

**HOUSEHOLD LIFE QUALITY AND
MULTIDIMENSIONAL DEPRIVATIONS IN
KWARA STATE, NIGERIA**

OJUOLAPE ADEBAYO MOHAMMED

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KWARA STATE, NIGERIA**

by

OJUOLAPE ADEBAYO MOHAMMED

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LIST OF ABBREVIATIONS

AUD	Area Under Curve
CBN	Central Bank of Nigeria
HQOL	Household Quality of Life
IIA	Independent of Irrelevant Alternatives
ILO	International Labour Organisation
IMF	International Monetary Fund
IQOL	Quality of Life Index
LR	Likelihood Ratio
KWABES	Kwara State Bridge Empowerment Scheme
MDG	Millennium Development Goal
MPI	Multidimensional Poverty Index
NAPEP	National Poverty Eradication Programme
NBS	National Bureau of Statistics
NDE	Nigeria Directorate of Employment
NGN	Nigerian Naira
NYSC	National Youth Service Corps
OBS	Observation
OOSC	Out of School Children Rate
PSCR	Primary School Completion
QOL	Quality of Life
ROC	Result of Classification
SFAI	School Fees Abolition Initiative
SSA	Sub-Saharan Africa
SURE-P	Subsidy Reinvestment Programme

UBE	Universal Basic Education
UN	United Nations
UNESCO	United Nations Educational Scientific and Cultural Organisation
UNICEF	United Nations Children’s Fund
UNSDG	United Nations Sustainable Development Goal
VIF	Variance Inflation Factor
WHO	World Health Organisation
YouWIN	Youth Enterprise With Innovation in Nigeria

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KUALITI HIDUP ISI RUMAH DAN DEPRIVASI MULTIDIMENSI DI NEGERI KWARA, NIGERIA

ABSTRAK

Kajian ini menganalisis faktor-faktor penentu isu-isu sosio-ekonomi yang berkaitan dengan kanak-kanak yang tidak bersekolah, pengangguran belia dan dewasa, dan kemiskinan orang tua. Ketiga-tiga isu ini bukan sahaja berkaitan dengan isi rumah tetapi juga merupakan komponen utama Matlamat Pembangunan Lestari Pertubuhan Bangsa-Bangsa Bersatu (SDG). Pendidikan kanak-kanak termasuk dalam SDG4 (pendidikan berkualiti), pengangguran belia termasuk dalam SDG8 (kerja yang baik dan pertumbuhan ekonomi), dan kemiskinan orang tua termasuk dalam SDG1 (tiada kemiskinan). Ketiga-tiga isu ini telah dikaji secara terperinci untuk menentukan kesan kolektif mereka terhadap kualiti hidup isi rumah. Regresi logistik multinomial digunakan untuk menganalisis pendaftaran pendidikan kanak-kanak, regresi logistik binari digunakan untuk pengangguran belia dan dewasa, dan kemiskinan orang tua. Regresi logistik berpesanan umum digunakan untuk menganalisis kualiti hidup isi rumah. Kajian menunjukkan bahawa akses ke sekolah meningkatkan pendidikan kanak-kanak, kos yang tinggi untuk pendidikan membawa kepada peningkatan kanak-kanak yang tidak bersekolah, dan ibu bapa dengan pencapaian pendidikan yang rendah cenderung memberi perhatian yang sedikit kepada pendidikan kanak-kanak. Kajian menunjukkan bahawa ramai belia dan anggota isi rumah yang dewasa tidak mempunyai latihan vokasional, dan semakin tinggi pendidikan mereka, semakin tinggi peluang mereka untuk mendapatkan pekerjaan. Kajian ini juga mengungkapkan bahawa lebih ramai orang tua mempunyai latihan vokasional, yang menyelamatkan ramai daripada mereka yang mempunyai

latihan daripada hidup dalam kemiskinan pada usia tua. Orang tua yang tidak bekerja semasa belia cenderung hidup dalam kemiskinan pada usia tua. Ketakutan keselamatan menyumbang kepada kualiti hidup yang rendah dalam isi rumah. Kajian ini mengesyorkan supaya lebih banyak sekolah disediakan dalam atau berdekatan dengan komuniti luar bandar. Skim pendidikan asas universal harus melampaui pembinaan sekolah tetapi harus memastikan sekolah bebas yuran disediakan. Ibu bapa yang mempunyai pendidikan yang sedikit atau tidak ada harus disedarkan tentang kepentingan pendidikan anak-anak mereka. Kerajaan harus melakukan lebih daripada hanya mencipta lebih banyak sekolah latihan vokasional tetapi harus memberi kesedaran tentang kelebihan latihan vokasional dan memberikan insentif untuk menghadiri atau lulus dari sekolah vokasional. Universiti juga harus digalakkan untuk memasukkan kursus-kursus dalam latihan vokasional dan keusahawanan ke dalam kurikulum mereka. Kerajaan perlu menggalakkan pendidikan dewasa sambil menyediakan peluang bagi siswazah untuk memperoleh pengalaman melalui program latihan praktikal. Akhir sekali, kerajaan perlu mewujudkan sebuah badan untuk menangani isu-isu golongan warga tua dan menyediakan penjagaan perubatan percuma bagi orang tua.

HOUSEHOLD LIFE QUALITY AND MULTIDIMENSIONAL DEPRIVATIONS IN KWARA STATE, NIGERIA

ABSTRACT

This study analyses the determinants of key socio-economic issues of out-of-school children, youth and middle-aged unemployment, and older person's poverty. These three issues are not only peculiar to households but are key components of the United Nations Sustainable Development Goals (SDG). Child schooling falls under SDG4 (quality education), youth unemployment fall under SDG8 (decent work and economic growth), and older person's poverty falls under SDG1 (no poverty). These three issues were further examined to ascertain their collective impact on the household's quality of life. Multinomial logistic regression was used to analyse child schooling enrolment, binary logistic regression for youth and middle-aged unemployment, and older person's poverty. General ordered logistic regression was used to analyse the household quality of life. The study shows that access to school improves child schooling, high cost of education leads to increased out-of-school children, and parents with low educational attainment tend to pay little attention to child schooling. The study shows that many youths and middle-aged household members have no vocational training, and the more they are educated, the more their chances of getting employed. The study reveals that more older persons have vocational training, which saved many of those with such training from living in poverty at old age. Older persons that were not employed as youth tend to live in poverty at old age. Fear of security contributes to low quality of life in households. The study recommends that more schools be located within or close to rural communities. The universal basic education scheme should go beyond just building

schools but should ensure that tuition-free schools are provided. Parents with little or no education should be sensitised on the importance of educating their children. The government should do more than create more vocational training schools but should sensitise on the advantage of vocational training and provide incentives for attending or graduating from vocational schools. The universities should also be encouraged to incorporate courses on vocational training and entrepreneurship into their curriculum. The government should encourage adult education while also providing an avenue for internships for graduates to get experiences. Lastly, the government should create a commission to handle matters of aged people and provide free medical care for older persons.

CHAPTER 1

INTRODUCTION

1.1 Background of the study

The knowledge of the socio-economic issues like out of school, unemployment, and poverty of any given society at a given time is a key factor and guide for policymakers in developing programmes that will enhance the quality of life of households and hence, growth and development of a state and country at large. Socio-economic issues can be defined as factors that negatively affect the economic or social well-being of an individual, household or community (Worthington & Krentz, 2005). Out-of-school children, unemployment, and poverty, among other factors such as health and inequality indicate the quality of life in households, and a community.

Studies have used income, education, and health as proxies to determine the quality of life, but these cannot be generalised as noted by Abdallah et al. (2008); Gasparini et al. (2009), hence leading to a misleading conclusion on the best approach to adopt in measuring quality of life in households. A deep understanding of the factors that determine the quality of life at household level is needed for policy to have a positive effect on the people.

Quality of life is not a new phenomenon. Discuss on the component of good life have been on as far back as the time of ancient Greece. A good life is made up of not just being virtuous, but also morally good in character (Land et al., 2012). According to Day and Jankey (1996), in the 1960's when the topic of quality of life became popular, the moves to measure well-being did not focus on individual perspective but rather concentrated on measures that can be easily measured with the use of government statistics and objective conditions of living (Lee, 2008). Many

classified standard of living to be the same as quality of life, hence using socio-economic status, housing data and education (Haas, 1999). These objective indicators used to measure quality of life were not a good measure to capture quality of life as it shows about 15% variance in well-being data (Day & Jankey, 1996).

Subsequently, the approach to the study of quality of life expanded to give room for the inclusion of subjective indicators. As at the mid of 1970's, studies show that with high improvement in economic and social indicators, many people were reported to be unhappy, hence the need to modify the means of measurement (Campbell, 1976). These led to the inclusion of the concept of life satisfaction and happiness in the theory of quality of life (Bérenger & Verdier-Chouchane, 2007). Even though there is continuous argument on the definition of quality of life, it is generally agreed on that there should be some form of subjective well-being in which an individual can evaluate his or her life (Diener & Tov, 2012).

In recent times, literature on quality of life show the need for culture and tradition in evaluating needs, well-being, and aspirations. Nevertheless, there is increase in interest for researchers to ascertain if there are universal components of quality of life that goes beyond social contexts, tradition and culture (Diener et al., 2003). Generally, studies on quality of life have concentrated on western populations thereby making it hard to compare or conclude about well-being. With the growing literature on quality of life in developing societies, there is more to learn about subjective well-being in areas that are not well represented. For instance, the household which comprises of children, youth, middle-aged, and older people have some peculiar needs to define their level of well-being. It is also understandable for the head of household to be concerned about the well-being of his or her household which may vary from the schooling of the children to the employment of the youths

and middle-aged in household and the sustenance of the older persons in the household.

Coincidentally, issue of child schooling, unemployment and above all, poverty have been key goals of the United Nations Sustainable Development Goals (UNSDGs). It is, therefore, key to look at these three socio-economic issues, which specifically falls under the UNSDGs one, four and eight. Child schooling which falls under the UNSDG four which focuses on education for all lays the foundation for the expected pattern of employment in the future, and employment also falls under UNSDG eight with a focus on providing decent work, employment, and economic growth. Youth and middle-aged employment is also a significant determinant of older persons poverty in the future, coincidentally, eradication of poverty happens to be the first on the list of UNSDG. The nature of the employment of youth and middle-aged citizens will determine the expected lifestyle when aged. This has necessitated the need to research these key issues at the state level. The adequate knowledge of these three issues, that is, out of school, unemployment and older persons poverty will reveal how the quality of life of households have been influenced by each and all the three. It is, however, paramount to state that the SDG itself is geared towards achieving acceptable quality of life for all (Porio, 2015; Skevington & Epton, 2018).

Figure 1.1 shows the flow, connection, and relationship between the three issues as it depicts a hypothetical vicious cycle of poverty in the household thereby leading to low household quality of life. It also shows how children being out of school and unemployment of household members can lead to poverty for the aged members of household.

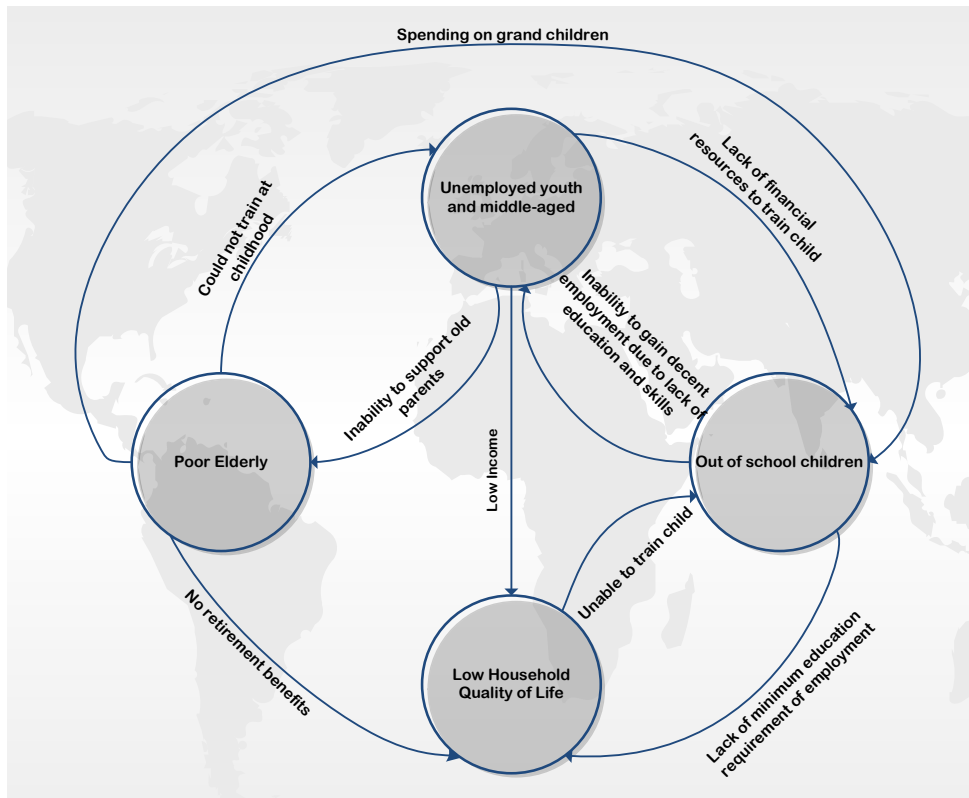


Figure 1.1 Circular flow of interaction among the three socio-economic issues
 Source: Author's compilation

1.1.1 Child Schooling

The term out-of-school children which is commonly used when talking of child schooling can be defined as the number of children between the ages of 3-17 years who do not access education or who dropped out along the way without finishing their primary or secondary education (UNESCO, 2022; Vayachuta et al., 2016). Hence, child schooling is the enrolment of children between the ages of 3-17 years in school.

About 250 million children are not getting basic numeracy and literacy in the world (UNICEF, 2017). There is a need for vast improvement without which around 1.5 billion adults would still be with only primary school education by 2030 globally. The majority are bound to be from parents with little education, and then their children consequently will now be highly at risk of propagating the cycle. It is

therefore paramount to raise not only the quality of schools but also improve access to standard secondary school education, most notably, in rural areas. This will ensure that graduates have the requirement to succeed (UNICEF, 2017).

Children from deprived backgrounds receive an inferior education; they get inadequate public financing for education and end up with the lowest level of achievement as youths in the long run. In low-income states, out-of-school children are mostly girls, but where universal primary education is functional, then boys are more likely to drop out of secondary schools (UNICEF, 2017). The main challenge is in Africa and Asia with the expanding size and population. According to the United Nations, only one of three girl children is in a secondary school in Africa (UNESCO, 2015). Close to half of the regional population is under 18 years of age. Out of the 63 million children that are out-of-school at primary level, more than 50% are in Sub-Saharan Africa (Scott et al., 2014). This implies that, in Sub-Saharan Africa, over 30 million children do not attend school, of which 54% are girls. The high number of out of school children must have also contributed to the high rate of human trafficking of 6-25 years old children and youths for forced labour and sexual slavery between 2013-2015 (Scott et al., 2014), this is believed to be the result of poor quality of life in such households.

The percentage of child schooling in Nigeria has not been impressive as Nigeria tops the list of countries with the highest number of out-of-school children not only in Africa but in the world (UNESCO, 2018). According to the United Nations Children's Education Fund (UNICEF), one in every five out of school children is a Nigerian. 10.5 million Children aged 5-14years are not in school. Only 61% of children of 6-11 years old attend schools; only 35.6% of children aged 35-59 months are privileged with early childhood education (Naciones Unidas, 2015;

Nations & Unicef, 2018; UNESCO, 2022; UNESCO & UIS, 2014; UNICEF, 2018). In the North-East and North-West region of Nigeria, 29% and 35% of Muslim children respectively receive only Quranic education, which does not involve necessary skills like numeracy and literacy. This situation is worse with the girl child, which even makes the situation more alarming (Naciones Unidas, 2015; Nations & Unicef, 2018; The United Nations Children's Fund, 2019; UNESCO, 2022).

It is key to note that one major cause of the high rate of out-of-school children is unemployment and poverty (Rueckert, 2019). This is a major concern of the United Nations, and it has been listed under the sustainable development goals, to ensure that all the children in any nation can access quality early childhood development, care, and pre-primary education in readiness for primary education. By 2030, the United Nations wants to ensure that children complete equitable primary and secondary education freely with high quality. The budgetary spending on education in Nigeria is not reflective of the situation on the ground as only 7% of the budget of 2018 was dedicated for education with no new policy in place to salvage the situation (UNICEF, 2015; UNESCO, 2018; UNICEF, 2018). The budgetary allocation has however continued to fall as only 6% was allocated for the year 2020.

Education attainment which is a way of measuring child schooling attainment can be defined by one of three criteria, or the combination of two or the three. These criteria are: 1.) The number of years of schooling, 2) Literacy rate and 3.) The achievement in respect to grade-level (Chatterjee, 2005). While many quality-of-life indicators have used this in some cases, educational attainment is sometimes indirectly evaluated. According to Chatterjee (2005) education is not only key in measuring quality of life but an important tool in human capital development.

The use of education attainment as an indicator for quality of life is essential. According to Epps (1995), the most recognised function of school that is generally accepted globally is that it helps to impart knowledge and skills that aid the successful participation of the individual in the society. Additionally, Mcleod and Kaiser (2004) argued that schooling attainment is key in the prediction of well-being both in terms of subjective outcomes like perceived quality of life and happiness and even with economic sphere.

With the acknowledgement that education is a viable tool for the development of human capital, the level of child schooling in Nigeria has remained low. Nigeria's educational sector is known for its poor infrastructure (Babatunde et al., 2019). Additionally, Nigeria ranked 118th in the attainment of education with the female to male ratio of 0.85 for enrolment into primary school, secondary school enrolment stands at 0.86, and 0.55 enrolment for post-secondary school. With the commitment of the Nigerian government to Universal Basic Education, especially at the primary level and effort in place to expand access to schooling, a large number of school-age children remain out of school (Babatunde et al., 2019). A significant challenge is that the majority are female. Education is paramount for human capital and economic development of any state. When people have an education, it lays a foundation for a better standard of living, well-being, and quality of life, which will influence socio-economic growth and development of the state. The availability of cash to parents is a significant determinant of children's school enrolment (Babatunde et al., 2019).

Nigeria is one of the countries with the most severe case of crises in terms of education that the UNICEF prioritised in terms of education emergencies (Scott et

al., 2014). Nigeria has, however, not shown a positive attitude to education going by the budgetary allocation for education over the years (World Bank Group, 2015).

Free primary education as widely claimed is not real in Nigeria, even with national policies on fees and tuitions. Nigeria needs serious research at the micro-level, especially when school cost come to play. According to Lincove (2009), only 15% of children benefit from free primary education, and 33% of children were out-of-school. The children from wealthy homes represent a large portion of those benefiting as against the poor households. Schooling cost and enrolment have been continuously influenced by family characteristics, which include religion and wealth (Lincove, 2009).

In Kwara state, the past Government did not meet the required conditions to access funding/grants from the Universal Basic Education Board to develop the schools even with the dilapidated state of schools. The more worrisome part is the fact that the government mismanaged and could not account for the previous funds they accessed (Bobbyi, 2019).

The education and socio-economic status of parents play a part in Child schooling (Adewale & Ogunshola, 2012). Even with the high level of investment in private schools in urban areas and many rural areas, there must be a certain level of population for a private school to be established and thrive. The rural towns are far apart and lack the required number of children to create competition between schools. Some rural villages have only one private school, while many do not have private schools. No competition between providers of private schools and government schools. The extreme poverty in the rural part of the state in addition to the sparse population contributes to the issue of child schooling (Härmä, 2016; UNICEF, 2015)

Widely, schooling is a major investment in children to build the human capital that secures career opening and income. It is a route out of poverty for youth, middle-aged, older people, and bringing down inequality in a community (Olaniyan, 2011), above all, it will positively influence the quality of life.

1.1.2 Youth and Middle-aged Unemployment

Unemployment is a socio-economic problem that is pressing in the developing and advanced nations of the world. Employment is a major concern of the United Nations, and this is a key part of the sustainable development goals to attain full employment by the year 2030 under the UNSDG8.

As of 2010, 13% of citizens between the age of 15 and 24 years were out of school, unemployed, and not undergoing any training in Africa and 60% of the population are youths. With the high number of youths in Africa, it is worrisome that 50% of them are illiterates (International Bank for Reconstruction and Development / The World Bank, 2014). The youths and middle-aged with education and professional qualifications mostly have the qualifications in areas that do not match the current labour market demand. Due to the growth and advancement in skills and education requirements, many youths and middle-age people are either underemployed or even unemployed African Economic Outlook (2015) as cited in (Isiaka & Woli-Jimoh, 2017).

In Nigeria, many policies and programmes have been put in place to lower the rate of unemployment. We have the National Directorate of Employment (NDE), which was created in 1986 with the mandate to design and implement suitable programmes to solve the problem of mass unemployment. Others are the Small and Medium Scale Enterprises Development Agency of Nigeria (SMEDAN), The National Poverty Eradication Programme (NAPEP), the National Economic

Emancipation and Development Strategy (NEEDS) among others. Despite all these programmes, unemployment rate in the country has continued to rise. The effectiveness of the programmes and agencies has, therefore, called for questioning and debates (Nyong, 2013).

It is a well-established fact that a raise in minimum wage improves the pay of low-wage workers, but this, in most cases, leads to a reduction in employment opportunities for the unemployed (Ehrenberg, 1979). With the high unemployment rate in Nigeria, the government just approved an increment in wages as demanded by the labour Unions. The result of this on the unemployment situation is still unknown as there is a general notion that it will most likely lead to downsizing by some private firms. The increasing rate of unemployment has contributed to the high incidence of poverty, insecurity, and crime. If the high rate of unemployment of active aged citizens can be addressed in Nigeria, by creating productive employment, poverty and crime will subside, and there will be an improvement in the quality of life of individuals (Ajufo, 2013; Nyong, 2013). According to Isiaka and Woli-Jimoh (2017), the total remuneration of an older worker, that is someone above 64 years of age can pay the salary of four fresh graduates. Many believe retaining only the 60 years statutory age only reduces the rate of unemployment for the older persons and not the youth when the main challenge is youth and middle-age unemployment. There is need to investigate unemployment at the regional level based on the theory of compensation that predicts every individual possess the same level of utility at equilibrium Marston (1985) as cited in (Nyong, 2013). From the evidence on non-convergence of relative unemployment rate among states in Nigeria, there is an indication of long-lasting unemployment issues that may not be easily solved. Hence, the need for a state by state study (Nyong, 2013).

The youth and middle-aged are the most productive group of people in any nation. Besides being the most productive, they also outnumber the children and the older people. The youths are the foundation of a nation, according to the National Youth Development Policy 2001. Youth unemployment poses a danger and threat to social development, political development, and, most importantly, economic development (Adegboyega et al., 2016; Nyong, 2013).

Some of the causes of youth unemployment in Nigeria are rural-urban migration, rapid population growth, low standard of education, corruption, the rapid expansion of the educational system, lack of steady and sustainable power supply (Adegboyega et al., 2016; Uddin & Uddin, 2013).

Unemployment has been identified to be a significant cause of social vices, and this includes prostitution, armed robbery, political thuggery, destitution, kidnapping, insurgency (Boko Haram, Niger Delta militancy, Fulani Herdsmen), inequality of income, the decline in quality of life among others (Uddin & Uddin, 2013). More than 4.5 million Nigerian youths enter the labour market annually, with little hope of employment. This situation has led to a vicious cycle of poverty among the affected households. This kills self-esteem, self-confidence, limits the aspirations of many youths, and hence a low living quality (Ajufo, 2013; Uddin & Uddin, 2013).

Unemployed youth and middle-age people adopt a coping strategy of depending on parents and engaging in casual labour in Kwara state, Nigeria (Adegboyega et al., 2016). It has become the norm to find youths and middle-aged men marrying while still living in their family house, which is their parents' home. This tends to overburden the parents that are older people in most cases, some are pensioners, and some may be involved in businesses or informally employed. A considerable number of unemployed youths and middle-aged are married with

children, meaning the feeding and education of the children depends on their grandparents, who are mostly older persons. In most instances, the inability of these older persons to pay the fees results in children being out of school, and many of such children end up hawking on the street during school hours (Ijadunola et al., 2015).

The last resort of engaging in hawking and casual labour has contributed to the increased rate of drug usage and cigarette smoking among youths (Adegboyega et al., 2016). The unemployed youths see the smoking of Indian hemp as a way of fighting the depression occasioned by unemployment. The female youths that cannot engage in hard casual labour sometimes result to prostitution.

Despite all efforts of the previous and present government at reducing unemployment, the growth of employment has been marginal with the inability to ascertain the quality. There is no adequate comprehensive data both at the national and state level to aid policy formulation, proper planning, and program/ project design (National Bureau of Statistics, 2010; National Bureau of Statistics, 2018).

Likewise, the alarming rate of youth and middle-age unemployment has resulted in the birth of several programmes. Some of the programmes are Subsidy Reinvestment Programme (SURE-P), Youth Enterprise with Innovation in Nigeria (YouWIN), N-Power, and most importantly, Kwara Bridge Empowerment Scheme (KWABES). The YouWIN program was launched in 2011 for youths with entrepreneurial ideas (McKenzie, 2016). These youths are expected to submit proposals to enable them to compete for the limited grants to start a small or medium scale business; however, this is highly competitive and politicised. On the other hand, the SURE-P was launched in January 2012 to fix willing unemployed youths up temporarily, to serve as intern and understudy in both public and private

organisations where their services are required (Chukwuma & Ugwuera, 2014). These youths are being paid a stipend by the federal government monthly for one year. It is, however, essential to note that this token is not enough to take the youths out of poverty for the one year as they are paid ₦30,000 (Nigerian Naira) monthly, this is equivalent to about US\$50. All these programmes need analysis in order to proffer long-lasting solutions to secure the welfare of our youths at old age and ensure better quality of life.

As one of the most controversial topics for economists, the issue of unemployment requires further research, reforms, and long-term plan. There is a need for a high level of commitment because solving the problem of unemployment will guarantee a high level of stability in the economy. This will secure improved schooling, improved quality of life and reduce the fear of poverty at old age. In other words, this will erase the intergeneration poverty and ensure sustainability.

1.1.3 Older Persons Poverty

There is consensus on the literature on poverty. Generally, it is accepted that poverty as a concept is multi-dimensional. It is either monetary or non-monetary. Monetary poverty is widely viewed and measured in respect of deprivation of income. Hence, a person is regarded as poor when they live on an amount lower than the monetary poverty line of US\$1.90 (World Bank & IMF, 2016). On the other hand, non-monetary poverty measures the concept of poverty with non-monetary dimensions of deprivation. Hence, the non-monetary poverty takes cognisance of broader factors like living standard, poor health, low educational level, employment, low/lack of personal income, disempowerment, and social exclusion (Alkire, 2007; Rogan, 2016).

Poverty is ordinarily believed to be an after-effect measure of the quality of life/well-being (Gonçalves, 2015; Ward, 2016). According to the World Bank (2001), poverty is an obvious deprivation of quality of life. Poverty is a socio-economic issue which is widespread and multidimensional (Anyanwu, 2014). It indicates unsatisfactory living standard (Kassie et al., 2014).

There has been a rise in the number of older adults in the past two decades (Tanyi et al., 2018). Back in 1980, the world had 382 million people above the age of 60 years, as of 2017, the global population already had more than 982 million older persons. This figure is projected to double by 2050, when the population of older persons is expected to reach close to 2.1 billion (Ahn & Jun, 2007; World Health Organisation (WHO), 2019). The proportion of older adults above the age of 60 is 12.3% in the world, and the figure is projected to increase to 22% by 2050 (United Nations Department of Economic and Social Affairs [UNDESA], 2015). By 2030, the number of older persons would have exceeded the number of children below ten years of age. By then, the population of older persons is expected to be 1.41 billion as against 1.35 billion for children. The projection indicates that more people will be above 60 years as against the population of youths and adolescents within the ages of 10-24 years when the population of older persons is projected to be 2.1 billion against 2 billion (Ahn & Jun, 2007; World Health Organisation [WHO], 2019).

According to Thompson (2017), in the world, the number of people of 80 years and above is projected to rise by threefold or more between 2017 and 2050 when the projection stands at 425 million from the current 137 million. One crucial part is that 66.6% of the older people are in developing countries with fast-growing population than that of advanced nations. By 2050, 80 per cent of the older persons are expected to be in developing nations. The rise in older persons population is

inevitable, even though the population ageing process is more advanced in North America and Europe, with more than one of five aged above 60 years in 2017. Other regions population are fast-growing older also. By 2050, 35 per cent of the population in Europe is expected to be older persons with North America having 28 per cent, the Caribbean and Latin America are projected to have 25 per cent, Asia 24 per cent, Oceanic 23 per cent and most importantly, Africa with 9 per cent (Thompson, 2017).

In Africa, based on available data, more than 50 per cent of people above the age of 60 years live with their children. Going by the increase in the average age of the population, the government needs to put policies in place to cater for the welfare of older people in terms of poverty, healthcare, housing, social protection, and intergenerational solidarity (Thompson, 2017). Going back to 2012, only 6% of the African population was 60 years and above. It is expected to rise to about 10% by 2050. A woman of 60 years can be expected to live another 16 years in West Africa as against 25 years in North America (Life Expectancy) (Thompson, 2017). Sub-Saharan Africa's population with a slow ageing rate compared to developed regions is expected to experience a 2.3 times growth in its older population between 2000 and 2030 (Naciones Unidas, 2015). People have a longer life span due to better health care, improved nutrition, education, and a better economy (Tanyi et al., 2018).

Studies show that the older people and people that live in households with older people are more exposed to poverty, hence low quality of life (Essuman et al., 2018). In Sub-Saharan Africa, older persons tend to be classified among those in poverty in most countries surveyed. Studies also show that several children that end up as orphans are in the care of their grandparents in Sub-Saharan Africa. These expose such households to an additional level of vulnerability as these increase

challenges faced by grandparents. In households with higher-earning, peculiarities associated with ageing like health expenditure can overburden the budget (Essuman et al., 2018). World Health Organisation estimates show that in Ghana, for instance, above 50 per cent of older people of age 65-75 years need help with daily activities. This increases to about 65 per cent for age 75 years and above. These figures significantly contrast with figures from developed nations. Places like Switzerland have only 5 per cent of their older people between age 65-75 needing assistance for daily living, and 20 per cent for 75 years and above (Edmonds, 2006).

There is no doubt about old age bringing about health challenges and a fall in the level of functionality which affects the well-being and quality of life of a person. The goal of providing adequate welfare with health as one of the critical focuses may not just be to provide freedom from having diseases, but most importantly, enabling the aged to have a good life irrespective of sickness and falling capacities. The welfare of the aged is broad and subjective, this reflects in life satisfaction and well-being that goes beyond physical health, mental health, material well-being, activities in the environment, work, relationship with family, personal development, and recreation. There is a standard view that older people hold independence in high esteem; they value financial security, social integration and emotional support (Gureje et al., 2008).

Just like in other Sub-Saharan African countries, Nigeria's population is also recording a significant increase in older people. Prior to 2017, the population of people from age 65 years upwards accounts for about 3.1% or almost 6 million of the population of 191 million people (National Council on Aging, 2017). As of 2017, Nigeria had 8,568,000 older persons, and by 2050, the number is expected to be 26,407,000. This is estimated to be 4.5% of the population in 2017 to projected 6.4%

of the population by 2050. Data shows that 51.3% of female older people live with their children and 68.3% of the males live with children (Ahn & Jun, 2007). Population projection shows that by 2050, there will be many older people of above 60 years than children below 15 years, and this is going to be historical. The rise in the population of older people calls for serious attention as to how to manage their welfare of which poverty and general quality of life is a key area of concentration, especially with the gradual and continuous break down in the traditional family support systems (Tanyi et al., 2018).

Many older people in Nigeria lack the adequate resources to access necessary medical facilities Baiyewu et al. (2015), and in some cases it is challenging to eat thrice daily. The irony of this is that there are diverse causes of older persons poverty, while some are due to the poor youth employment and subsequent lack of adequate or total lack of retirement benefits, some may be due to high dependency on the little retirement benefit they receive. Many youths still live on the retirement benefit of their parent, leaving some grandchildren under the sponsorship of their grandparents. This is due to the unemployment of the parents who are mostly youth or middle-aged member of households; hence, the existence of low quality of life in the household. The high level of poverty in Nigeria led to the formation of the National Poverty Eradication Programme (NAPEP). The NAPEP was launched in 2001 to eradicate poverty in the nation (Babayo & Adamu, 2019).

Challenges of Ageing

Ageing is associated with many challenges, among which are health problems and a decrease in capacity to function, which affects the sense of well-being; hence, the need for proper healthcare and insurance for older persons (Gureje et al., 2008).

Care of older persons is a tradition in Nigeria that is much respected. However, unfortunately, there is a high level of movement away from the traditional way occasioned by foreign culture influence, migration, and unemployment, which renders the young citizens financially handicapped. The government, on the other hand, leaves the welfare of older people to the family and puts more concentration on children, women, and young people. Furthermore, the new contributory pension scheme leaves many older persons out as it is mainly for those retiring from formal sectors. This leaves others to fend for themselves (Ajomale, 2007).

Older persons care leads to a sense of belonging and kinship. Caring for the aged aids the illumination of political belonging (Thelen & Coe, 2019). Nigeria is not just the most populated country in Africa but also has the highest number of older people indicating that the population of Nigeria is ageing fast. This is affecting the economic, social life and health of all age groups significantly thereby making it essential to create social policies that will address their welfare, most notably in terms of poverty and general well-being (Ebimngbo et al., 2017).

Nigeria does not have a sound policy for the older people like the developed nations except for people that worked and retired from government offices and few private establishments and have entitlement in the form of pension. The implication of this is that the pension scheme does not cover many older persons who did not work for the government and such private establishments. Such persons are at the mercy of family and friends. The only form of protection and social security that all older persons are exposed to is the traditional social support that usually comes from family, most notably the wives, husband, children, in-laws and so on (Ajomale, 2007; Ebimngbo et al., 2017; Gureje et al., 2008) . This is more of traditional influence that is initiated socially and not usually emotional ties. Due to the high rate

of rural-urban migration, high cost of living, unemployment, and family living structure, it is becoming challenging to give social support and adequate care to the older ones. These have, however, exposed the older adults to economic, social and most importantly health challenges which end in poverty (Ajomale, 2007; Ebimbo et al., 2017; Gureje et al., 2008)

The older people are more exposed to poverty because they are no more active in economic activities, and there is no national policy that creates a buffer at old age. Such poverty leads to inadequacies, and it makes them vulnerable to diseases and maltreatment. The reason why the issue of older persons welfare has not been prioritised in Nigeria is not far-fetched from the view that they are a minority (Ebimbo et al., 2017).

The challenge of older people's poverty in Nigeria has been persistent. It is rather sad that poverty has become an important variable in describing older people. Nigeria is usually referred to as a wealthy nation with poor citizens, where the majority of the aged belong. Government failure to meet up with the payment of pensions to retired people, the lack of adequate health facilities to take care of the ageing population, and the inferior social service threaten the national security, social security and food security in Nigeria (Ajomale, 2007; Gesinde et al., 2012).

The welfare of the aged requires family support in Nigeria. The family usually provide basic needs. Children tend to provide for old parents, as older people are mostly found living in their children's house to get care. These older persons also assist in taking care of their grandchildren (Gesinde et al., 2012).

1.2 Geographic, Demographic and Socio-economic Information on Nigeria and Kwara State

This section describes the information on the geo-political location and demography of Nigeria and Kwara state. Additionally, the section shows the information on child schooling/ out-of-school children, unemployment, poverty, and quality of life in Nigeria and Kwara state.

1.2.1 Geographic and Demographic Information on Nigeria and Kwara state.

Nigeria is a West African country. It is the largest and most populous in Africa, with more than 193 million people (National Bureau of Statistics, 2010; National Bureau of Statistics 2018; Verma, 2015). Nigeria's population makes up 47 percent of West Africa (World Bank, 2018). There are thirty-six states in Nigeria besides the federal capital territory. The country is divided into six geo-political zones with each zone consisting of six states. The age distribution in Nigeria comprises of about 80.9 million children, 106.26 million youth and middle-aged, and 6.25 million older people (National Bureau of Statistics, 2018).

Kwara state has a landmass of 35,705km² with a population of about 3.1 million people (National Bureau of Statistics, 2010; National Bureau of Statistics 2018; Verma, 2015). Kwara state is in the North-central geo-political zone, commonly referred to as Middle-belt. Kwara state was created in 1967, which makes it one of the oldest states in Nigeria. Kwara state capital is Ilorin, which is in the Kwara central senatorial district of the state. Kwara state was one of the initial 12 states formed when the four regions were divided into states, and it has been reduced gradually since then. Many states were carved out of Kwara state, among which are Kogi, part of Niger and part of Benue state.

Kwara state shares boundaries with the Republic of Benin on the west, Niger River at the north, Kogi state at the east, and bordered by Oyo, Osun and Ekiti state in the southern part. Kwara state is known as the “State of Harmony”, this can be attributed to the peaceful relationship between its multicultural and diverse population. Kwara state has about 43% of its population to be children, 53% youth and middle-aged and less than 4% older people.

Kwara state is blessed with many ethnic groups. The Yorubas are the majority, mainly found in parts of Kwara central and Kwara south. In the Northern part of the state, they have the Nupes and the Barutens as the majority. The Ibolos represent a major ethnic group in the Southern part, and the Fulanis also have a strong base in Kwara central, particularly in the capital city of Ilorin. There are other minority groups asides these major ones numbering more than fifty.



Figure 1.2 Map of Nigeria indicating all the 36 States and the bordering countries with Kwara state highlighted.

Source: National Bureau of Statistics

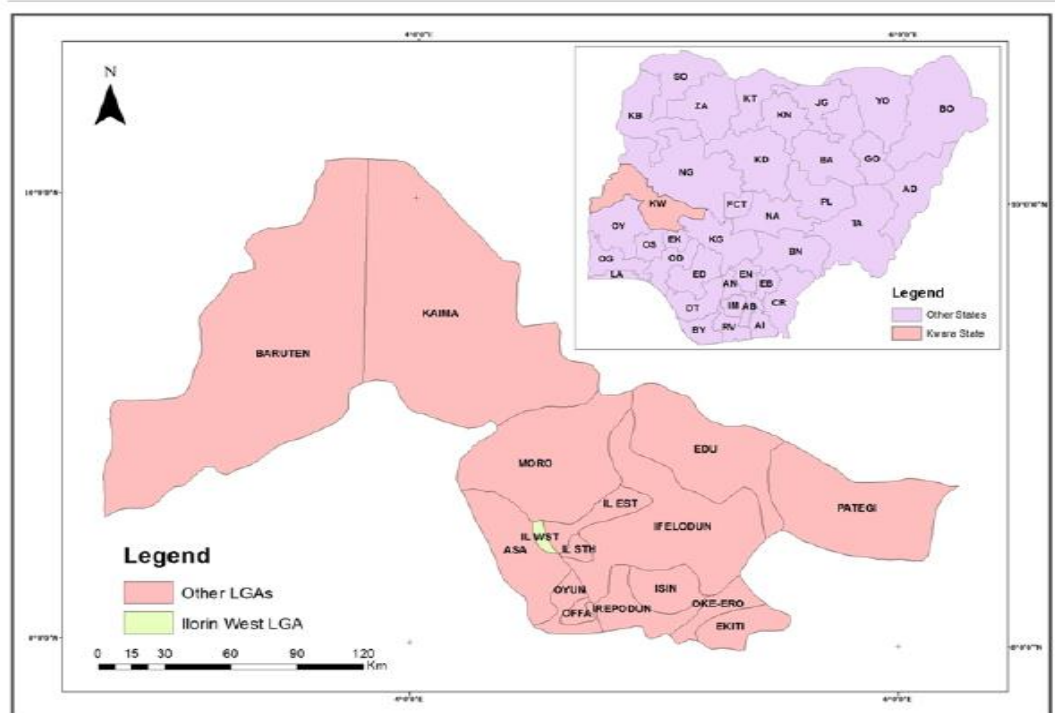


Figure 1.3 Map of Kwara State indicating its location in pink colour on the map of Nigeria.

Source: Adapted from Kwara state government portal

<https://kwarastate.gov.ng/#>

Kwara state is home to many top educated people and renowned political figures. Kwara state boasts of one of the oldest Government Teaching hospitals which have branches in several of its local government areas. It has nine universities, which is among the highest in a single state in Nigeria, comprising of two public and seven private universities. It has public and private polytechnics, public and private colleges of educations, and schools of health technologies. The state boasts of an international airport, Military base and a host of other government agencies that should naturally attract development.

In Kwara State, Nigeria, communal living with extended family members is a common practice, and it has been deeply rooted in the culture of the people. This communal living system is known as the "extended family system," and it has been a significant part of the social fabric of the Kwara people for generations. Recent literature suggests that the extended family system in Kwara State is still prevalent, despite the growing trend towards nuclear family living. According to Oke (2018) the extended family system in Kwara State is characterized by shared living arrangements, financial support, and mutual aid among family members.

Furthermore, the study found that the extended family system in Kwara State plays a crucial role in maintaining social cohesion and providing a safety net for individuals and families. This is particularly important in a society where access to social welfare programs is limited, and there is a high level of poverty and unemployment.

Aina, and Afolayan (2015) found that the extended family system in Kwara State has evolved over time to accommodate changing economic and social conditions. For instance, there has been a shift towards more nuclear family living arrangements, but the extended family system still plays a crucial role in providing support and assistance to nuclear families. Despite the many benefits of the extended family system in Kwara State, there are also some challenges associated with communal living. One of the most significant challenges is the potential for conflicts among family members. This can occur due to differences in opinion, values, or goals. Additionally, there may be instances where family members exploit or take advantage of others, leading to resentment and tensions within the family.

The extended family system in Kwara State, Nigeria, continues to be an essential aspect of the social fabric of the people. Recent literature suggests that communal living with extended family members is still prevalent, and it plays a crucial role in providing social support, maintaining social cohesion, and providing a safety net for individuals and families. However, there are also challenges associated with communal living, such as conflicts among family members. Overall, the extended family system in Kwara State is a unique and valuable part of the culture and society of the people (Berry, 1985; Imouokhome Obayan, 1995; Yusuf, 2008).

The extended family system in Kwara State plays a crucial role in maintaining social cohesion and providing a safety net for individuals and families. This is particularly important in a society where access to social welfare programs is limited, and there is a high level of poverty and unemployment. The extended family system in Kwara State is based on the concept of "family solidarity," which is the belief that family members are responsible for each other's welfare and success. This system is built on the premise that each member of the family has a role to play in the growth and development of the family (Berry, 1985; Yusuf, 2008).

According to a study by Adeyemi and Adeyinka (2014), the extended family system in Kwara State is characterized by the sharing of resources, responsibilities, and decision-making. Family members live together in a compound, where they share a common kitchen, dining area, and other facilities. The head of the family is usually the oldest male member, and he is responsible for making important decisions that affect the family. The extended family system in Kwara State is also based on the concept of reciprocity, where family members help each other when in