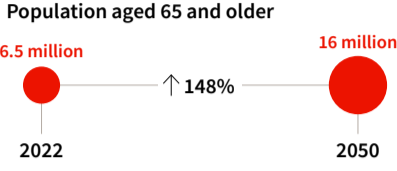


The Aging Readiness & Competitiveness (ARC) 4.0

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, ageism, particularly directed toward older women, and a lack of resources for rurally residing adults remain challenges.

Demographic

The share of the population aged 65 and older will more than double from 3% to 4% in 2022-50.



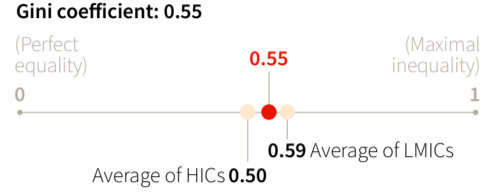
Informal employment

The majority of workers are employed informally, who do not have secure 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).



Sources: UN, International Labour Organization, World Inequality Database, Economist Impact.

Ecosystem for equitable healthy aging:

		Very unfavorable				Moderately unfavorable				Moderately favorable				Very favorable			
		Strength				Strength				Strength				Strength			
		1	2	3	4	4	3	2	1	Strength				Strength			
		Forces enabling equity				Forces resisting equity				Forces enabling equity				Forces resisting equity			
Public institutions	<p>Social protection: Two pension regimes do exist—a defined benefit and a contributory pension scheme, although state compliance varies.^{1,2} The Contributory Pension Scheme was implemented in 2004 and updated nearly a decade later; and a voluntary non-mandatory pension plan launched in 2019.^{3,4}</p> <p>Overall the pension coverage is low. Only 11% of older adults are covered by pension schemes, with 9% of Nigerians contributing to pensions.⁵ In addition, the existing pension regimes have myriad problems, including delayed payment or nonpayment of entitlements. Moreover, even when paid, these entitlements cannot provide a sufficient standard of living.⁶</p>	→				←				<p>Healthcare access: Nigeria did not have any dedicated geriatric healthcare facilities until 2012, and a lack of focus on maintaining health across the life course contributes to vulnerability.^{12,13} Healthcare access is extremely limited, and older persons must overcome transport issues, a lack of specialized care centers and geriatric services, and high costs in order to access care.¹⁴</p>							
	<p>Healthcare financial protection: The National Health Insurance Authority Act, signed in 2022, aims to expand health coverage to all Nigerians.^{7,8} This Act is in line with 2021's revised National Social Protection Policy, an umbrella framework aiming to reduce poverty and provide a life of dignity for Nigerian citizens,^{9,10} which places a particular emphasis on the basic needs of older persons, as well as efforts in the wake of the COVID-19 pandemic to expand existing healthcare insurance and affordable coverage to older adults and retirees.¹¹</p>	→				←				<p>Educational access and quality: The literacy rate among older adults, especially those who live rurally, is very low.¹⁵ Significant educational gaps remain among groups by gender, location (urban vs. rural) and wealth.¹⁶ In addition, more effort is needed to improve education quality. Nearly 40% of teachers were not trained according to national standards as of 2018.¹⁷</p>							
Legislative and policy landscape for aging	<p>Aging policy: There is a social development policy in Nigeria that aims to provide a framework to protect older persons from neglect and offer basic assistance.¹⁸ In the late 2010s the government established a singular senior citizens center in the country to provide for the needs of citizens aged 70+.^{19,20}</p> <p>Meanwhile, a pending bill—"Older Persons (Rights and Privileges)"—would, if passed, offer a comprehensive legal framework addressing the many challenges that older adults face while aging.²¹ Nigeria has signed the Protocol to the African Charter on Human and Peoples' Rights on the Rights of Older Persons and is considering becoming the next member of the African group at the bureau of the UN Open-Ended Working Group on Ageing. Finally, in 2021 Nigeria adopted a comprehensive National Policy on Ageing.²²</p>	→				←				<p>Policy implementation: A great deal more effort is needed in order to operationalize existing policy for older adults.²³ While there is a national social development policy, it has not been effectively implemented at the federal level.²⁴</p>							
	<p>Age discrimination laws: There is no specific legislation protecting older adults against age discrimination.²⁵</p>	→				←				<p>Age discrimination laws: There is no specific legislation protecting older adults against age discrimination.²⁵</p>							
Age-friendly society	<p>Networks of care: Family-based care plays a significant role in old age, and up to 90% of home care is given by family members. Other forms of care are uncommon.²⁶</p>	→				←				<p>Geographical divides: In urban Nigeria, older adults in formal employment are forced to retire at the statutory retirement age, despite often being fit to work. In rural Nigeria, many older adults are employed informally and continue to work past retirement age without access to benefits.²⁹ The struggles that older adults experience after they leave the labor force are largely ignored and overlooked, both by younger citizens and the government.³⁰</p>							
	<p>Civil society: There is an active network of civil society organizations in Nigeria, many of which are organized under the Coalition of Societies for The Rights of Older Persons in Nigeria.²⁷ These organizations act in concert to advocate for the better treatment of older adults in the country.²⁸</p>	→				←				<p>Ageism and elder abuse: Ageism is a challenge—older persons may be called witches/wizards, especially older women without children.³¹ Rates of elder abuse are unknown, and the issue will be difficult to adequately address without additional data, but it is clear that abuse—especially by relatives—does occur, and property grabbing is common.^{32,33}</p>							

Methodology: As part of the ARC 4.0 initiative, Economist Impact employed a technique to evaluate the ecosystem for achieving equitable healthy aging in 10 countries based on Kurt Lewin's force field analysis. This approach compares forces that either promote or resist change, allowing for analysis of factors that may not be readily comparable within and across all countries. Building on our desk research and supplemented by expert interviews, we outline the forces that enable and hamper aging equity. We then 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 raters (with an inter-rater reliability—Cohen's kappa—of .72), who then reconciled differences.

Lack of inclusion of a force does not necessarily indicate its absence from a country. It typically means that we decided to focus elsewhere or that there was not adequate research available on the particular subject. Moreover, because of the nature of evaluation—complex matters are collapsed into simple scores—we note that not all readers will agree with all scores. Further, these scores are not intended to facilitate explicit rating or ranking, but rather to foster qualitative examination of complex dynamics through simplified heuristics. It is our hope that these overviews will encourage reflection and action.

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