# Challenges and Options for Social Security Administration in Nigeria: Lessons from Advanced Countries

**By**

**Aiguosatile Otoghile**
Department of political science,
University of Benin

**&**

**John Aigboje Kadiri, PhD**
Department of political science,
University of Benin
John.kadiri@uniben.edu.

## Abstract

Social security is a pathway to communal safety and prosperity. In the past two decades, the importance of establishing trustworthy and durable social security schemes has gained significant recognition world over as a vital component of communal safety and well-being. Social security provisions are meant to serve as safeguard against basic risks and needs, for the weak and disadvantaged in society, thus ensuring that individuals and families have access to a minimal standard of living. However, the present state of social security administration in Nigeria is bedeviled by significant challenges that is hindering its effectiveness in providing adequate support to those in need. This work aims to contribute to the discourse on social security in Nigeria by interrogating both contributory and non-contributory schemes, including pension schemes and health insurance programs. Comparisons with models from advanced countries was also drawn, and valuable lessons were identified. This lessons can be learned and applied to the Nigerian situation. Overall, this research underscores the pressing need to overhaul Nigeria's current social security provisions, and the establishment of a well-funded social security service that can play a critical role in reducing poverty and inequality, promoting communal safety, and enhancing the overall well-being of citizens.

**Keywords**: Compensation, Inequalities, Pension Schemes, Poverty, Social Security.

## Introduction

In the past twenty years, there has been a substantial surge in the establishment of a social security plan that is both trustworthy and durable (Alumona and Odigbo, 2017). This growth has been attributed to the growing recognition of the necessity of lowering individual risk in order to achieve communal safety. The alarming rise in unemployment and poverty rates in many nations, particularly developing ones, seems to be the primary cause of this surge in efforts in both industrialized and developing civilizations. The second and possibly more significant point is the misguided focus on the antiquated idea of security, which is based on state security. This generated awareness toward the close of the 20th century that the social security system is seriously threatened everywhere. The International Labor Organization (ILO) examined social security-related matters in this context. It broadened the scope to cover the following: the lack of income from work or a significant reduction in it as a result of different circumstances (mostly illness, pregnancy, work-related injuries, joblessness, old age, and the demise of the breadwinner); the provision of health care to individuals; and the provision of benefits for families with children (cited in Canagarajah and Sethuraman, 2001).

Some of the world's most sophisticated social security systems have historically been found in Europe (ISSA, 2024). For the great majority of people, several nations in the area offer complete, sufficient protection against hazards associated with normal life cycles and the labor market. The ability of social security systems to provide broad protection to people throughout their lives makes them essential for maintaining social and economic stability in the face of significant shocks. Even with these extensive safeguards, there are still significant gaps, particularly for women, self-employed individuals, migrants, those working on digital platforms, and those in other emerging fields of work. However, social security systems around Europe are utilizing a blend of traditional and novel instruments to address these various obstacles.

The embellishment of social security in Nigeria was clearly stated in the 1999 Constitution. Thus, "that appropriate and suitable shelter, proper and sufficient

food, sensible national minimum living wage, old age care and pensions, and unemployment, sick benefits, and welfare of the disabled are provided for all citizens" 16(2) (d). Despite these fundamental guarantees, social security in Nigeria is still a neglected concern. The traumatic experiences brought on by the lack of social security have been exacerbated by the neglect.

The Nigerian State does not seem to have given social security any thought after more than two decades of democratic rule. In 2023, the percentage of Nigerians living in poverty rose to 46%, or 104 million people with a further 24 million people living below the federal poverty line as a result of slow development and rising inflation, which raised the percentage of the population living in poverty from 40% in 2018 to 46% in 2023 (World Bank, in Olalekan 2023). The government has generally made minute to no headway in developing tactical procedures to address issues originating from social insecurity in spite of these obvious national difficulties. It is within this milieu that this paper seeks to examine Challenges and Options for Social Security Administration in Nigeria with lessons from advanced countries.

**Social Security Administration: A Conception Exposition**

In general, social security refers to the remunerations that society offers to people and families through collective and public actions to ensure that they have a minimal standard of living and to shield them from low or falling living standards that result from various basic risks and needs (Ginneken, 2003). According to the International Labor Organization (2001), social security is generally understood to be a system of tax-financed social benefits combined with contribution-based health, pension, and unemployment insurance. In an increasingly globalized world, social security has become a universal concern. It is a component of social protection that has to do with mandated social insurance programs that are financed by contributions from employees in the formal sector, including civil personnel. Therefore, workers in the informal sector, like those employed in agriculture and the independently employed are not covered by social security in the strict sense. This is significant in the Nigerian context, because social security's applicability is limited to the 2–10% of the population that it covers, namely those with formal jobs (Stiftung, 2018).

In actuality, the population that is working actively now becomes the population that will be dependent later on. About 35 years from now, these people would depend on the government to provide for their fundamental necessities and subsistence; this is referred to as security services. Through its Minimum Standards Conventions and Recommendations, the ILO has been advancing the social security agenda for several decades, hoping to reach out beyond the informal working population (ILO, 2001). Social security and welfare services are the means by which the dependent population is supplied with these necessities. Through social transfers like child benefits, income support benefits, pensions for the elderly and disabled, employment assurances, and services for the unemployed and employed poor, this, according to Deloitte (2014), offers basic income security.

Since the desire for security tends to grow as the economic climate does, it is challenging to define social security as it exists today. Several authors have defined the idea in various ways. A system of assurances to persons against loss from major and minor catastrophes arising from social, political, and economic establishments and practices Gargliardo (1952) Craig (1959), subsequently, defines social security as "the security against certain risks to which its members are exposed to" in a more straightforward yet comprehensive manner. These risks include those associated with illness, work-related injuries, aging, and the loss of the primary provider. Deloitte (2014) claims that social security plans, which include pensions, disability payments, death benefits, free or almost free healthcare, and free education, are combined remedies against misfortune and inadequacies.

As defined by Adegoke (2022), social security is any legal program of social protection or other required arrangement that offers people some financial stability in the event of old age, survivor syndrome, incapacity, disability, unemployment, or raising dependents. Based on these concepts, it may be inferred that social security is a shared care plan intended to address situations where there is uncertainty because of either unforeseen circumstances or deprivations.

**Social Security Administration in Nigeria: Past and Present**

In a strict sense, social security refers to all claims related to post-retirement, disability and dependents benefits. "Social security is a federal program designed

to protect individuals and their families from loss of earnings due to retirement, disability, or death" (Hills et al, 2021). Nigerian social security systems are divided into contributory and non-contributory programs based on the funding pattern.

***Contributory Social Security Schemes***

Contributory social security is a type of social security that provides ongoing benefits to individuals in the event of an injury, illness, unemployment, or other events. Benefits under this type of social security are contingent on employer and beneficiary contributions, which are its primary characteristic (Ekpenyong & Lasisi, 2009). This type of social security system rapidly creates a connection between the ideas of "entitlement" and "contribution." People who are "entitled" to benefits under the plan are those who can benefit from the contributory social security earnings into the scheme; those who have not contributed are considered "unentitled."

One of the most significant aspects of contributory social security is the idea of social insurance. A social insurance program "generally offers earnings-related defined benefits to insure against loss of income resulting from age, temporary and permanent (occupation and non-occupational) disability, and survivorship (McKinnon and Sigg, 2003). Benefit eligibility is based on income, particularly in formal work. The following are actual instances of contributory social security programs in Nigeria:

i. **Contributory Pension Schemes:** Pension plans are social security maintenance programs for employees following their retirement or disengagement from active duty (Ilesami, 2006). According to Dike (2007), non-contributory and contributory pension systems were the two main categories around which the pension plans of different Nigerian administrations have circled over time. The Pension Reform Act of 2004 created this program, which was canceled and reinstituted in 2014. The Nigerian Pension Scheme, for instance, underwent reform in 2004 and differed from the previous one in that companies contributed 10% and workers contributed just 8% of their monthly salary. Additionally, employers or the government paid the full pension and gratuity to retiring employees. The other aspect of contributory social security is that it

primarily benefits people with official jobs, particularly those in government service, the armed forces, and big businesses.

The fact that it covers workers in private sector companies with three or more employees is notable. This scheme's primary goal is to guarantee that all Nigerians who have worked in the public or private sectors including independent contractors receive their retirement payments on schedule. The minimum rate of contribution is 18% of the employee's monthly wages, with the employer contributing 10% and the employee contributing 8%, according to the Nigerian National Pension Commission (2020). A fully funded contribution pension plan is one that has enough assets to cover all of its members' retirement benefits at all times. However, social security and insurance coverage are restricted in a society where there are few formal employment options or where over 80% of people work in the informal sector of the economy.

ii. **National Health Insurance Scheme:** This is an additional common illustration of an insured social security coverage plan, which necessitates the payment of a premium by deducting a certain proportion of government employee's salary. Less than 3% of Nigerians are covered by the NHIS Act 42 Laws of the Federation of Nigeria 2004, despite the law's stated goal of offering all Nigerians access to affordable health care (Campbell, 2018). Workers at the state level, employees in the organized private sector, federal government employees, and members of the armed forces and paramilitary are the main beneficiaries of the NHIS.

***Non-contributory Social Security Schemes***

The type of retirement plan that exempts employees from making contributions is called a non-contributory plan. Rather, the employer pays all of the expenses, calculating the annual contribution amount according to a predetermined formula. Generally, the maximum annual contribution that an employer can make to a non-contributory pension is limited by government laws. This benefit is given to those who have not made long enough contributions to the social security system to be eligible for a contributing pension. The non-contributory pension plan is one type of non-contributory social security program used in Nigeria.

**Non-contributory Pension Scheme:** The non-contributory pensions do not have a minimum amount of years of social security contributions, in contrast to contributory pensions. In exchange, this kind of pension has a smaller payout. The Pension Ordinance of 1951 established this program to give public employees pensions and gratuities, which are the two main sources of income for retired individuals (Ahmad, 2008). Pension Decree 102 was passed in 1979 in order to include civil servants in the program. This is a pension where the employer is responsible for paying all payments required to maintain the plan; active members are not required to contribute. There are no payments that plan participants must make. Non-contributory life insurance policies are commonly established by employers for their staff members, however the overall coverage is typically little.

**Social Security Administration in Advanced Countries**

***Japan:*** In Japan, the number of elderly individuals has been increasing while the birth rate has been declining. In the meantime, the country's social security system needs to adapt to a number of changes in the socio-economic landscape. A system of long-term care insurance was introduced in April 2000. In the initial days of the system's creation, 2.18 million individuals were certified as in need of assistance or care (Statistics Bureau, 2021). As of April 2019, this figure had increased to 6.59 million, and the long-term care insurance market has established itself in society. These days, efforts are being made to improve services for advancing "the Community-based Integrated Care System," which aims to realize a local, inclusive society and provides integrated medical care, nursing care, preventive care, and livelihood support in areas where people are accustomed to living.

In fiscal year 2018, there were 5.54 million monthly users of long-standing care insurance services, an increase of over 3.0 times over the course of 18 years compared to the around 1.84 million customers in fiscal 2000, the year the system was first introduced (Statistics Bureau, 2021). Furthermore, the entire cost of nursing care in fiscal 2018 was 10.4 trillion yen, which included allowances for high-cost long-term care services, high-cost medical care and long-term care services, and long-term care services to individuals admitted to a specific institution. Spending on social security benefits reached 121.5 trillion yen (a 1.1% increase from the previous fiscal year) in the 2018 fiscal year, or 961,200 yen per person. Japan's national income divided by social security benefit expenditures was

recorded at 30.1%. Spending on benefits for the elderly made up 66.5 percent of all social security benefits. Pensions made up 45.5% of all social security benefit costs in the 2018 fiscal year; the remaining costs went toward medical care (32.7%), social welfare and other programs (21.8%), and other expenses. Spending on social security benefits is expected to rise in the future (Statistics Bureau, 2021).

The sum of social insurance contributions and taxes has also increased in tandem with the rise in social security benefit expenditures; in fiscal 2018, it reached 132.6 trillion yen. 50.4 trillion yen from taxes, 9.6 trillion yen from other sources, and 72.6 trillion yen from social insurance contributions were used to pay for this. Raising the consumption tax is one of the many drastic tax reforms the administration is attempting as a first step toward attaining healthy public finances and steady funding for social security. The national contribution ratio, which measures the total percentage of taxes and social security expenses to national income, increased by 0.1 percentage points from 44.3 percent in fiscal 2018 to 44.4 percent in fiscal 2019 (taxation burden: 25.8 percent; social security premiums: 18.6 percent). The U.S.A., the U.K., and France had national contribution ratios of 31.8 percent, 47.8 percent, and 68.3 percent, respectively, in 2018.

***United States of America:*** In the US, employee pensions and retirement benefits are viewed as a three-legged stool that includes the Social Security System, employer and employee pension plans, and personal savings made while employed (Nishiyama, 2019). A social insurance plan is established under the Social Security System as a tool to recompense employees for their retirement benefits or to compensate their immediate family members for the same. Long-serving employees, however, are either eligible for or subject to lifetime benefits, primarily in cases where their coverage throughout employment qualifies (Nishiyama, 2019). Employer pensions have changed in the same way for almost thirty years. Employers are required, however, to allow employees to retire at their own discretion under Personal Savings, using their Individual Retirement Accounts, or IRAs.

Since its inception, the Social Security system in the United States has been mostly viewed as a pay-as-you-go system (Anderson, Strand, & Collins, 2018). It follows

that practically all retirement benefits are accrued from tax collections from the time of employment. This social security program was intentionally changed from one that would be fully funded by employee taxes, particularly in the case of younger workers. In addition to investing their earnings, employees pay premiums that earn interest based on the principal they invest (Anderson, Strand, & Collins, 2018). Since the existing structure slightly deviates from the intended social security plan, instead of transforming the premiums into direct investment reserves, it essentially is a transfer system of anticipated rewards after many years of work. The variable used to determine and calculate the creditworthiness of people who benefit from the pay-as-you-go program is the ratio of taxpayers to prospective recipients. In contrast to thirty years ago, when the ratio of workers to beneficiaries was five to one, the Social Security System is now more stable and has undergone minimal change.

According to Dushi, Iams, and Trenkamp (2017), the aforementioned proportion has been reducing for the past three decades and will continue to do so. At the moment, there are roughly 4.5 workers or employees for every recipient. However, demographic scientists have forecast that over the next three decades, the same numbers will constantly decline to 2.5 per beneficiary. Numerous variables, such as the Baby Boomer generation, which was smaller than anticipated compared to the Baby Bust generation, have been blamed for the decline in this ratio of the contrasted employee and worker cohort. The second reason is that although while the retirement age has remained constant, employees are choosing not to retire early, which allows them to accrue greater benefits over the same time period (Dushi, Iams and Trenkamp (2017).

***Netherlands:*** Due to illness, disability, unemployment, or old age, the Dutch social security system strives to provide income for persons who do not or no longer participate in the labor process (Deventer in Frans and Lel, 2016). They receive an alternative source of income. In some situations, residents may also be eligible to receive additional income if their income from employment or social insurance benefits is insufficient to cover living expenses or in the case of extraordinary costs (children, particular medical bills). The system has other objectives. It attempts to keep people from being permanently shut out of the labor market for reasons like

unemployment or disability, for example. It also attempts to reintegrate jobless and disabled people into the workforce. A number of Acts and civil law agreements, which are frequently a component of collective and legally enforceable labor agreements, embody the Dutch social security system. It gives a specifically defined set of people the right to aid in kind or cash if certain stated circumstances apply to them (Frans and Lel, 2016). Not every risk is taken care of.

For example, there is no legal provision for income loss resulting from taking care of elderly or disabled family members. These clauses may be based on confidential agreements between employers and workers, on personal savings accounts, or on private insurance. In the Netherlands, conversations about social security frequently overlook these types of non-coverage. But this contribution also emphasizes the importance of statutory social security. The legislature is firmly in charge of determining the majority of the decisions regarding social security. In actuality, the legislator sets the parameters for social security, including how much money is allocated from taxes and contributions and to what amount. Moreover, some social security measures are managed by the government itself. It is also in charge of other people's implementation. Over the past few years, there has been debate about who is responsible for financing and implementing changes at the government level. These obligations are moving more and more in the direction of private entities, in this example, employers. New varieties of private social security legislation have emerged as a result (Frans and Lel, 2016).

An illustration of this shift is the recent transfer of authority to the employers for the funding and implementation of sickness benefits. Furthermore, there has been debate about whether or not the legislature should step back from making decisions about specific risks, such the pensions given to surviving family members. Until recently, widows and orphans were entitled to a basic pension under the Algemene Weduwen- en Wezenwet (AWW, General Widows and Orphans Act). Benefits under the new Algemene Nabestaan-denwet (ANW, General Surviving Relatives Act) are now limited to specific groups, such as the elderly and the disabledco. Those who want to be protected but do not fit these criteria must thus obtain private insurance.

**Challenges and Options for Social Security Administration in Nigeria: Lessons from other Advanced Countries**

Despite the fact that it is expressly stated as a fundamental human right in UN and ILO agreements and regulations, only a small portion of people worldwide truly benefit from social security protection, More precisely, it has been noted that just 20% of the global population is adequately covered by social security, and that over 50% do not have any form of social security protection at all (ILO, 2001). These conventions appear to have been domesticated by many countries, particularly those that have ratified the UN charter. Nonetheless, some nations continue to find it challenging to strictly abide by the rules of the various legal frameworks, particularly as they were established by UN and ILO declarations. This non-compliance played a significant role in the widespread misconceptions about social security and the difficulties it faces in many cultures, particularly in developing nations.Such legislative systems are understandably in place in Nigeria. Nigeria had introduced social security legislation prior to gaining independence in 1960. The Workmen's Compensation Act of 1942, the Public Sector Pension Legislation of 1951, and the post-independence frameworks, including the Nigerian Insurance Trust Fund established in 1993 (see Nwafor 2009; Nnanta, Okoh & Ugwu, 2011), the 1961 National Provident Fund, and the Pension Decree No. 102 of 1979 (as well as the Armed Forces Pension Decree No. 103 of 1979).

In fact, the 1999 Constitution's section 16(2)(d) states that the state must focus its policies on providing all citizens with adequate and suitable housing, food, and a sensible national minimum living wage, as well as unemployment benefits, sick benefits, and welfare for the disabled. In Nigeria, the duties of establishing and improving social security are also placed on several institutional bodies and legislative frameworks. For example, the Pension Reform Act of 2004 mandates that each employee maintain a Retirement Savings Account (RSA) with a Pension Fund Administrator (PFA) and a Pension Fund Custodian (PFC) under the supervision and administration of pensions in Nigeria, both of which are governed by the National Pension Commission (PenCom) (Nwafor, 2009).

In reality, section 16(2)(d) of the 1999 Constitution mandates that the state concentrate its policies on offering food, housing that is appropriate and suitable, unemployment benefits, sick benefits, and welfare for the disabled to all residents

together with a decent national minimum living wage. In Nigeria, a number of institutional organizations and legal frameworks are tasked with creating and enhancing social security. As an illustration, the Pension Reform Act of 2004 requires every employee to maintain a Retirement Savings Account (RSA) with a Pension Fund Administrator (PFA) and a Pension Fund Custodian (PFC) overseeing and managing pensions in Nigeria. The National Pension Commission (PenCom) is in charge of both of these entities (Nwafor, 2009).

Regarding this, Ekpenyong, Oyeneye, and Piel (1986) clarified that, in Nigeria, family or kin provide some financial or material support to over 97% of the elderly in urban areas and 93% of those in rural areas, as opposed to getting government assistance.It is evident that the current social security issue in Nigeria is not directly related to a lack of legal framework. Instead, it is a result of the government's insensitivity, which has arisen from inadequate leadership during the years of her independence. But things haven't gotten any better because there are no legally binding social security provisions in the constitution. It is noteworthy that the successful execution of social security policies in Nigeria could potentially yield a commensurate advantage for the overall development trajectory. For example, because it assures people of a decent existence in the future, it can lessen the rising rates of inequality, poverty, and corruption. In actuality, Nigeria must guarantee the availability of a thorough legal framework, the efficient application of laws, and frameworks intended to offer social security services in order to achieve sustainable growth. Additionally, democratic institutions tasked with providing services must to be allowed plenty of room to exercise judgment in carrying out their obligation.

**Conclusion**

At this point in time, Nigeria needs sophisticated social security services rather than a multitude of poorly funded and managed social security institutions. Sufficient governance is a necessary precondition for enabling citizens to meet their everyday requirements. Therefore, it is crucial to recognize that the welfare of Nigeria's impoverished citizens and the horrific instances of social insecurity that the country experiences such as reported cases of pension fund embezzlement or misappropriation, lengthy pensioner lines for pension fund access, and eventually,

pensioners who become stranded in the pension fund management sector are directly related to the country's lack of good governance. Considering the significance of social security, the Nigerian Federal Government must enhance funding for social security programs in order to raise coverage, which is currently at 1.00%. Donor support or a budget increase may be used to accomplish this. It provides guarantees to the aging, the underprivileged, the dependents, and the vulnerable. Additionally, it shields the underprivileged from life's risks. Social security will significantly lessen Nigeria's problems with poverty and inequality in this way.

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