They are super participants in elections compared to the younger generation. The American senior citizens as a result of availability of social security are attentive, active and politically effective. They take every action of the government very serious and consider the implications on their wellbeing. Barros, Fluzza and Pinto (2017) affirmed that Brazilian senior citizens have been able to plan for future expenses and are also able to purchase durable goods as a result of social security. They have again been able to provide their basic needs and for their family members. Many senior citizens do not only provide for themselves but sometimes have enough to give to their children and grandchildren as a result of social security granted to them.

Contrary to the position of the above scholars, Whitaker, Bokemeier and Loveridge (2011) are of the opinion that social security has become tenuous or uncertain in the face of changing pension funding. The predominant form of employer-sponsored retirement plan has changed from the defined-benefit plan to the defined-contribution plan. Whitaker, *et al* (2011), see this trend in the shift of responsibility for managing economic risk from government and employers to individuals and their families. It is the definition of economic transformation of our time. There is no need to depend on the government rather families must depend on their personal planning, and formal programs are more likely to place investment risk on the individual investors. According to this study, many societies have faulted the defined-benefit plan where the government solely funds pension and social security and replace it with the defined-contributory pension where the employee and the employer alike contribute towards a purse that determines the monthly sustenance the employee gets at retirement.

However, Adenuga, Babatunde and Adenuga (2016), affirm that participation in a social security improves household dietary diversity of beneficiaries. According to this study, the elderly who benefitted from monthly financial transfer from their state government had better dietary diversity compared with their neighbours who did not receive. This is important because it is possible to get the daily needed requirement of calories without getting the right dietary combination. Having the right dietary combination is very important for the senior citizens. Inadequate diet is responsible for some

of the health challenges at old age. The diet for the growing children is not the same with the senior citizens as they need those nutrients that will support and ensure their wellbeing.

Many scholars have their positions on social security. According to Barros, Fluza and Pinto (2017); Campbell, (2012); Shen, Li, and Tanui, (2012), while many have seen it as the way out from the problem of the ageing populations' welfare, others may differ. The scholarly position of Shen, Li, Tanui, (2012) emphasize that providing for the social security for the senior citizens especially in the rural China remains the only way to ensure their welfare as they progress in age. There might not be sustainable and viable welfare system for the senior citizen except the provision social security. However, Alizadeh-Khoei, Sharifi, Hossain, Frakhrzadeh and Salimi (2014) and Muruthi and Lewis (2016) opined that many societies rely on children, neighbours and relatives for the welfare of the senior citizens. As good as it may be; it will not guaranty adequate provision and protection for the senior citizens. The goodwill and reciprocity of the family members should not replace the constitutional obligation of the government to provide for the senior citizens.

According to Anifalaje, (2017), the importance of social security in the society cannot be underestimated as a result of its numerous benefits. It has been a powerful force in any modern society to provide for the wellbeing of the senior citizens by maintaining viable and functional scheme. Apart from its viability, social security has served as a fixed, firm and effective programme, and its impact is deeply felt by all. It takes the responsibility of taking care of the vulnerable in the society from the family members and makes it the responsibility of the society. This is a contrast to the reliance on family members for the upkeep of their underprivileged and senior citizens (Muruthi and Lewis, 2016). The essence of social security is to provide goal-oriented programmes that will alleviate poverty and eradicate substandard living (Anifalaje, 2017).

In the foregoing, Cao and Rammohan (2016) opine that access to higher social capital is associated with higher degree of independence and mental wellbeing of the ageing population. Bearing in mind that during old age, there might not be enough physical and mental strength to engage in work, there is need to have something to fall back to ensure sustentation. Being helpless at old age leaves one frustrated and angry. Meeting the daily needs is a problem that confronts everyone, more especially the older people because of their inactivity, reduced revenue and weakness. However, there are few senior citizens who are active and strong. The engage in both physical and intellectual activities and earn reasonable income. The senior citizens in this group are few in the society and represent an insignificant percentage. Therefore, for the ageing population to enjoy fulfilled old age, the government should make adequate plan to ensure their wellbeing. Providing for the senior citizens should be taken in every society as a responsibility and not charity. Many of our societies regard the welfare of the senior citizens as charity project forgetting that it is their constitutional right to be cared for. Social security remains the system that is cable of filling this gap and guaranteeing welfare at old age.

Social security plays multiple roles in a society. It provides a good platform for the society to support her senior citizens in the ageing process. In addition, it provides an enabling environment for the senior citizens to remain in employment longer and support their economy. Many people who would have left their employment remain to attain Full Retirement Age (FRA). This group of people remaining in employment has multiple effects on the economy of the society, social security entitlements and even the health of the senior citizens. It also enables the senior citizens to live healthy and impact on the younger generations. Many of the cultural norms in Nigeria are transferred from the old generation to the younger through daily interaction. A senior citizen who is sick and frustrated will not have time for the younger generation. Therefore, there is the need to support the senior citizens in Nigeria to enjoy a good old age.

### **2.2. Old Age Cash Support**

Senior citizens need financial support, bearing in mind that old age is associated with many challenges including financial loss. This comes as monthly pension in most societies. Pension is a welfare scheme that provides some amount of financial resources to senior citizens after a stipulated age or number of years of service (Sanyal & Singh, 2013). Pension is not only earned as a result of number of years of service. Therefore, old age cash support implies that it may not be earned as a result of years of service rather, it may be a policy of the government that provides financial assistance for the senior citizens. Different countries have varied retirement ages across different

professions ranging from 60 to 70 years of age. At the attainment of such stipulated age, one is expected to proceed on retirement. Old age cash support and pension has proved positive in dealing with old age issues, promoting longevity and fighting poverty (Edebalk & Olsson, 2010; Kuss & Llewelin, 2016; Nutsubidze & Nutsubidze, 2017; Sanyal & Singh, 2013;). This is evident in both developing and developed countries. Old age is associated with different challenges like being out of job, loss or reduced income, ill health, disability and discrimination at work place (HelpAge, 2017). However, this does not suggest that all aged people are jobless as many of them engage in other jobs and sometimes take care of their grandchildren and great grandchildren.

Many countries have different pension plans for their employees, which include contributory, non-contributory, universal and means tested pension. In respect of contributory pension, either the employer or both the employer and employee are expected to contribute a certain percentage of the worker's salary which is invested to fund the pension on attainment of a stipulated age. Some countries fund the pension of all who worked in the formal sector without expecting contribution from them. Again the means tested pension considers one's income before deciding if the person will be qualified for pension. The means tested pension is an old age cash support from the government. Those who fall below the poverty line are provided for by the government. In line with the foregoing, there are many employees who may not be able to fall in the above mentioned categories. In the opinion of Willmore (2006), many of the senior citizens do not participate in available schemes because they either worked as caregivers which may be unpaid or they may be unemployed. Others worked in the informal sector or in farms belonging to the family. These people actually worked but may not be recognized as paid employees hence may not be entitled to pension in their societies.

Mexico did not operate pension for the senior citizens until recently. As at 2000, only 22% of the senior citizens (65 years and above) were covered on pension (Willmore, 2014). However, thirteen years after which is 2013, 88% of the senior citizens were covered by pension. This was as a result of the introduction of Mexico City Pension by the governor of the Federal District, Andres Manuel Lopez Obrador (AMLO). This pension was universal and only required the senior citizens to show evidence of age and residence. This programme is universal pension which is a social protection that does not discriminate and is not attached to employment. As a result of this, many of the senior citizens were covered. This type of pension is an old age cash support that does not discriminate but qualifies one as a result of age.

### **2.3. Equity Theory**

Equity theory was formulated by John S. Adams (1965). This theory is concerned with the perceptions people have about how they are being treated as compared with others or their counterparts (Armstrong, 2012). People believe they have been equitably dealt with when they are fairly treated in comparison with others in the same reference group. Equity theory deals with feelings and perceptions. It explains how the recipient of the gesture sees it. Equity is usually a comparative process. It may not necessarily be the same as equality. This means that treating people equally when they are meant to receive different treatment is not equity.

The theory's distress prediction is based upon the assumption that individuals are equally sensitive to equity. The general preference is that outcome/input ratios be equal to that of the comparison with other. People believe outcome or input should be rewarded in comparison with others involved in a similar situation. Therefore, people's rewards should be proportionate to their inputs when compared with others (Huseman, Hatfield, & Miles, 1987).

Equity theory has been tested by monitoring the reactions of individuals to experimentally induced situations of inequity. This was done intentionally by under or overpaying them (Landy & Conte, 2010 cited in Hofman, 2012). It was however expected that underpaid participants would lower the quality or quantity of their output, whereas people who were overpaid would raise the quality or quantity in appreciation of the gesture towards them. In general, results supported the underpayment predictions, but not the overpayment ones, which may be due to the fact that inequity due to overpayment is not as stressful as inequity because of underpayment (Hofman, 2012). The people who were overpaid or given a better treatment felt it was their entitlement while people who were underpaid felt cheated. This reveals that human being naturally react to inequitable treatment that leaves them underpaid but may not appreciate the ones that overpays them. By implication, everyone expects to receive a fairly equitable treatment and when it is not realized, it constitutes to stress.



Equity is a major issue for government, labor, and industry. In any given situation, equity theory is applicable especially given that there is usually a form of exchange or the other in human interactions. For instance, there is usually exchange between couples, teammates, or employers and employees. In these different situations, feelings of inequity may occur. Interestingly, how employees perceive transactions between them and employers may not always be in economic terms but sometimes involves relative justice. In certain cases, employees expect to be treated equally when compared to those of equal rank, particularly in terms of pay and other forms of support and recognitions (Gashgari, 2016). Therefore, senior citizens also have expectations from the government. The inability of the government to meet up with the expectation of supporting them at old age creates stress. However, when this expectation is met, they feel it is their entitlement as senior citizens of a responsible government. Providing cash support for senior citizens is a major way of practicing equity in line with the culture other countries and the international recommendations.

### 3. METHODOLOGY

Convergent parallel design was employed in the study. The study location was Ekiti State, one of the six states in South-West geopolitical zone of Nigeria. The population of the study was senior citizens in Ekiti State. A total of 88 copies of the questionnaire were administered. However, total of 73 copies of the questionnaire were retrieved and 65 analyzed. Again, key informants interviews were conducted with a government official, Community Leaders and Representative of the retirees' associations. Interviews were contently analyzed to support the information from the questionnaire. Quantitative data were descriptively analyzed and hypothesis was tested.

### 4. RESULTS

**Table1.** *Old Age Pension Scheme*

	SA	A	FA	D	SD
Payment of monthly pensions is regular	2 3.1%	5 7.7%	12 18.5%	18 27.7%	28 43.1%
The government delays payment of monthly pension	26 40.0%	10 15.4%	9 13.8%	5 7.7%	15 23.1%
Pension Fund Administrator ensures payment of pension as at when due	4 6.2%	6 9.2%	13 20.0%	14 21.5%	28 43.1%

**Source:** *Field survey, (2018)*

The responses to the statement ‘payment of monthly pension is regular’ revealed that 3.1% (2) of the respondents strongly agree to the statement. Another 7.7% (5) disagree while 18.5% (12) fairly agree. Again, 27.7% (18) of the respondents disagree to the statement and lastly, 43.1% (28) strongly disagree. A total of 70.8% disagree that payment of monthly pension is regular in the State while 29.2% agree. This inferred that payment of monthly pension is not regular in the State

A total of 40% (26) of the respondents strongly agree that the government delays payment of monthly pension, 15.4% (10) agree while 13.8% (9) fairly disagree. However, 7.7% (5) disagree that the government delays monthly payment of pension while 23.1% (15) strongly disagree. In line with the responses, it can be inferred that government delays payment of monthly pension as alluded by 55.4% of the respondents.

The third statement says ‘Pension Fund Administrator payment of pension as and when due’. The responses to this statement according to Ekiti State respondents revealed that 6.2% (4) strongly agree to the statement above, 9.2% (6) agree while 20.0% (13) fairly agree. However, 21.5% (14) of the respondents disagree while 43.1% (28) strongly disagree. Therefore, 64.6% which is majority of the respondents disagree that Pension Fund Administrator ensures payment of pension as and when due. In line with the analysis, it would be inferred that Pension Fund Administrator does not ensure payment of pension as and when due.

**Table2.** *Cash Support*

	SA	A	FA	D	SD
The amount I receive as pension is enough for my upkeep	2 3.1%	0 0	13 20%	20 30.8%	30 46.2%
I have alternative sources of income in the absence of government provision	1 1.5%	3 4.6%	19 29.2%	18 27.7%	24 36.9%

**Source:** *Field survey, (2018)*

In response to the first statement on Table 1, 3.1% (2) of the respondents strongly agree that the amount they receive as pension is enough for their upkeep, none agree and 20% (13) fairly agree. However, 30.8% (20) disagree and 46.2% (30) strongly disagree. Therefore, 77% of the respondents disagree that the amount they receive as pension is enough for their upkeep. In response to the second statement, 1.5% (1) of the respondents strongly agree that they have alternative sources of income in the absence of government provisions, 4.6% (3) agree while 29.2% (19) fairly agree. However, 27.7% (18) of the respondents disagree while 36.9% (24) strongly disagree. Therefore, 64.6% of the respondents in Ekiti State disagree that they have alternative sources of income in the absence of government provision.

Statement of the hypothesis: Social security dynamics have no significant effect on retirees' cash support.

**H0<sub>3</sub>: Social security dynamics have no significant effect on senior citizens' cash support**

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	.592	.813		.729	.469
Medical benefits	.030	.073	.054	.413	.681
Old Age Pension Scheme	.081	.100	.114	.810	.421
Income Tax/R	.131	.079	.199	1.667	.101
Social service	-.017	.029	-.066	-.598	.552
Social Allowance	.184	.074	.298	2.491	.016
Social Insurance	.267	.101	.296	2.633	.011
R = .660 <sup>a</sup> R <sup>2</sup> = .435 Adj R <sup>2</sup> = .377 F(6,58) = 7.455, Sig = .000 <sup>b</sup>					

**4.1. Dependent Variable: Cash support**

Table 2 presents a detailed summary of social security (medical benefits, old age pension scheme, income tax rebate, social service, social allowance and social insurance) effect on retirees' cash support.

The table revealed that social allowances and social insurance both have positive and significant effect on retirees' cash support ( $\beta_5 = .184, t = 2.491, P < 0.05$  and  $\beta_6 = .267, t = 2.633, P < 0.05$ ). Social services has both negative and no significant effect on retirees' cash support. However, medical benefits, old age pension scheme and income tax rebate all have positive but no significant effect on retirees' cash support. The adjusted value revealed that social security elements explains about 37.7% of the variance in senior citizen's cash support in Ekiti State ( $F_{(6,58)} = 7.455, \text{Adjusted } R^2 = .337; P < 0.05$ ). This revealed that social allowances and social insurance can account for 33.7% of the welfare of senior citizens in the State. However, the remaining 66.7% of changes that occurs in senior citizens' as a result of other factors not captured.

The data from the interview corroborated that there was monthly stipend of ₦5,000 (five thousand Naira) for senior citizens who were 60 and above from 2011 to 2014. This form of old age cash support was means tested as only the senior citizens who did not have means of income were considered. This covered all the local governments in the State. However, it was politically biased as only the party faithful members were considered. Therefore, many of the senior citizens who are not members and supporters of the party in power were left with no other source of income.

The execution of the cash support for the aged in Ekiti State is contrary to the assumption of social justice theory which says people should be given fair treatment without prejudice. The idea of paying only party faithful members was highly prejudiced and discriminatory.

**5. DISCUSSION OF FINDINGS**

This study examined the effect of social security on the provision of cash support for senior citizens in Ekiti State, Nigeria. The hypothesis tested in this study revealed that there is a relationship between social security dynamics and provision of cash support for senior citizens. Therefore, cash support plays a major role in the provision of welfare for senior citizens. Having money to take care of life issues is a human problem that affects all. However, this problem affects the senior citizens more than others. Old age is associated with weakness, health challenges, loss of revenue, loneliness, and

sometimes deformity (Health & Older People 2013). Loss of revenue is a major problem affecting the senior citizens, therefore cash support is necessary.

However, the Ekiti State Social Security Scheme for senior citizens was not able to achieve her goal in the state. The programme was highly politicized and many of the senior citizens that should have been covered by the programme were left out. It was used as a political tool by politicians to take care of their party faithful members. This was a deviation from providing cash support for all the senior citizens that were qualified. Again, the programme was discontinued at the expiration of the government in 2014. Many of the senior citizens who relied on the programme for their welfare were left helpless.

Many countries have different policies cash support for their senior citizens. Old age cash support implies that it may not be earned as a result of years of service rather, it is a policy of the government that provides financial assistance to the senior citizens. Therefore, discontinuing the programme at the expiration of the government revealed that it was not a policy rather a political tool. Old age cash support has proved positive in dealing with old age issues, promoting longevity and fighting poverty (Edebalk & Olsson, 2010; Sanyal & Singh, 2013; Kuss & Llewellyn, 2016; Nutsuibidze & Nutsuibidze, 2017).

Establishing a successful social security program that will provide cash support for the senior citizens will be a step in the right direction toward ensuring the welfare of senior citizens in Nigeria.

### 6. CONCLUSION AND RECOMMENDATIONS

Old age cash support as a form of social security played a positive significant effect on senior citizen in Ekiti State. The provision of social security through cash support is a step in the right direction toward ensuring the welfare of senior citizen in Ekiti State. The absence of cash support to senior citizens in Ekiti State exposed most of them to untold hardship and poverty. The inclusion of only party members and leaving out some senior citizens who are eligible for social security was highly prejudiced and not commendable. The programme was discontinued at the expiration of the government in power as the succeeding government jettisoned the initiative,

Ekiti State should establish and sustain a vibrant social security programme through the provision of cash support for senior citizens. This should be universal and retirement age should be used as criterion. This should be done without prejudice or political bias. The government should establish a viable social security programme at the national level to prevent it from becoming a political tool to lure senior citizens to the party in power and oppress the opposition. Social security should be run as a national policy and not an initiative of a particular government.

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**Citation:** Ngozi Nwogwugwu, Chigozie Pearl Unegbu. "Social Security and the Provision of Old Age Cash Support for Senior Citizens in Ekiti State, Nigeria". *International Journal of Humanities Social Sciences and Education (IJHSSE)*, vol 6, no. 3, 2019, pp. 114-122 doi: <http://dx.doi.org/10.20431/2349-0381.0603013>.

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