International Journal of Agriculture and Environmental Research

ISSN: 2455-6939

Volume:05, Issue:04 "July-August 2019"

EFFECT OF EKITI STATE SOCIAL SECURITY SCHEME ON LIVELIHOOD OF THE ELDERLY IN EKITI STATE, NIGERIA

Alalade O.A.[1], Ibitoye O.M.[2], Akinboye O.A.[3], James-ojibo I.U.[4], Asiyanbi A.O.[5]

[1]Extension Management Division, Department of Rural Development and Gender Issues, Agricultural and Rural Management Training Institute (ARMTI), Ilorin, Nigeria.

[2]Finance and Supplies Department, Agricultural and Rural Management Training Institute (ARMTI), Ilorin, Nigeria.

[3]Department of Agricultural Extension and Rural Development, Ladoke Akintola University of Technology, Ogbomoso, Nigeria.

[4]Rural Infrastructure and Institution Development Division, Department of Rural Development and Gender Issues, Agricultural and Rural Management Training Institute (ARMTI), Ilorin, Nigeria.

[5]Women and Youth Development Division, Department of Rural Development and Gender Issues, Agricultural and Rural Management Training Institute (ARMTI), Ilorin, Nigeria.

ABSTRACT

This study examined the Effect of Ekiti State Social Security Scheme on the Livelihood of the Elderly in Ekiti State, Nigeria. Multi-stage sampling technique was used to select 120 beneficiaries and non-beneficiaries each from the State Social Security Scheme list for the study. Descriptive statistics and 5-point Likert scale were used to analyze the findings and inferential statistical methods including the Mann-Whitney and Kruska-Wallis test were used to test the significance of the result. The result revealed that majority (55.45%) of beneficiaries are female and the highest age range of the participants was 65 – 74yrs (49.50%). The programme was shown to increase the food availability (68.32%), income (55.44%) and savings (50.50%) of beneficiaries. Among the constraints encountered by the beneficiaries are untimely response to complaints (356.51), untimely release of funds (314.28) and non payment/underpayment (296.58). It was therefore recommended that the programme scope be more expanded to include a large number of elderly in the State and that funds be released in time to fully realize the goal of the programme.

Keywords: Social security scheme, Livelihood, Ekiti state, Nigeria.

ISSN: 2455-6939

Volume:05, Issue:04 "July-August 2019"

1.0 INTRODUCTION

The Sub-Saharan Africa (SSA), where Nigeria belongs is the only developing region in the world where hunger is increasing at an alarming rate. The proportion of hungry people in SSA has remained in the 33-35% range since 1970 (highest overall prevalence in the world). The absolute number of hungry Africans have increased substantially with population growth, from 88 million in 1970 to 200 million people between 1999 and 2001 (Sarah, 2005). In Nigeria, two of every three Nigerians live below one United States dollar per day and that poverty is concentrated in rural areas, which is home to 70% of the nation's poor, most of them being aged (Edache, 2006).

Poverty is especially severe in rural areas and among older people. While most advanced countries have some kind of social security mechanism in place, including a number of private initiatives; unfortunately, the same is not true for most developing countries, including Nigeria (Kakwana, and Subbarao, 2005). Large number of older people in the developing world, and especially women, live in extreme poverty. Those over 70 years face greater poverty than any other age group and those over 80 years, who are predominantly female, are at even greatest risk of chronic poverty (Kakwana, and Subbarao, 2005). Halving the rate of poverty and hunger by 2020 without seriously considering older people will affect the success rate of the otherwise well-conceived Millennium Development Goals programme. In Nigeria, poverty and the lack of liquid assets is seen as the major factor causing food insecurity and vulnerability to hunger.

In recent years however, the government of Nigeria and its development partners have sought to develop social protection instruments as a mechanism to tackle high rates of poverty and food insecurity in the country and support progress in both the economic and the social spheres. This is particularly more important in the wake of the apparent decline in the adequacy of material family support that has occurred in recent times and the rising deprivation and poverty to which growing numbers of older people are exposed (Aboderin, 2006). The lack of a social security system for older people has rendered them extremely vulnerable. Social protection is emerging as a policy objective to solve the problem of poverty and food insecurity (Farrington et al., 2004).

A common definition of social protection is one which includes all public and private initiatives that provide income or consumption transfers to the poor, protect the vulnerable against livelihood risks and enhance the social status and rights of the marginalised. Such interventions may be carried out by the state, non-governmental actors or the private sector, or through informal individual or community initiatives (Holmes et al., 2012). The concept of cash transfer (also sometimes referred to as income transfers or cash subsidies) is that a recipient is given cash (often in the form of cheques, money orders, or sometimes vouchers) as a safety net to not only improve their ability to purchase sufficient amounts of food but also enable them retain productive assets or continue to make productive investments (Sheffrin, 2003). Cash transfers have been identified at the federal level and to some extent the state level as a potentially important social protection instrument to achieve the millennium development goal of reducing poverty (Hagen-Zanker and Holmes, 2012). Cash transfers are direct transfer payments of money to eligible people. The cash or money transferred can be used to purchase current inputs such as fertiliser or invest in physical and human capital, thereby alleviating the seasonal liquidity constraints that the poor face everywhere (Sadoulet at al., 2001).

In order to help ameliorate the level of poverty among the elderly, Ekiti State government inaugurated an unconditional, non-contributory cash transfer scheme for the elderly in Ekiti State, Nigeria. The scheme was motivated by the government's concern for the well-being of the elderly in the state. The concern of the state government was that the majority of the elderly citizens of the state (aged 65 years and above) are unable to engage in rigorous economic activities, thereby leaving them vulnerable to social and economic shocks. The scheme comprises of a monthly cash transfer of N5,000 (approximately $14 USD) for elderly citizens of the state, aged 65 years and above, not receiving any pensions, and whose monthly income is less than N3,000 ($8 USD). The major objective of the scheme is "to improve the living conditions of the elderly citizens in the state and to serve as a poverty reduction strategy through provision of regular income payments''. The implementation of the scheme started in 2011 with three local governments in the state used for pilot study. Ever since, there has been no rigorous evaluation of this important scheme to measure changes the scheme has made on the livelihood of the elderly in the state. The study therefore specifically examines the socio-economic characteristics of the beneficiaries; influence of the scheme on beneficiaries' livelihood; and the constraints faced by beneficiaries in assessing the benefits from the scheme.

Hypothesis

Ho_1: There is no significant relationship between the constraints faced by beneficiaries and non-beneficiaries of Ekiti State Social Security Scheme.

2.0 METHODOLOGY

Study Area

The study was carried out in Ekiti State, Nigeria. The state is situated in the South/Western part of Nigeria. Ekiti State is one of the six states constituting the south-western region of Nigeria. The population of the state is about 2.4 million and covers a total land area of 543,500sqkm. It is predominantly agrarian with a population density of about 375 per square kilometre (National Bureau of Statistics, 2011). Although some parts of the state are fairly urbanized, the greater

ISSN: 2455-6939

Volume:05, Issue:04 "July-August 2019"

majority of the population still lives in rural areas. Agriculture provides income and employment for more than 75% of the population of the State.

Sampling Procedure and Sample Size

The population for the study consist of all older persons' resident in Ekiti State. Older persons aged 65 years and above in Ekiti State are about 120,000 of both sexes, representing 5% of the total population of Ekiti State (NPC, 2006). The sampling frame for this study is the list of beneficiaries and non-beneficiaries of the Ekiti State Social Security Scheme. Multi-stage sampling technique was used in the selection of respondents for the study. The first stage involves a random selection of 4 local government areas from the 16 local government areas in the state. The second stage involves a random selection of 3 villages from each of the selected local government areas while the third stage involves the use of a systematic random sampling technique to select 10 participating households each in all the selected villages. To select the sample for the non-beneficiaries, a multi-staged sampling technique was also employed as was the case for the beneficiaries. Ten (10) control households that met beneficiaries' selection criteria but did not participate in the program were also randomly selected from the villages. Thus, a total number of 120 beneficiaries and 120 non-beneficiaries were selected for the study. The data for the study were collected using structured questionnaire administered through personal interview. Only one hundred and ninety-six (196) questionnaires were retrieved and used for the study.

Analytical Technique

Descriptive statistics such as mean, frequencies, percentages were used to describe the socio-economic characteristics of the respondents while 5 –point Likert type scale was used to assess the influence of the scheme on the livelihood of beneficiaries and the constraints to the implementation of the scheme in the study area. Inferential statistics such as Mann-Whitney and Kruska-Wallis test were used to test for the significance and order of the constraints faced in the implementation of the scheme.

3.0 RESULTS AND DISCUSSION

3.1 Socio-economic Characteristics of the Beneficiaries and Non-Beneficiaries of Ekiti State Social Security Scheme

The socio-economic characteristics are vital to gaining insight into the kind of person's involved in the State Social Security Scheme. The result in Table 1 shows that female beneficiaries constitute about 56% of non-participants of the scheme and approximately 55.5% of females were regarded as participants of the scheme. This implies that females benefited more in the scheme than male beneficiaries and this contributed to female dominancy (55.61%) in the overall

ISSN: 2455-6939

Volume:05, Issue:04 "July-August 2019"

distribution of the studied samples. Additional information gathered from the respondents' shows that dominancy was due to the fact that most of the husbands of the female beneficiaries at the age range of 65 years and above were already dead leaving their wives widowed. More so, this implied that the Community Driven Development (CDD) approach assisted in the inclusion of females in the project design, and implementation of the programme. About 51.59% of the sampled beneficiaries' ages fall between the ages of 65 – 74 years. Likewise, 11.71% of the beneficiaries ages fall between 85 years and above which indicates that a significant portion of the very aged who probably live alone with no one to cater for their needs also benefitted from the scheme. Also, 43.46% are married. Married beneficiaries have more responsibilities which can only be compromised majorly by the financial benefits derived from the scheme. The result also showed that primary and secondary education (55.25% and 28.56% respectively) was the most prevalent qualification among the respondents of the study. The literacy level of the beneficiaries helped in keeping beneficiaries in close proximity to information from officials of the scheme. Also, about 13% and 3.5% were left as no-formal and tertiary qualification holder.

Table 1: Distribution of respondents' socio-economic characteristics (n = 196)

Variable	Participants (N =101)		Non-participants (N = 95)		Pooled (N = 196)	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Gender						
Male	45	44.55	42	44.21	87	44.39
Female	56	55.45	53	55.79	109	55.61
Age (years)						
65 – 74	50	49.50	51	53.68	101	51.59
75 – 84	38	37.62	34	35.79	72	36.70
≥ 85	13	12.88	10	10.53	23	11.71
Marital Status						
Married	41	40.60	44	46.32	85	43.46
Widowed	56	55.44	50	52.26	106	54.03
Separated	4	3.96	1	1.05	5	2.51
Educational Level						
No Formal	14	13.86	11	11.58	25	12.72
Primary	51	50.50	57	60.0	108	55.25

ISSN: 2455-6939

Volume:05, Issue:04 "July-August 2019"

Secondary	29	28.71	27	28.42	56	28.56
Tertiary	7	6.94	0	0.0	7	3.47

Source: Field Survey, 2017

3.2 Influence of Ekiti State Social Security Scheme on livelihood of Beneficiaries

The study reveals the influence of EKSSS on the socio-economic status of the beneficiaries and non-beneficiaries of the scheme. Table 2 indicates that 55.44% of the beneficiaries were assisted by the scheme to have an increase in income. Similarly, 13 (13.68%) of the non-beneficiaries indicates that the scheme assisted them to record an increase in income. This might be due to trickle down effects of the scheme which provided avenue for non-beneficiaries to accessing relevant information, and other opportunities the scheme afforded. The project also increased social interaction as indicated by 47.52% and 18.95% of beneficiaries and non-beneficiaries. Both beneficiaries (68.32%) and non-beneficiaries (30.53%) reports that the scheme has increased food availability in the study area. On the whole, 50.5% of the beneficiaries reports that the scheme has helped improve their savings. The result reveals that the beneficiaries have benefitted maximally from the scheme, having their income increased as well as being able to save some. However, a small proportion of the beneficiaries (21.8%) and non-beneficiaries (7.37%) report that the scheme has resulted in increase in conflict in the study area. Conflict may result from enrolment issues as well as non-payment/irregularity in payment of beneficiaries of the scheme.

Table 2: Distribution of respondents according to the effect of EKSSS on beneficiaries' livelihood

Influence of EKSSS	Beneficiaries		Non-beneficiaries	
	Frequency	Percentage	Frequency	Percentage
Increase income	56	55.44	13	13.68
Increase social interaction	48	47.52	18	18.95
Increase food availability	69	68.32	29	30.53
Increase conflict	22	21.80	7	7.37
Improve savings	51	50.50	4	4.21
Employment generation	16	15.84	2	2.10
Increase of own Productive assets	6	5.94	2	2.10

Field Survey, 2017

ISSN: 2455-6939

Volume:05, Issue:04 "July-August 2019"

Constraints faced by beneficiaries

The study (Table 3 and 4) reveals the constraints faced by beneficiaries and non-beneficiaries in the implementation of the scheme. The beneficiaries rank untimely response to complaints as the most limiting factor with a value of 356.51 while untimely release of fund is considered to be the most important constraints to the non-beneficiaries (322.61). On the whole, the Ekiti State Social Security Scheme has assisted the beneficiaries to reduce the level of severity of some of the identified constraints. The ranking score for untimely release of fund is 314.28 and 322.61 by beneficiaries and non-beneficiaries respectively while non-payment/underpayment were ranked 296.58 and 309.41 by beneficiaries and non-beneficiaries respectively. Furthermore, poor attitude of payment officers ranked 234.21 (beneficiaries) and 254.24 (non-beneficiaries) respectively. Extortion by officials ranked 215.45 (beneficiaries) and 279.32 (non-beneficiaries) while the ranking score for de-listment is 209.42 and 199.45 by beneficiaries and non-beneficiaries respectively.

Table 3: Constraints for Beneficiaries

Kruska-Wallis Test for the significance and order of the constraints for beneficiaries and non-beneficiaries from most important to less important

Constraints	Ranking	Chi-square	38.081
Untimely response to complaints	356.51	Df	8
Untimely release of fund	314.28	Assymp. Sig	0.000
Non-payment/underpayment	296.58		
Poor attitude of payment officers	234.21		
Extortion by officials	215.45		
De-listment from the scheme	209.42		
Poor implementation of the Scheme	202.11		

Field Survey, 2017

ISSN: 2455-6939

Volume:05, Issue:04 "July-August 2019"

Table 4: Constraints for Non-beneficiaries

Constraints	Ranking	Chi-square	64.254
Untimely release of fund	322.61	Df	8
Poor implementation of the scheme	315.22	Assymp. Sig.	0.000
Non-payment/underpayment	309.41		
Extortion by officials	279.32		
Poor attitude of payment officers	254.24		
Untimely response to complaints	232.67		
De-listment from the scheme	199.45		

Field Survey, 2017

The result in table 5 reveals that there is a significant relationship between untimely release of fund, non-payment/underpayment and extortion ($p \leq 0.00$) between the beneficiaries and non-beneficiaries of the scheme. It can be deduced that the absence of these constraints will bring about a significant improvement in the livelihood of the beneficiaries in the state and also make the scheme have the key ingredient of development which is sustainability. Also, there is no significant relationship in de-listment ($p < 0.154$) between beneficiaries and non-beneficiaries of the scheme.

Table 5: Rankings on hypothesis tested

Item	Rankings Beneficiaries	Non-Beneficiaries	Mann-Whitney(U)	Wilconxon (w)	Z	Assymp. Sig(2-tailed)
Untimely release of Fund	76.40	40.32	640	2482	-7.231	0.000
Non-payment/underpayment	81.42	35.76	402	2354	-8.123	0.000
De-listment	52.00	67.32	14801	3618	-1.212	0.154
Extortion	79.24	36.91	534	2376	-7224	0.000

Source: Field Survey, 2017

CONCLUSION AND RECOMMENDATIONS

It can be inferred from the study that the Ekiti State Social Security Scheme have improved the livelihood of the beneficiaries in the study area. The study has been able to reveal an increase in income, increase food availability, improve savings, increase social interaction, and bring about

ISSN: 2455-6939

Volume:05, Issue:04 "July-August 2019"

overall improvement in the livelihood of the beneficiaries in Ekiti State, Nigeria. Based on the findings of the study, the key recommendations with respect to future undertakings are:

- Due to the numerous benefits the scheme confers on beneficiaries, the scope of the scheme should be expanded to cover more villages in all the local government areas in the state so that more aged people can participate in the scheme and have their livelihood enhanced.
- Moreover, agencies responsible for releasing of fund for the scheme should always make it timely, especially to this group of people who are considered vulnerable because of their age. This will help government realise her goal poverty alleviation among the aged in the state.
- Payment service providers, cash transfer facilitators and other officers having direct contact with beneficiaries should be trained and retrained on how best to manage complaints and grievances from the beneficiaries so as not to be considered incompetent.