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Contents

1	Democracy and Good Governance in Africa: Beyond the Myths and Illusions —Amosu, Kehinde Olorunwa	1
2	Taxonomy of Sound in Islamic Religious Practice among the Ansar-ud-Deen Society of Nigeria—Yekini-Ajenifuja, Isaac, PhD	10
3	Osofisan's Mythopoetic Reimaginings of the Gods and its Implications for Contemporary Postcolonial Discourse—Afolayan, Bosede Funke	20
4	On the Socially Constructed Racial Categories of "White" and "Black": An Abolitionist's Case—Afisi, Oseni Taiwo & Macaulay-Adeyelure, Olawunmi	33
5	Phoneme /L/ and its Allophones in the Southeast Yorùbá: An Optimality Theory Account —Adeniyi, Sakiru	43
6	Influence of Family Communication on Adolescent Students' Learning Processes in Lagos, Nigeria—Thanny, Noeem Taiwo & Baruwa, Olaide Abibat	54
7	The Yoruba Film as an Exploration of Yoruba Culture, Worlds of the Living, the Dead and the Yet Unborn—Amore, Kehinde P., PhD, Amusan, Kayode V. & Makinde, S. Olarenwaju	65
8	Christianity and Child Training: An Appraisal of Proverbs 22:6 —Komolafe, Hezekiah Deji, PhD	75
9	Dayo Oyedun's Compositional Style: An Analysis of <i>Cathedral Anthem I</i> —Bello, Abayomi Omotoyosi, PhD	87
10	Social Security: A Panacea for the Socioeconomic Challenges in Postcolonial Nigeria —Saibu, Israel Abayomi	95
11	China through the Lens of Nigerian Media—Olawuyi, Ebenezer Adebisi	107
12	Àmúlò Qrò Àwàdà nínú isé Adébáyò Fálétí—Àkànmuú, Dayò PhD	128
13	Politique, Enseignement et Statut du Français au Nigéria : Trace d'une Contrainte Traductique—Thomas, Razaq, PhD	140
14	Vision Heroique de Salimata dans les Soleils des Indépendances d'Ahmadou Kourouma —Musa, Haruna	150
15	قضية الطبع والصنعة في ضوء النقد الأدبي: دراسة موسعة —Animashaun, Maruf	160
16	التعابير اليورباوية المتداولة من السياق القرآني: دراسة تناصية —Oniyide, Daud	178

10

Social Security: A Panacea for the Socioeconomic Challenges in Postcolonial Nigeria

Saibu, Israel Abayomi

Abstract

With the prevailing economic hardships in Nigeria, it has become imperative for government to make available social security to mitigate and cushion the effect of economic challenges posed by unemployment, retirement, disability, old age, ill-health, poor governance, gender, and economic recession. Implementation of social security does not only bring about good governance, equity, and stability of macroeconomics, it also creates confidence and sense of dignity to the society's most vulnerable. The implementation of this should anchor on social insurance and social assistance that will focus on essential services to vulnerable individuals. This paper sheds light on the status of social security in Nigeria, how it was practiced before the advent of colonialism; and the practice of social security in colonial and postcolonial Nigeria, their weaknesses and strengths, and offers suggestions for improvement.

Keywords: *social security, socioeconomic challenges, Nigeria, vulnerability*

Introduction

SOCLIAL SECURITY IS A PROGRAM EMBRACED BY MOST NATIONS OF THE WORLD (ILO, 2009). This is so because to enjoy internal tranquility and to create a friendly economic environment for socioeconomic prosperity in any given society, the role and implementation of a good social security cannot be down played. Social security is a mutual care plan intended to meet exigencies and other adverse conditions of insecurity which emanated as a result of either lacks or emergencies (Sandler & Westall, 2019). Social security is a fundamental responsibility of the government towards its citizens. It is also a shared therapy which involves public private partnership to fight against hardship and lack, and

it include pensions scheme, disability compensations as a result of job hazards, death benefits, health care benefits and so on (Akinola & Tugbiyele.A., 2007).

Social security- as a modern form of poverty alleviation- was made popular by the United States of America under the presidency of Franklin Delano Roosevelt, when on August 14 1935 he signed into law the Social Security Act as part of the New Deal (McJimsey, 2000). Ever since this programme was created, successive governments in the United State of America have followed it up, improved on the contents and implementation of social security for the benefits of all Americans (McJimsey, 2000). The idea of social security was to promote the economic security of Americans through various insurance packages, including survivors, disability, Medicare and supplemental security income. As designed, social security targets retirees and their dependents, disabled workers and their dependents, survivors of deceased workers and their dependents as well as unemployed citizens (Ikenberry & Skocpol, 1987).

Social security is a form of social protection for the citizenry. It could also be refer to as having access to basic life amenities, such as food, clothing, warm shelter, education, and medical care.

Nigeria with a population of over 180 million and with a lower Gross National Income (GNI) of \$2,030 in 2019 representing a low standard of living as revealed by World bank (World Bank, 2021). Besides, with a negligible life expectancy average of 54.49, high mortality rate of about 54.7 in 2019, an adult literacy rate of 69.1 percent, with a gross domestic product (GDP) per-capita of 2,083 value, -6.58 per cent in 2020 based on purchasing power (UNDP Report, 2020). With these realities, Nigeria is ranked low in human development index (HDI) value of 0.539. By this figure Nigeria ranked low in human development category, placing it at 161 out of 189 countries according to the UN Development Program (*UNDP Report, 2020*). Furthermore, the global hunger index (GHI) in 2020 ranks Nigeria 98th out of 107 countries, with a score of 29.2 (Global Hunger Index, 2020). By this indication Nigeria has a high level of hunger. With these unpleasant reports there is need by the government to proactively provide and implement functional social security for vulnerable members of the society.

Conceptual clarification

For clarity of purpose and proper overview of the subject matter, the terms that continually feature in this discourse are “social security” “subsidy” “social insurance,” and income maintenance.”

Social security is a term commonly used in the United States for the aged or federal Old-Age, Survivors, and Disability Insurance (OASDI) program administered by the Social Security Administration. According to the International Labor Organization (ILO, 2001), social security is the safeguard that a society provides for a group of people and households to ensure access to health care and to guarantee income security, particularly in cases of old age, unemployment, sickness, invalidity, work injury, maternity or loss of a breadwinner (ILO, *Facts*

on Social Security, 2001). Furthermore, social security scheme as clearly defined in ILO conventions and UN instruments as a basic human right. Only 20 percent of the world's population has adequate social security coverage, while more than half lacks any kind of social security protection at all (ILO, 2001).

Subsidy: is a kind of financial support dedicated to a particular sector of the economy purposely with the aim of promoting economic and social policy (Saibu & Willoughby, 2019). This is usually extended from the government, even though the term can relate to any kind of support. This support or subsidy may come in different forms such as: direct monetary support, interest free loans and indirect support including: tax break, insurance, low interest loan, accelerated depreciation, rent rebates and so on. Additionally, they can be broad or narrow, legal or illegal, ethical or unethical.

The well-known forms of subsidies are those that are extended to producers or consumers. The most common forms of subsidies are those given to the producers or the consumers. Subsidy extended to producers put producers at advantage by offering them market price support, direct support or payments to factors of production. On the other hand, consumer or consumption subsidies commonly reduce the price of goods and services to the consumer. In broader terms, social security could refer to the following (Nwafor, 2009);

Social insurance: where citizens obtain benefits or services in acknowledgment for their contributions to an insurance program. These services normally consist of provision of pension for the retired, provision of insurance where disability occur, benefit for those who lost their love one during active service and for those that are not gainfully employed. Van Der Merwe (2000), opined that social insurance and social assistance are complements rather than substitutes – both are not reciprocally exclusive (Van Der Merwe, 2000)

Income maintenance: mainly the giving of money in the case of loss of job or interruption of employment, including retirement, disability and unemployment. During the COVID-19, period when some people lost their job, or when people were told to stay at home. Government gave people who lost their job money as income maintenance in particular in the advanced clime.

Services: made available by government or agency accountable for social security. In different clime this may include medical care, aspects of social work and even industrial relations.

This statement agrees with Nwabueze (1989) that social security is saddled with the collective protection of the individual against the unpalatable economic outcome arising from certain social risks of life, such as sickness, maternity, invalidity, death, old age, employment or unemployment.

From the fore-going, it is obvious that any society or country desiring progress and aspiring to develop at par with other "civilized" nations, will take the care and security of its citizens as a matter of prime necessity. Social security demands that a government think ahead, for its citizens. The fact that developed nations like the United States have been able to remain relevant and prosperous, is because

its citizens have seen the seriousness of their government in caring for their “present” and “future,” hence, it is no longer “what my country can do for me” but “what I can do for my country.”

The success of the social security system in tackling extreme poverty in the US has led to its replication in other parts of the world. Yet, social security as a principle and practice in itself is not alien to Africa and Nigeria. Long before the advent of the colonial government or the incursion of Europeans into the hinterland of Nigeria, social security was practiced in its unique form among the traditional Nigerian societies.

Social Security System in Precolonial Nigeria

Nigeria, as it is known today, did not come to be until 1900, when it was created by the colonial administration (Saibu & Willoughby, 2019). Prior to this time however, Nigeria had been inhabited by diverse group of people, who have their different unique culture, belief system and values. The western part was basically inhabited by the Yoruba, the Eastern by the Igbo, while the Northern part was basically inhabited by the Hausa. Juxtaposing these myriad groups were those that would later be referred to as “the minority groups.” These include the Bini, the Efik, Ibibio, Ijaw, Itsekiri, Urhobo and the Ogoni. Others are the Igala, the Jukun, the Tiv, the Idoma, the Fulani and the Kanuri. These diverse groups occupied much of present day Midwestern region, South-South region, Middle Belt and pocket of other areas of the entire Northern region. The aforementioned groups are only a tiny drop in the vast groups that have been conjoined together to form Nigeria.

With such an array of cultural groups, it is not surprising that social life in pre-colonial Nigeria was colorful as well as intriguing. Every society was governed by a defined principle, agreed to by all the community members. In place also were definite and suitable social security systems that had been incorporated into the day to day life of the community members. As such, no special trainings were needed to instill the tenets of the system into the mindset of the citizenry. This section of the essay examines in brief, some of the social security systems in place in the three major groups of Nigeria, namely; the Yoruba, the Igbo and the Hausa, in pre-colonial Nigeria.

The Yoruba were the dominant group on the west bank of the Niger, constituting between 30 and 50 million individuals throughout West Africa and are found predominantly in Nigeria and make up around 21% of its population (Babatunde, 2014). The Yoruba share borders with the Borgu (or “Baruba”) in the northwest; the “Tapa” or Nupe and Ebira in the north; and the Edo, to the southeast. The Igala and other related groups are found in the northeast, and the Egun, Fon, and others in the southwest (Akinjogbin & Ayandele, 1980). The Yoruba claimed ancestry from Oduduwa, often referred to as the founder and ancestor of all Yoruba. Sharing a common ancestral history therefore, most Yoruba towns and communities have identical values, morals and belief system. From ancient Ife

Kingdom to the powerful Oyo Kingdom; and from the revered Egba people to the cautious Ijebus; Yoruba have often emphasized their common ancestry and do generally refer to themselves as “Omo Oodua.”

In precolonial Yorubaland, organization and administration were centralized (Toyin Falola, 2017). Obas played prominent roles in administration, supported by various Chiefs of varying degree of importance. However, there were also social groups who played key roles in maintaining stability and cohesion. Such groups include the Parakoyi (or league of traders) and Egbé Ode (hunter's guild), and these maintained an important role in commerce, social control, and vocational education in Yoruba polities (Oyeweso, 2012). When an individual does not conform to expected norms and value of the land, he or she risked being ostracized or even exiled. Thus, social inclusion and acceptance is key among the Yoruba.

A notable social security system in place was the communal aid system (Ifemesia, 1985) which was practiced to assist members of the communities in their life endeavors. Coordinated efforts were employed in rotational form by the various trade guilds to assist their members achieved respectable standard of life. Another social security system in place was the marriage institution and “in-law ship.” As observed by Onadeko (Onadeko, 2008), the “affinal” term *oko* (husband) referred to a woman’s husband and all the members of his clan, including female clan members. The term *iyawo* (wife) refers to a man’s wife and all the wives of his clansmen. No one man, therefore, married a wife to himself only. His wife was considered a wife of the family. “The man only was the husband at night and other members of the clan acted as husbands during the day.” Hence, the marriage institution was more secured as quarrels were promptly settled and the in-laws served as some sort of security and stability for the families in particular and the society as a whole. Thus, women were highly protected by the blanket of the “inlawship.”

Among the Igbo, land was a form of social security system for the people. Every able bodied male was entitled to land for farming purpose. The Igbo-like most traditional African Societies-practiced communalism; democracy and religion were also key components of precolonial Igbo society. The family head, the elders and the age grades are prominent feature of the decision making process and these are well respected and obeyed by all members of the community. One reliable source of Igbo custom and tradition is the masterpiece novel by Chinua Achebe, *Things Fall Apart*. This novel gave a vivid description of life in pre-colonial Igbo society; it also shed some light on some aspect of social security system prevalent at the time. It was obvious from the pages of the book that slaves were well treated and in some cases, even incorporated into the household. This was the case with Ikemefuna, who became a beloved member of Okonkwo’s family, even though he is later killed by Okonkwo himself to appease the gods (Achebe, 1962). The epic novel also shed light on the activities of the Igbo age grade system, which operated a cooperative model of assisting members during the planting season.

Prior to the emergence of the jihadist movement and the establishment of

Islam in Sokoto and Borno, some Hausa states—Kano Jigawa, Katsina, and Gobir—had built walls round their towns and were engaging in commerce. This commercial prosperity notwithstanding, the societies were filled with moral decadence and injustices; but with the emergence of Islam in Borno and Sokoto respectively, the principle of *zakat* was introduced into Northern Nigeria (Bugage, 2016). Under the Caliphate the post of the “Sa’i” was created, whose main duty was to collect *zakat* and to ensure fairness and equity among the people (Bugage, 2016). Money accruable from *zakat* was kept separately from other money coming to the state’s coffers, since *zakat* was meant to be expended strictly according to Quranic injunction. In collection and disbursement of *zakat* there was no difficulty in both Sokoto and Borno. This was because the social and economic benefits of *zakat* were really appreciated by both the giver and the receiver. Village silos from *zakat* proceeds for instance, served as security against bad harvest, drought, pest and other farm hazards to assist farmers. During the caliphate era in Hausa land the physically challenged were settled in one neighborhood, known as *unguwar makarfi*, where their needs were met from *zakat* proceeds (Gaba, 1986). Thus with this development the physically challenged have no need roaming about in search of daily provision as it is in our society today. This was the practice in northern Nigeria until the arrival of the British in Hausaland.

Be that as it may, with the emergence of colonial authorities in Africa, each of the various countries colonized by different powers experienced different system of social security in their respective enclaves. The establishment and operation of social security by these colonial authorities was an extension of their own system and basically for the benefit of their own foreign workers employed in the public sector of their domain. In Nigeria, the first social security legislation enacted by the British colonial authority was the Workmen’s Compensation Act of 1942, which was meant for both the public and the private sector. This was later followed by the first official public sector pension legislation, enacted in 1951 (Nwafor, 2009).

Social Security in Postcolonial Nigeria

Postcolonial Nigeria has witnessed various social security schemes over the years but these have not translated into better life for many Nigerians due to poor planning and execution. Corruption and sharp practices have led to the untimely demise of many laudable projects aimed at improving the lot of disadvantaged and vulnerable Nigerian masses. Successive government administrations in Nigeria designed and implemented various social programs for the benefits of the citizens. In 1961 the government introduced the National Providence Fund, later transformed into the Nigeria Social Insurance Trust Fund (NSITF) in 1993 (Nwafor, 2009). This scheme was designed for employees in the private sector, in particular those who were not in pensionable employment. The NSITF scheme was to ensure that a certain percentage of the employee’s remuneration is deducted and remitted to the scheme coffer for the future benefit of the employee. Regrettably

many workers who had painstakingly contributed to the scheme could not reap the benefit of the program in due course as they could not access their funds (Nwafor, 2009).

The Workmen's Compensation Act of 1987 was "...to make provisions for the payment of compensation to workmen for injuries suffered in the course of their employment." Though commendable, it has a shortfall in the sense that, it was only applicable to unskilled and employees on the lower cadre. In addition to this, employers were not indebted to pay compensation in some instances. This act has since been replaced by the Employees Compensation Act (Nwafor, 2009).

Nigerian Pension Scheme

The Nigerian Pension Scheme had the potential of being the most laudable and far-reaching social security scheme in the country. However, the implementation over the years, particularly as it applies to public servants both at the federal and state levels, has resulted to tales of woes and tears. The colonial civil service metamorphosed into the Nigerian civil service upon the attainment of independence in 1960, inheriting the colonial pension legislation which came into effect in 1946 (Abdulazeez, 2015). The Pension Ordinance of 1946 regulated the public sector pension scheme for the colonial government. It provided modalities for the identification of who a native administration servant was, the type of benefits (whether pensions or gratuity) and eligibility criteria; and so on (Abdulazeez, 2015). While the public servants pension scheme started in 1946, the private sector pension scheme was pioneered by the Nigerian Breweries in 1954, followed closely by the United African Company (UAC) in 1957. In 1961, the National Provident Fund (NPF) became the pioneering formal pension scheme for the non-pensionable members of the private sector.

Progress for pension reforms was made in 1979 when the first Pension Reform Act was introduced by the Federal Government. The Federal government of Nigeria through legislation enacted the Pension Reform Act in order to strengthen and reinvigorate the pension scheme at large and reinforce the social security system in Nigeria. The Act consolidated all enactment on pensions and gratuity scales for public officers by the Udoji Public Service Review Commission 1974, and so it was the precursor of others which developed (Chike & Obiagwu, 2020). A further review in this regard was made in 1993 when the Nigeria Social Insurance Trust Fund (NSITF) was established. This was mandated to replace the NPF Scheme and make available improved pension scheme to employees within the private sector. The Pension Reform Act (2004) made room for an elaborate and perhaps, more secured pension scheme, with Pension fund Administrators (PFAs) and Pension Fund Custodians (PFCs) brought on board for a more seamless pension implementation (Chike & Obiagwu, 2020). This Pension Reform Act brought about a standard pension plan for both the private and the public sector.

The several legislations made over the years to reform the practice and implementation of the pension services notwithstanding, Nigerian retirees,

particularly from the public sector, have continued to wail and howl in the face of all the challenges they keep encountering in accessing their pensions. Abdulazeez N. (2014) identified some of the challenges facing the pension scheme in Nigeria to include; inadequate funding, undue political interference in the public sector pension implementation, pension payment default by state governments, corruption and mismanagement of pension funds by senior public office holders, pension record disbursement flaws and tardiness in pension disbursement.

The National Health Insurance Scheme

The National Health Insurance Scheme (NHIS) was established under Act 35 of the 1999 Constitution to improve the health of all Nigerians at an affordable cost. The scheme has as its goal, the provision of affordable and easily accessible health care for all Nigerians, through various prepayment systems. "Health Insurance is a social security system that guarantees the provision of needed health services to persons on the payment of token contributions at regular intervals" (National Health Insurance Scheme, 2004). NHIS is mandated to ensuring the universal coverage and access to adequate and affordable healthcare in order to improve the health status of Nigerians. "NHIS is to provide social health insurance in Nigeria where health care services of contributors are paid from the common pool of funds contributed by the participants of the Scheme" (National Health Insurance Scheme, 2004). The scheme has three different programmes for the different category of Nigerian. The first is for the formal sector covering the federal, state and local governments, and the organized private sector. Also included in this first category are members of the armed forces, the police, other uniformed services and students of tertiary institutions. The second category is the informal sector social health insurance programme. This covers the community-based and the voluntary contributors" social health insurance programme. Lastly is the vulnerable group social health insurance programme which covers vulnerable members of the society including physically challenged individuals, prison inmates, children under five years, pregnant women, refugees, victims of human trafficking, internally displaced persons and immigrants (Sesan, 2018).

The NHIS operates a pre-payment model where participants pay a fixed regular amount into a pooled purse, allowing the Health Maintenance Organizations (HMOs) to pay for those needing medical attention. It is principally a risk sharing pact which can develop resource mobilization and fairness. This form of health care financing is reputed to be the most widely used globally.

A notable challenge is the failure of the scheme to make health care available and affordable to Nigerians as many families still fund their health care expenses out of pocket. Thus, rather than aiding the reduction of poverty, the health insurance scheme has continued to drive Nigerians into extreme poverty. Other factors militating against the success of the health insurance scheme include; inadequate legal framework for a successful scheme, poor implementation of the Act, poor government funding of health care and the health insurance scheme,

optional enrollment policy, inappropriate practices by the regulatory agency, the health-maintenance organizations and the providers, lack of political will to make the scheme work (Christiana Campbell, 2018). Furthermore, religious and cultural factors and low community penetration, especially the rural areas, are also inhibiting factors against the success of the health insurance scheme (Kingsley Jeremiah, 2015).

Fuel subsidy

Subsidy is defined as “monetary assistance granted by a government to a person or group of persons in support of an enterprise regarded as in the public interest” (Michael & Stephen, 2009). Fuel (petrol) subsidy is a way therefore in which the government of Nigeria alleviates the burden of high cost of living by paying part of the cost of petrol on behalf of Nigerians, particularly, the masses. It was targeted at supporting poor individuals, households and other Nigerians to meet their fuel needs. However fuel subsidy implementation in Nigeria has become a huge channel of defrauding the Nigerian people by the usual “powerful cabals” who are bent on impoverishing the majority of Nigerians. Besides, the purpose of subsidizing fuel price has been defeated as the prices of fuel have increased over the years, coupled with routine hoarding of the product, especially at festive periods of the year, which often result into untold hardship on Nigerians. Furthermore, the fact that the subsidy is currently only on premium motor spirit (PMS) and not on kerosene means that the very poor segment of the Nigerian populace and particularly the women-folk have been cut-off from benefiting from this scheme (Akpan, 2018). This has resulted in the call for the scrapping of the fuel subsidy programme by some segments of the society as the masses-who were the prime targets- are not benefitting any longer.

Challenges of Effective Social Security Implementation in Nigeria

There are so many factors inhibiting the successful implementation of social security plan in Nigeria. Corruption is a major obstacle to social security implementation in Nigeria today. A political class that criminally overpays itself to the detriment of the general populace is least expected to turn around and institute social security for the very same people it rapaciously defrauds. Where will the money come from? Government officials entrusted with public funds to implement this policy were often found to have embezzled or misappropriate the funds. Also some employers shortchanged their employees by not participating in the pension scheme thereby making their employees vulnerable at old age or in case of disability. Another problem is lack of continuity in government policies and programs. When a new government comes on board in Nigerian system, the new government simply abandoned or jettisons the program of his predecessor and probably come up with entirely new program and the whole process is like a waste of resources and precious time.

Recommendation

The health insurance scheme introduced by the government is grossly inadequate and underfunded to meet the health needs of Nigerians. There is need for a prompt review of the scheme in order for it to be able to fulfill the mandate. The government need to show more commitment to the provision of quality health care for Nigerians, irrespective of class and creed. The apathy of the ruling class in hinged on the fact that they (elites) access their health care outside the shores of Nigeria, thereby wasting the much needed foreign exchange on needless medical tourism. Furthermore, there is need to provide a favorable business environment to enable the private sectors play much greater role than is currently being witnessed.

Infrastructural development is also key to widen the reach of the scheme, especially to the rural areas of the country. A large chunk of Nigeria's population is still domiciled in the hard-to-reach rural areas and this has made it difficult for these people to access basic modern health care. More so, constant engagement with key stakeholders and community gatekeepers will go a long way to ensure that cultural and religious beliefs do not hinder people from seeking and accessing modern health care.

The fuel subsidy program should be scrapped as it has outlived its usefulness to majority of Nigerians. The billions of naira currently being expended on the subsidy scheme can be channeled to other beneficial areas such as education, particularly for the brilliant but indigent students, who are unable to access educational opportunities due to lack of funding support. Also, entrepreneurial activities that can create jobs and add value to the Nigerian economy could also be funded by money currently being channeled into the fuel subsidy scheme.

A comprehensive package of social security plan, that has the capacity to reduce to the barest minimum economic difficulties and improve economic productivity, equity, and growth in the economy should be implemented. Therefore for a broad and better sustainable social security implementation in Nigeria there is need for a strict compliance with the principle of accountability, transparency pragmatism and integrity by office holders responsible for its implementation. It will also be of immense benefit for Nigerian if the Federal Government can invest more in, and also provide a beneficial environment for private sector investors in the health care industry. Coupled with this suggestion, a strong political will and sense of patriotism should be demonstrated by the three arms of government and especially the legislative arm of the government, such that laws that will prohibit medical tourism for members of the political class and indeed all public servants will be enacted. Only when all citizens are able to consistently and regularly access relevant social services within the country will the relevant authorities pay the needed attention to the different areas of human endeavour in Nigeria.

Conclusion

From this research we have seen the importance of establishing a sustainable social security scheme for national development. It was also observed that social security system is not novel to Nigeria, rather it has been in existence prior to the advent of European in contrast to what some Eurocentric scholars might be postulating. This paper is therefore suggesting the adoption of the policy of inclusiveness in the implementation of the social security program for meaningful national development. Also, an acceptable global best practice should be adopted in planning, implementation, and control of a comprehensive social security system in Nigeria through transparency, accountability and probity to reduce corruption and poverty while enhancing equity, efficiency, growth, and stability.

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