The Aging Readiness & Competitiveness (ARC) 4.0

While large improvements have been made to the policy environment in recent years, implementation lags, and Nigeria’s lack of preparedness for the coming demographic shift—evidenced in the lack of specialized healthcare and only one recently established senior center in the country—poses a problem for equity in aging. Meanwhile, agists, again, particularly toward older women, and a lack of resources for readily adulting males adults challenges.

Demographic

The share of the population aged 65 and older more than double from 7% in 2020 to 12% in 2050.2

Informal employment

The majority of the workforce are employed informally, who do not receive employment contracts or workers’ benefits.

Income inequality

The income inequality is lower than the average level of low and middle income countries (LMICs) but higher than that of high income countries (HICs).

Ecosystem for equitable healthy aging:

**Social protection**: Two pension regimes exist—a defined benefit and a contributory pension scheme, although state compliance varies.3 The Contributory Pension Scheme was implemented in 2004 and updated nearly a decade later; and a voluntary mandatory pension scheme launched.4 Overall, the pension coverage is low. Only 8% of older adults are covered by pension schemes, with 8% of older women contributing to pension.5 In addition, the existing pension regimes have multiple problems, including underpayment or non-payment of entitlements. Moreover, even when paid, these entitlements cannot provide a sufficient standard of living.6

Healthcare financial protection: The National Health Insurance Scheme Act, signed in 2012, aimed to expand health insurance coverage in Nigeria.7 It is based on the World Health Organization’s (WHO) Health Systems Framework and the International Health Framework.8 The scheme is implemented at the federal level.9 However, the Federal Ministry of Health’s 2018 report found that the scheme’s insurance enrollment coverage is low.10 The National Health Insurance Authority (NHIA) recently announced that the scheme’s enrollment coverage is low.11

Policy implementation: A great deal of policy effort is needed in order to operationalize existing policy.12 While there is a high level of policy, it has not been effectively implemented at the federal level.13

Disagreement on specific legislative action against adults aging discrimination.14

Age-friendly society: Networks of care: Family-based care plays a significant role in elderly care, and up to 90% of home care is given by family members. Other forms of care are uncommon.15

Legislative and policy landscape for aging

Aging policy: There is a social development policy for the elderly aimed to provide a framework to protect older persons from exploitation and abuse, and improving their quality of life. This policy was issued in 2011.21

Geographical divide: In urban Nigeria, older adults are more likely to retire at the statutory retirement age, despite being able to work. In rural Nigeria, many older adults are employed informally and continue to work past retirement age because the lack of pension.

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Ageing and older adults: Agenda for change—older people may be called witches/wizards, especially older women, who are often seen as the source of all evil.32

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Methodology:

As part of the ARC 4.0 Initiative, Economist Impact employed a technique to evaluate the acceptability for achieving the 2030 Agenda. As such, the data and analysis are meant to be illustrative and not prescriptive. The approach compares factors that otherwise might not be readily comparable within and across all countries. It is meant to purify discussion and make for an easier comparison, rather than the literalness of and barriers to achieving the 2030 Agenda. We thus conduct a qualitative assessment to score their relative strength on a scale from 1 (weak) to 4 (strong). All scores were independently assessed by two researchers, using a standard algorithm. A reference score was developed to assess for the year 2050, which reflected considerations

Lack of inclusiveness of a force does not necessarily indicate its absence from a country. It typically means that we decided to focus on other areas. However, there was an adequate representation and availability in other areas. Without the measured barriers and hindrances to achieving the 2030 Agenda, we would not be able to adequately assess the performance and the indicators necessary to rank a country well on the 2030 Agenda.