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OLD AGE VULNERABILITY AND FORMAL SOCIAL PROTECTION IN NIGERIA: THE NEED FOR RENEWED FOCUS ON PROSPECTS OF INFORMAL SOCIAL PROTECTION

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ABSTRACT

A renewed look at informal social protection may offer an effective option for addressing vulnerability among elderly Nigerians. This follows the need to overcome both current, and potential challenges in elder vulnerability, related to population aging. The main argument posed by this article is that, social protection in Nigeria has traditionally ignored the elderly, right from its colonial roots. Subsequent governments have also ignored the elderly in social policy, and social protection programmes. As a result, social vulnerability seems synonymous with old age among Nigerians. This article maintains that, as a phenomenon that requires attention, elderly vulnerability in relation to population aging, can be approached by strengthening informal social protection. Importantly, where necessary, a synergy should be innovated between formal and informal social protection systems. The framework for analysis was sourced from aging and modernization theory. The integration of these perspectives explains why formal social protection has rendered the elderly in Nigeria more vulnerable. The framework also justified the need for resorting to potentialities, within informal social protection. It was highlighted that, informal social protection can serve as an option for addressing elderly vulnerability, based on a subjective analysis of the wide range

of traditional informal strategies available, within Nigerian communities. However, the analysis was limited to modernization theory, while a wider more comprehensive analysis could be attained by the integration of other theories.

Key words: Informal Social Protection, Formal Social Protection, Population Ageing, Vulnerability, Nigeria

INTRODUCTION AND BACKGROUND

The current Global discourse on old age vulnerability and Social protection, follows an alarming increase in the population of elderly persons, within the last twenty-five years. As a result, this period is referred to as “the age of aging” across all regions of the world. From 1950 to approximately 2010, the global population of individuals aged 65 and older has increased by an annual range of 5 to 7 percent. This increase is expected to be steady with a huge impact on global demand for elder care and related services (Wiens J. A., 2016 ; Barik et al., 2015 ; Troisi, 1998). In recent past, various problems of ,population aging, the elderly and old age has been the subject of discourse among scholars in Nigeria:(Aboderin, 2004; Dimkpa, 2015; Michael, Emmanuel, & Aliyu, 2016; Mudiare, 2013; S. a., O., & O., 2012; Shofoyeke & Amosun, 2014; Togonu-Bickersteth & Akinyemi, 2013). Most of these studies focused on various dimensions of old age experiences. However, hardly do we have a complete focus, on the need for a shift in focus towards informal sources of social protection. Therefore, this analysis highlights a critical gap on the need to resort to and strengthen informal social protection, as a response to the rising vulnerability among elderly Nigerians.

Theoretical orientation

Aging and Modernization

The modernization paradigm provides a theoretical perspective, that assist in understanding the phenomenon of social vulnerability in old age. The analysis from this perspective, indicates old age vulnerability, as a disadvantaged position, in relation to the wider socio-political context. The theory also explains the extent to which the elderly are likely to experience and be at risk of social vulnerability, indicating old age vulnerability, as a continuity of disadvantage over the life course. (Aboderin, Revue, 2015; Islam, 2014)

Modernization theory of aging, offers a framework for a macro level structural functional analysis of vulnerability in old age and therefore, a relevant perspective for the analysis of social protection. This perspective explains vulnerability among the elderly, as a consequence of macro social changes, resulting to the decline in the social status of the elderly. The framework proposes a direct relationship between social change, and what manifest as the prevailing status of the elderly (Lynott and Lynott 1996). Furthermore, the theory assumes that, certain values in relation to both industrialization and modernization, tends to weaken traditional norms and values. And, since this traditional norms and values, forms the basis of informal social protection, being weakened, leads to the reduction and gradual erosion of traditional, community, and family support for the elderly. In addition, when social change transforms traditional societies into “modern” urban and industrial

settings, the social, cultural and economic conditions, become no longer favourable to the status of the elderly. Again, the institutional transformation of society results to the systematic side-lining of the elderly, as relevant participants in the social scheme. Thus, unlike the traditional societies and simpler societies, in modern society, the elderly become less relevant. The consequence of such transformation leads to loss of social functions, reduces power and ability of the elderly in the social process (Aboderin, 2004a; Bengtson & DeLiema, 2016). This renders the elderly as a more vulnerable and marginalized group.

Population aging as an indicator of modernization, has been noted to be connected to four critical factors which influenced decline in the status of the elderly; these are modern technologies in health, economy, education and urbanization. However, on one hand, improvement in health technology affects the elderly by reducing mortality and extending life at all stages. In this regard, the proportions of older persons increases in modern societies (Cowgill & Holmes, 1972; Cowgill, 1974). On another hand, modern economic technology tends to lower the status of the elderly, by the creation of new jobs and altering existing ones. And since most of jobs are concentrated in high technology industries, the implication on older workers, falls in the likelihood of gradual obsolescence, less value, and fall in social status. More still, Modernization also causes rural-urban migration, resulting to intergenerational segregation. Consequently rural-urban drift, breaks down the extended family, leaving elderly behind in the rural areas (Aboderin, 2004a; Bengtson & DeLiema, 2016; Vaclair, Marques, 2014).

The association between modern education and modernization also contributes to lower the status of the elderly in modern societies. The reason being that, modern education is more structured in orientation towards the young. As a result, education helps to invert the traditional status accorded to the elderly, by making the young more knowledgeable and skilful. Due to the possession of modern knowledge and skills, power, status and reverence of older people is consequently eroded. Therefore, the status of the elderly in modern society is affected by many factors related to modernization, and conduce to lower their status. This leads to their marginalization and exposure to risk, of experiencing social vulnerability (Chow & Bai, 2011; Cowgill, 1974; Bai, 2015; Khan 2016).

Despite much support for aging, modernization theory has been disputed for depicting the elderly as negatively affected modernization of society, being role less, and devalued (Bengtson & DeLiema, 2016; Heinz et al., 2017; Tirrito, 2003).

OLD AGE AND POPULATION AGING

Most of the definitions of old age or senescence stage, refers to final stage in an organism's normal life span. However, in humans, there exist no single position on the age at which a person becomes old (Little, 2012,). As such the "elderly" are regarded as those 60 years and over. Within this categories, further classifications are; *the young old* from the age of 60 to 74, *the aged*, from the age of 75 and above, *the old*, from the age of 80, and the *oldest old*, from the age of 85 and over (Council & Population, 2006; National Population Commission (NPC) [Nigeria] and ICF International, 2013). The study by Glascock (1980) indicated that, to understand the definition of old age in Africa, three aspects are to be captured. The first is chronology referring to number of years spent from birth. Secondly

changes in social role and transformations in ability to work, such as retirement, passage into higher adult status, which is indicated by having children, and menopause in the female gender. Thirdly, transformations in capabilities relating to invalidity in social functioning, becoming senile, and the transformation of physical characteristics in an individual (Shofoyeke & Amosun, 2014).

Bensaid & Grine, (2014), pointed that, the Islamic definition of old age, indicates the age of forty as a time of maturity and wisdom. It was at this age that Prophet Muhammad (SAW) is reported to have received the revelation of the Qur'an. In Islamic literature, there are concepts that can relay both time and the socially constructed meanings of old age. The Young old, is a person aged 60 and 75, who is still active socially. The "Sheikh" refers to an old man of 75 to 85, who is less active socially. The "Haarm" is a much older person of 85 years or more, who is more restricted by frailty. Finally, the centenarian known as "Al-Moamer" who is 100 years or more. Therefore, due to variations in the way ageing occurs across cultures, old age should be understood within important cultural variations. (Bensaid & Grine, 2014; Helliwell, Layard, & Sachs, 2012; Kinsella & Phillips, 2005; United Nations Population Fund (UNFPA) & HelpAge International, 2012).

Population ageing refers to an increase in the population of elderly persons within the last twenty-five years. The "baby boomer" population cohort, is largely seen as responsible for this surge in the global population of individuals aged 65 and older. This phenomenon is attributed to increase in longevity, owing to improvements in public health care, and rising quality in standard of living across the globe. In addition, declines in fertility and mortality rates, have further increase the size of older adults. (Agarwal, Lubet, Mitgang, Mohanty, & Bloom, 2016; Bloom et al., 2015). While population aging represents a victory for humanity, it is a source of many challenges with important implications for all societies. Population aging results in challenges within both the formal and informal social support systems. The latter making access to appropriate care a major source of vulnerability for the elderly (Wiens J. A., 2016; Troisi, 1998; Yang & Lee, 2010; Bengtsson, 2010; Bremner et al., 2010; He, Goodkind, & Kowal, 2016; UNFPA/HelpAge, 2015).

As the most populous black nation in Africa, Nigeria has a very high potential of a rapid population growth rate of the older adults in the years ahead. Already, within this context, over twenty million Nigerians are vulnerable and absolutely living without safety nets. In Nigeria, the elderly represents over 20% of the total population. (Amaike and Bammeke, 2014; (National Population Commission (NPC) [Nigeria] and ICF International, 2013) NPC, 2003). The population is growing at a rate of 3.2 per annum as obtained by 2009 estimates, (NPC, 2009), from 2012 with 169,952,993 to 186,965,085 at 2015. The elderly population in Nigeria is steadily increasing from 6.4 million in 2005, to 11.5 million in 2025 and 25.5 million by 2050 accounting for over 40 percent of the total Nigeria population (Melorose, Perroy, & Careas, 2015). (United Nations, 2012). In other words the number will double to over 41 million (Togonu-Bickersteth & Akinyemi, 2013; United Nations Population Fund (UNFPA) & HelpAge International, 2012) (Gerontological Society of Nigeria, 2014; Akinyemi, 2014; World Population Ageing, 2013). Although this might be described as a youthful population, the major concern of this article, is the growing elderly population within the projection, which constitute of persons aged 60 years or more. However, despite

the facts presented by this demographic information, formal social protection for the elderly has not been of priority to successive Nigerian Governments. Hence the need for a look at informal sources for eldercare in Nigeria, following the numerous challenges facing the facing social protection sector.

VULNERABILITY AND OLD AGE

Vulnerability refers to the unavailability of protection, which renders people, organizations, and societies incapable to withstand adverse impacts from multiple stressors when they are exposed. A renewed emphasis on vulnerability emerged in the early 2000's from an earlier conception of the term, coined in the early 1980's as a way to reduce losses from disasters.

Vulnerabilities are both structural and situational in nature, caused by lack of access to information, knowledge and technology, in addition to weak or non-existent political representation or power. Furthermore, limited social capital, frailty and physical limitations in individuals are seen as situational factors. Other factors like type, quality and age of infrastructure, and lifelines, also count in exposure to vulnerability (Gillespie, 2010). Vulnerability can also be attributed to the way lives of different groups of people are structured and shaped by structural patterns based on politics, economics, environmental management practices, race & class relations, the gender-based division of labour, and other factors (Michael, Zakour, David & Gillespie, 2013; Cohn, Ian Gillespie Cook, & Halsall Jenna Cohn, 2016; Shackleton, Change, & 2016).

Social status and situational or context-specific living conditions that vary over time, might also shape vulnerability. In addition, Vulnerability links to social and cultural contexts in political society, and reflects individual as well collective adaptive capacities in coping with uncertainty and calamity. Therefore, vulnerability mirrors the dynamic stages in resilience and applies to multiple stages of inter-linked social-ecological systems. As such, vulnerability is shaped persistently by behavioural, attitudinal, socio-economic, political and cultural influences on persons, families, groups and countries. (Mawere, 2017; International Strategy for Disaster Reduction, 2004; Schneiderbauer, 2007; Schneiderbauer, 2006).

There is a widely held consensus that, old age is a period of increased vulnerability. As such, Vulnerable elders have been defined as "those whose reserve capacity falls below the threshold needed to cope successfully, with the challenges that they face" (Bowling et al., 2005; de Jong Gierveld, 2009; Fischer, 1998; Hall, 2015; Hooyman & Kiyak, 2008; Levine, 2017; Niedzwiedz, Katikireddi, Pell, & Mitchell, 2014; Payne, Hutcheon, Ansermino, & Hall, 2014).

Social vulnerability impends the security of the elderly, because unemployment and job insecurity, often results to income insecurity and poverty. Thus, exposing the elderly to the risk of both poverty and dependency in old age. The reasons given were that, high rates of un- and under-employment in their productive years, have translated into insecurity in later life. In addition, in most developing countries, the informal economy remains the major source of employment for older people. The implication of Working in the informal economy means no retirement due to lack of age limit, in addition to high risks, like exposure to dangerous working conditions, lower levels of income and limited access to formal protection in risk management through pensions and insurance (Ardelt, justice, &

2014; Barrientos & Hulme, 2009; Caldas et al., 2015; Chanana & Talwar, 1987; Mcdougall, 2009; Olivier, Kaseke, & Mpedi, 2008).

In many developing regions, for the elderly, the labour market is a main source of vulnerability. The reason being that, macroeconomic policies, trade liberalization and market forces of demand and supply for labour, contribute to the increased vulnerability with dire consequences for the elderly. This includes reduced employment and reduced social sector programs, putting pressure on families, thereby directly affecting the elderly, whom are forced to continue working for their survival (United Nations Economic Commission for Latin, 2004). Old age vulnerability has also been viewed as an outcome of inadequate care and support, resulting from weak support systems and social networks. These include limited financial and material resources, existing in poor environments, persistent chronic illnesses and various health disorders.

FORMAL SOCIAL PROTECTION AND ELDERLY VULNERABILITY IN NIGERIA

Social protection is a broad concept referring to different tools and strategies that are mobilized in tackling or ameliorating poverty related circumstances (Chanana & Talwar, 1987; Devereux, 2015; Devereux & Sabates-Wheeler, 2004; Holzmann, 2001; on & 2010, n.d.; Ortiz, Cummins, & Karunanethy, 2017). The basic rationale for social protection is to enhance abilities, and life chances across lower levels of society, in order to promote social justice and social cohesion. This makes Social protection a fundamental issue in promoting social and human development. Broadly speaking it is an agenda primarily designed for reducing vulnerability and managing risks of individuals, households and communities, and is closely intertwined with enhancing choices through the enhancement of human capabilities (Babajanian & Hagen-Zanker, 2012; Holzmann, 2001; Verpoorten & Verschraegen, 2001).

Even though most countries did not introduce programs until after their independence, most schemes have been strongly influenced by the specific country's colonial heritage, with the types of programs in Anglophone Africa differing from those in Francophone Africa (Bailey, 2004). Prior to Nigerian independence, the colonial social protection has been the basis for addressing vulnerability across the population; like slaves, protection from killing and sacrifice of twins, child labour, and control of social problems, emanating from the second world war, especially within the Lagos area. The year 1942 marks the initiation of formal social protection in Nigeria, with the Workmen's Compensation Act. This was followed by the Pension Decree No. 102 of 1979 for federal civil servants, Armed Forces Pension Decree No. 103 in 1979, the private sector benefit pension and gratuity scheme in 1954, the National Provident Fund in 1961, and the Nigeria Social Insurance Trust Fund (NSITF) in 1993. (C. Ekpe & Mamah, 1997; Kennedy, 2016). It can be seen that, right from the beginning the inclusion of the elderly has been a tradition in Nigerian social policy. As a colonial heritage, Social protection in Nigeria was incorporated into the government welfare policy after independence in 1960. Most of the programs were structured in the early days of independence after the British colonial legacy. This followed the large presence of Britons in the civil service. The first law on social protection was the social development edict, enacted by the military government of 1974 which was considered as

one of the best, and a turning point in the history of social protection in Nigeria (C. Ekpe & Mamah, 1997; C. P. Ekpe, 2014). However, despite the fact that the policy was affected by budgetary restrictions and the absence of political will towards implementation, there was no inclusion of the elderly.

Further developments in social policies within development plans, did not also include the elderly. Like most developing countries, national development plans were set for the period between 1962–1985. However, relevant aspects of social protection like elderly support did not receive any consideration, apart from the adoption of the mixed economic system as a strategy of development for Nigeria. Up to the early 80s, there was neither a governmental agency nor a policy that was exclusively meant for social protection. The social welfare department was constantly transferred to different ministries, at different periods, in the implementation of the successive development plans. As a result of the global fluctuation in oil prices, the structural adjustment programme (SAP) was initiated in 1986. Consequently, by the late 1980s, social protection was again made a component of the government's development policy due to hikes in prices, need for subsidies and income allowances. The focus of the policy was narrow, and primarily on contributory forms of social security allowances, yet no inclusion of the elderly was evident (Akinola, 2014; Holmes & Akinrimisi, 2012; Odia, 2012; Togonu-Bickersteth & Akinyemi, 2013).

Corruption is also a factor in the neglect of the components that could have included the elderly in social policy. Because of gross misapplication of resources meant for social protection arising from corruption, the National Economic Direction Council (1999–2003) could not be successful and was subsequently scrapped. It was earlier designed to serve as a framework through which social protection can be designed and implemented (Marcellus, 2009). The failure of the national economic direction led to the enactment of the National economic empowerment strategy (NEEDS) in 2003–2007 at all the tiers of government. Programmes like SEEDS and LEEDS at the state and local governments level were designed with the objective of wealth creation, providing employment opportunities, reducing poverty and national values re-orientation. However, the programs were politicalized, and lopsided in implementation (Akinola, 2014; Ikeanyibe Okey Marcellus, 2009; Rebecca Holmes, 2017).

Social protection was reflected again in Vision 20:2020 (NPC, 2009), a policy that aimed at positioning Nigeria within the top 20 economies by year 2020. It was a three-phased policy of medium-term approach, based on three pillars model. Consequently, the pension reform act was introduced in 2004, aimed at establishing a standardized contribution plan for the operation of both public and private sectors pensions. Again, it was based on individual accounts managed privately, by selected pension fund administrators, at the instance of an employer's contribution of a minimum of 7.5 per cent of salary and an employee's contribution of 7.5 %. (Keeley & Organisation for Economic Co-operation and Development., 2007). Again, no pension scheme for the elderly outside the formal employment. yet this segment forms the most significant number among Nigerians.

In 2004, once more, the National Planning Commission (NPC) led the development of the first social protection strategy. The Social Protection Advisory Group made up of

representatives of NAPEP, NPC and the World Bank developed the document. A first draft of the Strategy was documented and made public, with social protection featuring as an issue of concern at all levels of governance (Babajanian & Hagen-Zanker, 2012). In this document, social protection was based on four main themes, child protection, labour market social assistance and social insurance. Again, at the governmental level, the focus was more on growth; based on the belief in the trickle-down thesis, that growth shall eventually translate into beneficial effects for the poor (Niño-Zarazúa, Barrientos, Hickey, development, & 2012; Hickey & Uk, 2007). However, the policies were largely never implemented (Holmes & Akinrimisi, 2012; Keeley & Organisation for Economic Co-operation and Development, 2007; Rebecca Holmes, 2017). Further developments in this regard include the recent National social protection policy draft document, presented for validation through a workshop on 18 February 2014. The draft policy draws on both the federal Constitution and Vision 20,2020. Various plans including different international conventions serve as the inspiration for the draft. Consequently, social protection was conceived as imperative to protection against vulnerability. However, the outcome is yet to be seen.

Even in states, where concrete efforts were initiated, the programmes have crumbled. Examples are; Ekiti and Anambra state. In Ekiti state a Social Security Scheme for Senior Citizens is carried out by a committee for care of individuals of 65 years and above especially those without children and means of sustenance. Since 2011 however, the scheme has been failed by the government. The scheme covers 20,000 out of 120,000 elderly persons from census estimates. In Anambra State, social protection scheme for the elderly began in 2012 for poor persons above 75 years of age who are not in formal pension schemes. a sum of N5,000 monthly payment was made up to 2015. The present government is not committed to paying this welfare benefit and it has since stopped in December 2015. Income Support for Persons with Disabilities was run by Jigawa State Government. It was based on the interest of the existing government at that period, given the high incidence of poverty in Jigawa state in 2007. It covers 150 disable from each local Government with a payment of N7,000 monthly. However, being part of this programs remains largely determined by connection and luck and the current government may not be interested in upholding the implementation of the programme (Cohen, & 2016; The World Bank, 2015).

RESORTING TO INFORMAL SOCIAL PROTECTION

The Need for a shift in focus towards informal social protection strategies in addressing Elderly Vulnerability in Nigeria, can be justified for many reasons. First, the delivery of social protection programs across the country has remain 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; Norton). Even within these limitations, none of the social protection programmes exist solely for the elderly segment of the population.

Secondly, the existing limitation evident in social protection has only exacerbated vulnerability among Nigerians (*Poverty and Shared Prosperity 2016: Taking on Inequality*, 2016). This implies an increasing need for social protection, and greater public expenditure on social services and assistance programs. Yet, budgetary allocations have remained inadequate, despite improvement in Federally collected revenue. For example, with a rise from N4.845 trillion (USD 303 million) in 2009 to N7.9 trillion (USD 493 million) in 2013. The Federal Government's current spending on social protection is estimated at 0.01 per cent of GDP. The combined federal and state governments' expenditure was N7.86 trillion (USD 491 million) in 2009, N11.30 trillion (USD 706 million) in 2013 for a population of over one hundred and fifty million.

Thirdly, due to low budgetary commitment from the government, the focus of Social protection programs has remained on a narrowly defined set of risks and target groups, instead of complying with multiple objectives including the elderly. Most of the designs are not well suited to needs of households. So far there has been little or no attention to the elderly in relation to wellbeing and happiness enhancing instruments. A concerted approach to addressing equity in the designs of programs has to date been limited (Holmes & Akinrimisi, 2012; ODI, 2011). Concerns over service delivery and other infrastructure such as financial infrastructure for the poor especially in rural areas have been raised and identified as another key challenge if social protection in Nigeria (Holmes & Akinrimisi, 2012; Stavropoulou, Holmes, & Jones, 2017).

Fourthly, in relation to international treaties, Nigeria has remained in violation of all international conventions for the promotion and protection of the elderly. For example, the Global Action on Aging, the Madrid plan of action (1991), the United Nations Principles for Older Persons, the Madrid International Plan of Action on Ageing (2002), the Global Age Watch Index warning and numerous other conventions and declarations on the need for aging friendly communities across the globe. This further relegates formal attention and action towards supporting the elderly.

Fifthly, due to lack of attention on the policies relating to social protection and support for the elderly, currently there is 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). The result is that, elderly Nigerians continue to exist in destitution, disease and poverty.

Finally, since 2002, there have been other policy frameworks at the regional level such as: African Union Policy Framework and Plan of Action on Ageing (2003); National Policy on Care and Wellbeing of the Elderly (Draft 2003); National Policy on Aging (Draft 2006) and the United Nations Economic Committee for Africa: The State of Older People in Africa (Draft 2007), but there is none for Nigeria (Ajomale, 2007). Therefore, in terms of formal protection policies shaping the wellbeing of the elderly in Nigeria, the government has failed. For the reasons highlighted above, the need for options in approach towards eldercare becomes glaring, and alternatives are needed. In addition, from reviewed literature of practices across the globe, it is evident that, informal methods of social protection can be strengthened to serve as an alternative coping strategy with teeming population of elderly persons. (Abidin, Maidin, & Salleh, 2017; Arua & Eka, 1980;

Barrientos & Hulme, 2008; Bieseke & Howell, 1981; Cormack, 1983; DHEMBA, 2002; Dhemba, Gumbo, & Nyamusara, 2002; Fukuyama, 2001; Malik, 2014; Mohanty, 2011; Monsell-Davis, 1993; Mpedi, 2008; Mydin & Ahmad, 2014; Nanau, 2011; Norton, n.d.; Ratuva, 2006; Shaw, 1981; Sufian & Mohamad, 2013; United Nations Population Fund (UNFPA) & and HelpAge International, 2012; Wiessner, n.d.; Woolcock, 1998).

INFORMAL SOCIAL PROTECTION AND OLD AGE VULNERABILITY

Informal social protection

Informal social protection is an umbrella term, that consists of several different informal strategies used by families and communities in securing their livelihoods for a guaranteed standard of living. These strategies rely mainly on the value of reciprocity between relatives. Reciprocal relationships take several forms in traditional communities through various social institutions. The aim remains the reduction and mitigation of risks (Devereux, 2015; Devereux & Sabates-Wheeler, 2004).

The nature of informal social protection arises from values and norms of solidarity, and supportive attitudes among group members. Protection normally occurs through informal support networks, mutual risk sharing and arrangements for private transfers between individuals or households in the form of material assistance or services delivered. Furthermore, informal social protection may be provided by way of participation in local mutual assistance associations; like credit rotating schemes or micro-finance groups. Through these channels, the provision of social insurance and loan of varied types are obtained as safety nets (A. et al. Arnall, 2004; Alexander Arnall, Furtado, Ghazoul, & de Swardt, 2004). Therefore, informal social protection can be understood as a subset of coping strategies from which assistance is drawn (Holzmann, 2001; Paitoonpong, Abe, & Puopongsakorn, 2008). Social networks play a critical role in the availability of informal social protection. This is ensured through channels like the structural set-up of social networks, which obtains in most extended families and community associations.

Challenges facing informal social protection and old age vulnerability

In Nigeria, Traditionally, the extended family system has been socially supportive for the elderly and still accounts for a large proportion of the support. As such, most aged persons are highly tended towards support from their relatives, friends and off springs. This expectation has been largely responsible for large family size, where it is believed that the more children one has the more secured the individual tends to be in old age. However, economic hardship, idleness, underemployment, hyperinflation among others have rendered many children unable to support their aged parents. In addition, elder support networks are weak or none existent in most parts of the country. (Aboderin, 2012; Dimkpa, 2015; Oyinlola, Adebawale, & Alamu, 2017; S. a. et al., 2012; Shofoyeke & Amosun, 2014). These factors have further exacerbated elderly vulnerabilities.

Like other African societies, Social change has affected most traditional practices in Nigerian societies, as a result of the continuous proletarianization of the labour force, and commoditization of the economy. This has led to the migration of youths and the nucleation of family structure. As such, the elderly is left without any potential source of social support. On the part of the children, they are faced with unemployment and the challenges of third world capitalism, in frustrating the satisfaction of needs for their elderly parents. To this

extent children are no longer seen as a guarantee for adequate support in old age.(Babatunji et al., 2015; Okoye, 2012; Togonu-Bickersteth & Akinyemi, 2013; Wahab & Adedokun, 2012). The current fraught and uncertainty affecting Informal social protection, brought about by social change, has therefore incapacitated the position of the Nigerian Family in providing assistance at the time that it is required to elderly members. It has also been noted that, informal social protection strategies are not always inclusive(Bhattamishra, Barrett Stephen B, & Ashley, 2009).

Prospect of informal social protection in Addressing old age vulnerability in Nigeria

The answer to the challenges posed by the failure of formal social protection, in relation to population aging, calls for a renewed focus on studying the values that could have permanent validity, in addressing vulnerability among elderly Nigerians. This might call for a synthesis with aspects of formal social protection, where suitable and feasible. In this regard the potentialities of informal social protection can serve as an avenue that supplements formal social security programmes, while the government make frantic efforts, towards addressing vulnerability among the elderly through effective formal means.

Informal social protection strategies are potentially indispensable sources to be mobilized in addressing vulnerability among the elderly. Historically, informal social protection used to be the mainstay of social security provisioning before independence and eventual assumption of the role of the State. To this end, strengthening these kinship-based coping strategies in addition to religious values, could be easier and more effective due historical importance and meaning (Olivier, M., & Dekker, 2003).

To strengthened potentialities of informal social protection, there is the need for capacity building through investment. For example, the establishment of waqif properties for the purpose of generating money for use by the elderly; such as financial support, subsidizing and enhancing capabilities of the elderly people. Since Religious networks, can be among the most effective informal coping strategies, there is the need for the protection and rejuvenation of religious principles that lie at the heart of informal social security. To this end, the State should play a leading role by setting up a support framework for the mobilization of these values (Habtom, & Ruys , 2007).

Exploration of opportunities should be engaged to develop innovative arrangements that can link informal sources to formal resources for coping with vulnerabilities in old age. This can be achieved by identifying and understanding the complementary linkages between formal and informal systems, so that effective and sustainable design of informal social protection programs can be achieved based on local capacity and social values.

There should be a proper understanding of social protection arrangements including a clear understanding of the purpose of each strategy, how it differs subjectively from other types and the role it can play as informal safety net. in other words, there is the need to Preserve the cultural basis of each strategy by ensuring that integrative measures do not destroy its cultural basis.

While the integration of the formal and non-formal systems has been advocated by many, the purpose of integration should be to enhance the efficiency and effectiveness of the informal social protection regime. The greatest benefit of successful integration, is where the two

systems truly complement each other, by the extension of sufficient levels of social protection towards addressing elderly vulnerability(Olivier et al., 2008).

CONCLUSION

In this article, it has been demonstrated that, social vulnerability is a reality in old age among elderly Nigerians. The reason being that, in a modern nation state, the duty of the government is to protect its citizens from exposure to vulnerabilities, however this has failed in Nigeria in relation to the elderly segment of the population. The result of this failure in formal protection, has resulted in increased vulnerability among the elderly. However, informal social protection remains the only resort that can be mobilized. To utilized informal social protection, there is the need for addressing the weakness evident within the umbrella of informal social protection. Furthermore, there may be the need, for a synergy, based on a new innovative approach, between formal and informal social protection. Finally, a renewed focus on social protection has become necessarily too address the factors, that have persistently exposed the elderly to vulnerable circumstances across Nigeria.

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